Counseling Faculty Publications

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6-10-2020

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Marital Satisfaction During Retirement

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Abstract

Marriage/commitment and retirement are two common experiences in an adult's life. Marital satisfaction and retirement have been researched in multiple disciplines. The relationship between these two constructs has not been as widely researched. The purpose of this study was to determine whether retirement has an impact on marital satisfaction. Quantitative methods and analyses were used. The variables used accounted for 83% of the variance of satisfaction. Limitations and implications are provided to inform marriage and family pedagogy and practice.

Two common and significant events in an adult's life include marriage/commitment and retirement. Yet, we have a limited understanding of the relationship between these two events. The average age for marriage is 27.8 for females and 29.8 for males, which is higher compared to previous years (U.S. Census Bureau, 2020). Despite this delay, there are approximately 130 million married adults in the United States (U.S. Census Bureau, 2020). Entering into marriage and forming a household can be an exciting family life cycle stage (Gladding, 2019). Couples may need to navigate an array of factors such as domestic duties, boundaries, trust and attachment, child- rearing, relationships with others, differentiation, values, finances, sexual needs and styles, monogamy/faithfulness, communication styles, conflict resolution, health issues, and so forth (Dang et al., 2018; Fye & Mims, 2018; Gottman & Krokoff, 1989; McCarthy, 2015; Otero et al., 2019; Tate et al., 2019). These components

may influence the level of relation- ship satisfaction (Frazier & Esterly, 1990; Gottman & Krokoff, 1989; Haris & Kumar, 2018; Twenge et al., 2003).

Relationship or marriage satisfaction has long been the focus of research as scholars and clinicians attempt to under- stand, influence, and predict the experiences of couples (Gott- man & Krokoff, 1989; Otero et al., 2019). Lee and McKinnish (2018) argued that marital satisfaction can be observed over time. They investigated how the level of satisfaction among differently aged couples evolves and determined that the initial level of satisfaction was high but declined over time com- pared to similarly aged couples. Therefore, they concluded that differently aged couples experience higher variances of satisfaction with steeper declines over time compared to those closer in age.

Frazier and Esterly (1990) determined that perceptions about the relationship and relationship experience accounted for 50% of the variance of relationship satisfaction. Blair (1998) indicated that perception of fairness and equal distribution of domestic responsibilities are core factors of marital satisfaction particularly for dual-career couples. Perceptions can be altered. A significant difference between wives and husbands in their perceptions of the quality of the marriage was found (Blair, 1998). Blair (1998) also indicated that the wives' perceptions of fairness and the quality of their marriage were substantially affected by their own occupational experiences and satisfaction. Such findings elude to implications of satisfaction and retirement.

Similar to the variables surrounding perceptions, Otero et al. (2019) studied how the concept of positivity resonance influences marital satisfaction. They conducted a 2-year investigation with 156 couples and coded the presence of positive behavioral/observable interactions. They reported a significant correlation between positivity resonance/behaviors and marital satisfaction. Their findings do mirror other theories such as the Gottman and Krokoff (1989) model and emotionally focused couples' counseling (Moser et al., 2015).

The importance of having a satisfying marriage is commonly discussed. Scholars have depicted the relationship between healthy marriage and mental, emotional, and physical health (Gilmour et al., 2019). Even still, it is not just about having a healthy marriage but about having an adjustable and satisfying marriage.   Robles et al.

(2014) conducted a widespread meta-analysis of 126 studies (i.e., 72,000 patients) and determined that patients with a rigid marriage were at risk of dying. The authors defined and measured marital quality based on multiple concepts such as support, attitudes, interactions, and self-reported satisfaction. They concluded that those with healthier marriages were less at risk of heart failure and death. Clearly, the connection between marital satisfaction and physical health has implications for elderly persons who are retired or will retire.

Based on this literature, it is clear we must understand the impact retirement can have on marital satisfaction to better help our couple clients adjust. Even still, there is currently a significant gap in the literature focusing on the connection between marital satisfaction and retirement. Such a gap may lead to a gap in counseling services and in training. Some scholars, and dated studies, exemplified that having a sense of being connected/sharing their life, jointly planning for retirement, and having similar timelines for retirement can influence marital satisfaction (Gustman & Steinmeier, 2000; Henretta et al., 1993; Szinovacz, 1996). As the zeitgeist and economic state in the United States have altered since the 1990s (Bartels, 2016), more research is needed to understand how retirement influences marital satisfaction to strengthen pedagogical and clinical practices.

