

Living together full time? Middle-class couples approaching retirement

MARION HILBOURNE*

ABSTRACT

A review of the research literature shows that research on the effects of male retirement on the relationship between husbands and wives is largely based on US populations. Moreover, there is a lack of recent empirical evidence on the marital relationship in middle-class, middle-aged couples living in the UK. A study of anticipatory thoughts about retirement voiced by 306 retiring senior managers and their wives is described. The most frequent focus of their hopes and fears was potential change in the marital relationship after retirement. Three times as many wives as husbands referred to their marriages as they speculated about retirement. A content analysis revealed four major themes. The most frequent was change in the emotional quality of the relationship followed by the conflict between spending time together and the loss of personal space. There was less emphasis on the implications for household management and the possibility of widow(er)hood. The verbatim comments also illustrate some other facets of marriage among middle-aged, middle-class UK couples in the 1990s.

KEY WORDS – retirement, marital relationship, anticipation, change, gender.

Introduction

Much of the research on adjustment to retirement has concentrated on the individual in isolation. As Szinovacz commented, it has been guided ‘by the assumption that studying individuals’ characteristics and personal circumstances is sufficient to explain their retirement plans, their retirement timing, their retirement income or their adaptation to the retirement transition’ (1992: 1). She called for an abandonment of that limited individualistic approach in order to take account of family circumstances and relationships. Several other gerontologists have noted specifically that little attention has been paid to the marital relationships of retired couples (Vinick and Ekerdt 1991*a*; Phillipson 1994; Kulik and Barelli 1997).

* Retirement consultant, Birmingham, UK. (Formerly published as M. P. Crawford.)

The major aim of this paper is to contribute to a more holistic perspective on retirement by focusing on the effect of a husband's retirement on the marital relationship. It first examines the relevant research literature. Secondly, it describes a small empirical study illustrating some of the processes involved. In focusing on the marriages of senior managers, the study also throws light on the relationship between middle-class, middle-aged husbands and wives in the UK, a relationship which, since the early work of Pahl (1971), Edgell (1980) and Finch (1983), has been relatively neglected by sociologists.

Husbands and wives at retirement

As in other Western societies, men in the UK are retiring at increasingly younger ages, many before the state retirement age of 65. Of those aged 60 to 64, 58 per cent are retired or are no longer working; of those aged between 55 and 59, 31 per cent are not working and are unlikely to do so again (Carnegie 1992). Among women, the exit from work starts earlier; of those aged 45 to 54, 76 per cent are working whereas among those aged 55 to 59, approaching their current state retirement age of 60, 44 per cent have left paid employment (Department of Employment 1995). For a variety of well-rehearsed reasons, life expectancy is also increasing and so, in contrast to previous generations, a much greater part of the life space is now spent in retirement.

Of men aged between 55 and 65, 81 per cent are married or cohabiting; a similar proportion, 75 per cent, of women aged between 55 and 59 are married (OPCS 1990). For married people, as Atchley has pointed out: 'marriage is the context in which most decisions about retirement occur and most individual's retirement adjustment takes place' (1992: 145). Thus there is in the UK an increasing number of married couples entering, and living for many years in, retirement. Yet most of the available empirical evidence on the relationship between retirement and marriage relates to the American scene and this may not always be transferable to other contexts.

Previous research has assiduously delineated the social and psychological changes which men face at retirement but, since the normal context of those changes is marriage, a pertinent question is: what is likely to be the situation at home at this point? In contrast to her husband, a wife currently in her fifties will typically have already experienced some major life changes; for example, interrupting (temporarily or permanently) her own career in employment at the onset of parenthood, relinquishing the role of active parent and, not

least, returning to work outside the home. Since wives tend to be younger than their husbands, the husband of a working wife may reach his retirement before she has even contemplated her own; indeed, she may still be expanding her occupational horizons. A wife who has returned to work after child-rearing will not necessarily be ready to stop just because her husband has reached the retirement age set by his employers; she will be even less likely to do so if, for whatever reason, he has had to take early retirement. In this situation, her salary's contribution to the family income may be the most immediate and/or acceptable reason for her continuing to work. But there may be other reasons such as the fulfilment of career ambitions, enjoyment of the work itself, companionship or the need to build up more pension (Arber and Ginn 1991).

Several studies have suggested that simultaneous retirement is the most conducive to marital satisfaction (Lee and Shehan 1989; Hurd 1990; O'Rand *et al.* 1992). Ginn and Arber (1995) further suggest that one of the reasons for the sharp drop in the number of women working after the age of 53 may be a perceived need to synchronise both retirements. However, pressure on a wife to retire simultaneously with her husband may leave her in a dilemma – torn between the attractions of the job or of working *per se* and the sudden need and availability of her husband for companionship and joint activities in his newly found freedom. Szinovacz (1989) found that wives who had been pressured into retiring by husbands were less likely to enjoy it than those who had chosen voluntarily to retire. Thus 'his retirement' could have a variety of implications for a working wife.

Middle-class wives, however, may not have been as free as others to resume their own careers. In his seminal work on managers and their wives in the 1970s, Pahl (1984) distinguished three groups of wives: those who focused on the domestic scene, those who were able and willing to support their husbands' jobs, and those who aimed at keeping an independent identity. Developing this typology in her review of 'incorporated wives', Finch (1983) referred to the normative hierarchy in which 'His Job' is in first place, 'Their Family' comes second and 'Her Job' third. She delineated the ways in which wives' private lives are affected by their husbands' jobs and, in particular, how a wife is overtly drawn into her husband's performance of his job. Relevant jobs include, for instance, those which entail frequent house moves, take him away from home for extensive blocks of time or for long working days, demand some work to be done at home or require a wife to play a social role in relation to his job. These are frequently features of senior managerial work patterns.

As described by Finch, these job characteristics have implications for wives in terms of limitations on their own occupational ambitions, their time budgets and their social relationships. Earlier, Edgell had commented that ‘the wives of professional workers were in a relatively powerless position in relation to the impact of their husbands’ work schedule on their daily lives’ (1980: 65). Yet there is surprisingly little later research evidence on the marital relationship as it is perceived by middle-class couples. Duncombe and Marsden (1993) drew attention to the neglect by sociologists of the emotional aspects of couple relationships and, more recently, Wajcman has noted that:

the nature of [managers’] marital and personal relationships has largely been neglected. In fact, the best known sociological studies of managers’ private lives focus on the ways in which their wives perform a variety of domestic tasks which contribute to their (*i.e.* husbands’) careers. (1996: 613).

Retirement and marriage

If, as suggested by Finch and Edgell, ‘his job’ has played a significant part in determining the nature of the marital relationship, what happens to that relationship when the job comes to an end? What impact does a middle-class husband’s retirement have on the relationship between him and his wife?

Two studies of early retirement in the UK (McGoldrick and Cooper 1989; Maule *et al.* 1996) looked briefly at the role of the spouse on the decision to take early retirement. They found that relationships with partner were not significant. These studies, however, were not specifically concerned with the marital relationship and did not directly seek information from partners. Those which have done so have been almost exclusively American.

American work has examined various dimensions of marriage in relation to retirement. There is conflicting evidence, first in terms of the impact of retirement on the emotional quality of the relationship. Keating and Cole (1980) found that, although negative changes *were* experienced by wives, these were offset by the satisfaction gained from increased opportunities to ‘nurture’ husbands. Lee and Shehan (1989) noted that a husband’s retirement had a negative effect on the emotional satisfaction of wives. Bosse *et al.* (1991) identified a wife’s declining health as a factor affecting the relationship. However, Andersen (1992) found that the retirement situation had no effect on the exchange of emotional support within couples and concluded that

retirement is more likely to be viewed as a normal family event than as a crisis. A similar conclusion was reached by Ekerdt and Vinick (1991*b*). Examining affectional and companionate (as well as instrumental) behaviour, they found that retirement neither enhanced nor worsened the marital relationship.

A second aspect of marriage which might be affected by retirement is the extent of, and attitude to, shared time and interests. Studies of the repercussions of retirement on the husband-wife relationship have seldom recognised the potential conflict between, on the one hand, the opportunity for husbands and wives to share more time and interests and, on the other, the threat to the personal space of both partners. An exception here is a study of retired teachers and their wives by Keating and Cole (1980). They found that wives bemoaned a decrease in personal freedom and an increase in togetherness.