Retirement

The wave of baby boomers preparing for or actively experiencing recruitment has long been a topic of discussion across multiple fields (Hilton et al., 2009). Dew and Yorgason (2010) reviewed that baby boomers have overwhelmingly underprepared for retirement. This can result in adverse experiences and distress (James et al., 2016). Banerjee (2016) and the Employee Benefit Research Institute discussed the longitudinal results of retirement satisfaction. Banerjee (2016) indicated that retirement satisfaction is declining across socioeconomic classes and that there was no significant difference found between men and women. Thus, most retirees are reporting a moderate-to-average level of satisfaction compared to previous reports of high satisfaction (Banerjee, 2016). James et al. (2016) argued that elderly persons' retirement needs and expectations are changing. Individuals and couples planning to retire need to consider

how to navigate public policy, social security benefits, financial management, and psychological security (James et al., 2016).

James et al. (2016) argued that unprepared retirement may have negative psychological implications. Drastic changes in a person's daily life may lead to a sense of meaninglessness or a lack of purpose and feelings of disconnection (Super et al., 1996). The purpose, value, and socialization which accompany one's career roles can be a powerful incentive to continue to work (Freedman, 2006; James et al., 2011). James et al. (2016) recognized this and argued for a different approach to retirement. They proposed helping retirees adjust through positive engagement (e.g., volunteer and give back to the community), learning new skills and facing new challenges, caregiving, reduced barriers and systemic ageism, and so forth. The authors did not discuss the implications of or make recommendations surrounding support systems and intimate relationships (e.g., marriage) during retirement. Yang et al. (2015) identified social relationships as a key component of aging successfully. Bolton et al. (2016) identified nine other themes of aging. These included the following: positive attitude, quality of life, independence, good health, staying involved, cognitive functioning, self-care, managed change, and financial well-being.

If retirement and marriage influence a person's psychological, emotional, and physical health (Blair, 1998; Frazier & Esterly, 1990; Gustman & Steinmeier, 2000; Moser et al., 2015; Robles et al., 2015), we should consider the relationship between the two constructs and experiences to better serve our clients. Moen et al. (2001) found that retirement negatively influenced marital quality within the first 2 years. Additionally, marital conflict was experienced if the couple did not retire within a similar time range (Moen et al., 2001). This finding echoed that of Sznivocaz and DeViney's (2000) work. Sznivocaz and DeViney (2000) reported that husbands were more likely to time their retirement around their wives' and that wives' plans for retirement were based on the family's financial status. Lee & Milan (2005) surveyed 4,122 married per- sons, via telephone, who were retired regarding their marital satisfaction. A regression analysis yielded a minor negative relationship between years of retirement (four– eight) and marital satisfaction. Furthermore, another relationship found was between the husband's retirement and marital satisfaction levels for both husbands and wives. The

authors stated, " … that something about the husband's retirement may be somewhat stressful for both spouses" (Lee & Shehan, 1989, p. 228). There was a significant effect between marital satisfaction and wives' employment status at $p = .005$. Lee and Shehan (1989) noted that wives whose husbands were employed had a higher mean score on marital satisfaction compared to wives whose husbands were retired. While the scholars found some significant results related to the retirement and marital satisfaction and conceptualized retirement as part of the life course develop- mental perspective (Dew & Yorgason, 2010), some of the findings were unpredicted and require more research.

Dew and Yorgason (2010) studied the ABC-X family stress model, economic strain, and marital distress in retired-aged couples. They utilized raw data from the National Survey of Families and Households. Based on their structural equation analyses, they found that the model did not fit for those who were already retired (i.e., who likely had adjusted already), that depression did not influence marital distress, and that financial distress did not affect marital conflict and no substantial difference between men and women. They did find that those who were economically disadvantaged prior to retirement experienced high predictors of depression and marital conflict. Thus, counselors may consider the economic status of the couple prior to retirement. Nonetheless, this study conducted by Dew and Yorgason (2010) does not definitively outline how retirement influences marital satisfaction nor is the model they used appropriately for all retired couples. Due to the data and limited research surrounding marital satisfaction and retirement, we conducted a quantitative study to determine whether retirement has an impact on marital satisfaction. Based on the current gap in the literature and training, we sought to answer two research questions: (a) Does retirement have a negative or positive impact on marital satisfaction? and (b) What factors influence marital satisfaction during retirement?

Method

We predicted that retirement would have a significant negative impact on marital satisfaction (Hypothesis 1), that years together would positively correlate with marital satisfaction during retirement (Hypothesis 2), and that years retired would positively correlate with marital satisfaction (Hypothesis 3). Prior to institutional review board (IRB)

approval, 26 centers were identified for possible data collection; however after further review, only five were active and willing given written permission to collect data. Efforts were made to reach a highly representative sample by contacting groups which focus on retirement (e.g., American Association of Retired Persons). After IRB approval, we disseminated the survey electronically, nationally, and in person within a 100-mile radius. The inclusionary criteria for sampling included participants who (a) were adults, (b) are retired or their partner has retired, (c) identified as being in an intimate and committed relationship, (d) could read English, and (e) were of sound mind as evidenced by independent functioning and self-report (i.e., had no apparent cognitive limitations which could impair consent and participation). A total of 98 participants completed the instrument. Six participants completed the study online through Qualtrics, and 92 completed it on-site with paper and pencil. The survey consisted of eight demographic questions and the 32-item Coule's Satisfaction Index (CSI). The CSI was chosen due to the reliability and validity scores, number of items, and the simplicity of the items. The CSI has a reported reliability index of .98 and has been significantly correlated with other satisfaction instruments (Funk & Rogge, 2007). The marital satisfaction cutoff score used was 104.5 (Funk & Rogge, 2007). The data were entered into Statistical Package for the Social Sciences, cleaned, and screened for the necessary assumptions.

Results

The sample was largely homogenous. The majority of the par- ticipants were Caucasian (*n* = 94), heterosexual and cisgender (*n* = 96), married once (*n* = 91), retired for an average of 17 years, held an associates or trade school degree, was married for an average of 42 years, and had an average income of $44,952.00. To determine whether retirement had a significant negative impact on marital satisfaction (Hypothesis 1), a one- sample *t* test was performed due to all participants being in the retired category. The marital satisfaction cutoff score of 104.5 on the CSI was tested against the mean of all participants. Ninety-five participants completed the scored portion of the CSI. Results indicated that marital satisfaction was significantly higher than the satisfaction cutoff score than in the retired population, thus rejecting the hypothesis,

t(94) = 7.288, *p* = .00, *r* = .6, large effect size.

   As described by Warner (2008), a multiple regression analysis is used to build a model to predict the relationship between variables and to determine how much variance in the model can be explained by each variable. In this study, a multiple regression was performed to predict marital satisfaction in retirement was predicted from the following 10 variables: years retired, years together, enjoyment in relationship, "second thoughts about my relationship," agreement in demonstrations of affection, confiding in partner, "can't imagine anyone else making me happy," "strong sense of connection to partner," "frequency of thinking things is going well," and "partner meeting needs." There were 98 participants who completed the survey, and 32 surveys were excluded from the analysis after screening the data due to incompleteness (i.e., scores missing on at least one variable); therefore, the sample size for the analysis was 66. Preliminary data screening included examining histograms of all variables and examination of scatterplots for all pairs of variables. Univariate distributions were normal with no extreme outliers, bivariate relations were reasonably linear, all slopes had the expected signed, and there were no bivariate outliers. The overall regression including all nine variables was

   significant, R = .91, R^2 = .84, adjusted R^2 = .81, F(10, 56) =29.88, p < .001 (see Table 1). Based on the results, about 84% of the variance in marital satisfaction in retirement could be predicted from number of years retired, years together, amount of enjoyment in the relationship, having second thoughts about the relationship, the amount of agreement in demonstrations of affection, confiding in partner, a strong sense of connection to partner, frequency of thinking things is going well, can't imagine anyone else, and partner meeting needs. Using the standardized b coefficients, partner meeting needs, not being able to imagine anyone else making them happy, and a strong connection were the strongest predictors of marital satisfaction in retirement. Partner meeting needs, *t*(56) = 3.69, *p* < .001, predicted 20% of the variance; a strong connection, *t*(56) = 3.22, *p* = .002, predicted 16% of the variance; and not being able to imagine anyone else making them happy, *t*(56) = .227, *p* = .002, predicted 18% of the variance of marital satisfaction in retirement. The hypotheses that the "time" variables, years together (Hypothesis 2) and years retired (Hypothesis 3), would positively correlate with marital satisfaction during retirement were not supported in the

findings. Instead the variables related to emotional connection were better predictors of marital satisfaction in retirement.

Limitations

There are limitations in this study that need to be considered with the results. The largest limitation surrounds the sample. We sought to obtain data from adults who were retired or married to someone who retired. The inclusionary criteria were met; however, the average number of years retired was so high that it likely had an impact on the participant's marital satisfaction due to adjustment and resiliency concepts (Arean et al., 1993; Chao et al., 2006; Haslam et al., 2010; Miche et al., 2014; Payne & Marcus, 2008; Rothermund & Brandstadter, 2003; Wells, 2009). Therefore, more research is needed to understand the relationship between marital satisfaction, early retirement, and adjustment or resiliency models. Another limitation regarding the sample is generalizability. The majority of the participants were Caucasian, cisgender, heterosexual, middle-to-lower socioeconomic class, and who had been retired for an average of 17 years. The number of years retired and the financial data reflect that the majority of the participants were geriatric. Due to the homogenous nature of the sample, the findings cannot be generalized to all retired per- sons. Finally, some participants discontinued the survey early due to having perceived negative experiences in their marriages.

Table 1. Results of Standard Multiple Regression to Predict Marital Satisfaction.