In a diary study of 380 couples of working age, Sullivan (1996) found that most tried to co-ordinate their use of time when this was possible, and that simultaneous leisure-time activities were enjoyed more than separate ones, particularly by women. Does this pattern continue into retirement? Few studies have reported any actual increase in shared time, although Cliff (1993) found that salaried men were more likely than manual workers to share leisure-time activities with their wives after retirement. Vinick and Ekerdt (1991*a*) reported that wives were more likely than their husbands to relinquish lone activities after retirement but this did not affect their satisfaction. In both McGoldrick and Cooper's study (1989) of retired men and Hill and Dorfman's study (1982) of the wives of retired men, two-thirds of respondents saw increased companionship as an advantage of retirement compared with only a fifth who saw it as a negative aspect.

However, Mason (1987) noted that wives had had to modify their own activities and friendships when their husbands retired. In particular, this applied to such activities as meeting friends for coffee, shopping and going for walks. As Finch pointed out, one benefit of the regular absence of a husband is that a wife is able to organise her time to suit herself, and to make commitments and relationships that are independent of her husband – simply because he is not there. Activities which may begin as compensations or substitutes for his company become valued in their own right and the possibility of having to relinquish them at his retirement is not always welcomed.

A third aspect of the relationship, and one which has attracted more attention from sociologists, is the household division of labour. Most studies have found that housework is, in general, still seen by both husbands and wives as 'women's work' and that where men are

involved they are seen as 'helping their wives' (Edgell 1980; Mason 1987; Morris 1990 and Pahl 1984). This view persists both when wives are working full time (Hiller and Philliber 1984; Mederer 1993; Morris 1990) and when men are unemployed (Laite and Halfpenny 1987; Morris 1990; Wheelock 1990). Does it continue into retirement?

The research evidence is again conflicting. While Keith *et al.* (1992) found that retirement status was unrelated to perceptions of fairness vis-a-vis housework, others have reported that wives generally expect help from their retired husbands and are unhappy if this is not forthcoming (Vinick and Ekerdt 1992; Hill and Dorfman 1982; Szinovacz 1996). Szinovacz concluded that how husbands feel about their housework share is more important for marital satisfaction than how much housework they actually do, but that 'insufficient household help by the husband remains a problem for some retired couples' (1996: 264–5).

Social class, a powerful determinant of family behaviour at other points in the family life cycle, is also likely to discriminate here. However, in her review of the research literature, Dorfman (1992) concluded that, while there is evidence to suggest that retired husbands in middle-class couples subscribe more often than those in working-class couples to the idea of male participation in housework, there is little relationship between class and actual behaviour. Moreover, in a comparison of the transition to retirement of men in three occupational groups, Phillipson (1987) noted more change in the domestic arrangements of car workers and miners than in those of architects and their wives.

Another factor may be the symbolic nature of home responsibilities in terms of the balance of power within a marriage. The wife of a senior manager who is devoting most of his time and energy to the job inevitably takes responsibility for more aspects of running the home than wives whose husbands are more available. As Wajcman put it, 'men's careers are underpinned by the domestic labour of their wives' (1996: 620). A wife's responsibility for managing the home may be another aspect of middle-class married life which starts out as a consequence of the nature of his job, but which she comes to value for its own sake. In this way she may come to regard the home as her domain. Alternatively, she may see household management as drudgery which, she hopes, will be diluted by her husband's help after retirement. Thus, as Dorfman (1992) puts it, actual behaviour in retirement probably depends on whether housework is seen by a wife as an onerous task, a way of filling time, a source of pride or a means of exercising control. Mason (1987) observes that some wives did have

ambivalent attitudes, wanting their husbands to help around the house but also wanting to maintain control of the domestic domain.

Such ambivalence could pose difficulties for a husband who feels that he has lost a major role and is searching for a new identity or a new kind of contribution. Dorfman saw changes in the division of household work in retirement as potentially 'opening up previously unresolved power conflicts between couples' (1992: 60), although Vinick and Ekerdt (1991*b*) disputed this interpretation. They found that few husbands wanted to take on a domestic role. Szinovacz and Harpster (1994) also found little evidence of exchange theory operating among retired couples.