Variables	*M*	*SD*	*P* Overall	*b*	b	Sr^2 unique
Marital satisfaction	5.07	1.22	.000*			
Years together	42.23	21.49	.118	.006	.099	.007
Years retired	16.62	12.90	.083	.010	.104	.05
Enjoyment in relationship	4.45	0.807	.283	.120	.079	.02
Second thoughts	1.74	1.37	.266	-.067	-.075	.02
Agreement in affection	2.21	.850	.256	.116	.081	.02
Confiding in partner	4.95	1.12	.283	-.109	-.101	.02
Can't imagine anyone else	4.71	1.58	.001***	.227	.295	.18
Thinking things are	2.18	0.721	.430	-.122	-.072	.11

going well

Partner meeting needs	4.72	1.17	.000***	.410	.394	.20
Strong connection	4.96	1.35	.002**	.264	.293	.16
						$R^2=.842$
						$R^2_{adj}=.814$
						$R=.918$

Note. ***$p < .001$. **$p < .01$.

Discussion

   The purpose of this research was to determine whether retirement and marital satisfaction had a statistically significant relationship. We conclude that the results support Frazier and Esterly (1990) finding that perceptions about the relationship and relationship experience account for a moderate amount of variance (i.e., 50%) of relationship satisfaction. In our study, we added eight predictor variables which yielded a more robust accounting of the satisfaction variance (i.e., 83%).

   We were able to identify some connections to other theories which were not measured in this study but certainly help to explain the findings. Readers may first contextualize the results through family life cycle development. Specifically, Gladding (2019) noted that families in later life may need to navigate adjustments to aging, death, and loss and decreased energy (i.e., changes in independence and functioning). The participants' responses indicated a high degree of adaptability and cohesion (Gladding, 2019), which are common tasks of family and couple relationship development. Given the fact that the participants were retired for an average of 17 years and married for an average of 42 years, we can confidently conclude that the participants had experienced successful navigation of adaptability and cohesion already. Even still, marital satisfaction or functioning is not commonly addressed as a developmental task for later-life families. Based on our results, we maintain that marital satisfaction and retirement/later-life tasks are significantly related and should be addressed both clinically and by counselor educators and supervisors (CES).

   Reminiscent concepts may also help explain the results as they may have influenced the participant's interpretation and responses to the variables related to these major life events (i.e., marriage and retirement). Scholars have concluded that reminiscence has a significant and positive impact on individual's attitudes toward aging, adjustment, independence, and health (both physical and mental; Arean et al., 1993; Chao et al., 2006; Haslam et al., 2010; Miche et al., 2014; Payne & Marcus, 2008; Rothermund & Brandstadter, 2003; Wells, 2009). These concepts are important due to the average age of the participants (i.e., retired for an average of 17 years and married for 42 years). Their demographic may have strongly influenced their perceptions of their marriage and spouse during retirement. For example, the

participants may not have been able to readily recall adverse times (e.g., conflict, adjusting, and financial changes). Rather, they articulated positive views of their spouse/marriage on the survey. These views may have been inflated or exaggerated and, therefore, may have over- predicted the variance. This explanation is strengthened by the fact that the strongest variables related to positive perspectives of their relationship. Typically, reminiscence is based on the premise that a life review entails a progressive return to both successful and unsuccessful past experiences, but the older adults in this study primarily found positive significance and meaning when reflecting on marriage during and after retirement (Arean et al., 1993). The positive reminiscence, on the other hand, may be attributed in part to the measurement of marital satisfaction used in this study. Therefore, reminiscence is potentially one of the most important theories to consider when interpreting and applying the results of this study and the variables measured because it may provide some insight into the participant's epistemologies of the variables. If the participants had not practiced remanence, we may have found different results.

The results, theoretical frameworks, and limitations have clinical and teaching implications. Couples' counselors and CES may want to infuse the variables, results, retirement adjustment aspects, and reminiscence theories in their work and courses. CES should consider addressing retirement richly in their couples and family courses beyond as part of life cycle development in an effort to strengthen wellness throughout the aging process and prevent potential maladaptive experiences and distressing symptoms. Couples' counselors might consider exploring retirement needs and expectations as part of a therapeutic goal of increasing marital satisfaction and as a preventative approach. The clinician may also consider utilizing reminiscence-based interventions as part of treatment for increased marital satisfaction and adjustment. The counselor may also consider obtaining a release of information coordinating care with other retirement-based professionals such as financial planners, assisted living organizations, and community center staff. Collaborating with these professionals may help aging couples establish an integrated network to promote successful adjustment (James et al., 2016; Super et al., 1996). Furthermore, counselors may need to increase their meso- and macro-level advocacy efforts for the aging population. CES and

providers need to understand that marital satisfaction, resiliency, reminiscence, and retirement may all have dynamic and reciprocal interactions that need to be further addressed in scholarship and practice.

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