Thus this mainly American empirical evidence on the effect of retirement on the marital relationship is somewhat ambiguous. Yet in reviewing it, Atchley felt able to conclude that:

[although] conventional wisdom holds that retirement is a stressful life transition that could be expected to have a negative impact on the quality of marital relationships... three decades of gerontological research on retirement portrays retirement as a rather mild change in most people's lives and therefore little threat to marital quality. (1992: 146)

The preconceptions about imminent retirement voiced by men and their wives in the study reported here challenge that conclusion. The retirement of a husband from a managerial job is perceived by them to have substantial implications for the marriage. They also reveal some hitherto unreported facets of middle-class marriage.

Method

This study took advantage of a unique set of attitudinal material about retirement collected by a UK company specialising in the provision of retirement courses for senior managers and their partners.¹ The data comprise the recorded thoughts about retirement voiced by 309 men and 300 women attending 52 of these three-day residential courses between 1989 and 1994 (for a detailed description, see Hilbourne and Scott Knight 1995). The participants were almost entirely board-level, industrial and public sector managers and their wives; they were all approaching 'his' retirement.

The working careers of these men reflected many of the characteristics which Finch suggested make for the incorporation of wives. In addition to the level of income and the resulting lifestyle which a senior position provides, their jobs frequently meant (i) a working week of 60 or more hours, (ii) absence from home for twelve or more hours a day

TABLE 1. *Gender and marital status of participants*

	Men	Women	Total
Couples:			
Husband retiring	287	287	574
Wife retiring	3	3	6
Individuals:			
Married	9	1	10
Divorced	3	1	4
Widowed	3	—	3
Single	4	8	12
Total	309	300	609

(and then further work at home in the evenings or at weekends), (iii) regular extended periods working away from home in the UK or overseas, (iv) preoccupation with company issues and (v) frequent (sometimes international) changes of location.

Table 1 sets out the gender and marital status of the participants. Of the total of 609 individuals, 97 per cent were married. The 609 included both partners in 290 marriages and so the general picture provided by the data reflects the thoughts of husbands and wives. The age range of the men was 49 to 67 with a mean of 59.2; that of the women was 41 to 69 with a mean of 56.0. Of the 290 married couples, 90 per cent had children.

In the historical context, the 319 retirees, 306 men and 13 women, were of the generation which had worked for a long time for one employer; 51 per cent had been with their current employer for over 30 years and 11 per cent for 40 or more. The participants did not form a research population constructed according to sampling procedures. Rather they were simply those managers and their partners who had been seconded from nearly one hundred different organisations to attend one of the 52 courses. The company required the managers to be within certain intervals of retirement and only one person from any one organisation could attend each course. At the time of attendance, 41 per cent were within five months of retirement, 23 per cent were attending six or more months before, and a third were already retired, mostly for less than three months.

Of the 287 wives, 35 per cent were in paid employment, 12 per cent lower than the national average for women of their age. This relatively low proportion supports earlier suggestions that wives of senior managers are less likely than others to be in employment outside the home. Wives' jobs were mostly in teaching or secretarial, nursing or

administrative work; a handful ran their own small businesses. A substantial minority was occupied in local voluntary work, sometimes in senior positions.

The courses they attended all followed the same format. They systematically explored the attitudes of the participants and their partners towards aspects of retirement as an integral part of the task of helping them to adjust to the impending changes. At the start of each three-day course all the participants were strangers to each other. Within an hour of the start and before any detailed discussion of retirement and its implications had taken place, the participants were divided into gender groups and asked to list the group's hopes, fears and expectations about retirement. Each group of between four and 10 individuals was asked to distinguish for itself between those three headings, although it was also suggested that their expectations should focus on what might realistically happen or be made to happen. No member of staff was present, and participants were asked to speak frankly. An important rule was that no contribution would later be attributable to the individual who made it. They were also asked to include items even if voiced by only one person on the grounds that they still formed part of the group's collectively expressed thoughts. No limit was set on the number of items on each list.

One advantage of collecting data in this way is that thoughts and apprehensions can be expressed in the freedom of anonymity. Frankness may be possible in expressing feelings that could seem socially unacceptable as, for example, in a one-to-one interview. In a review of qualitative family research, Handel (1992) commented on the value of Lopata's early work on housewives (1971). She felt that open-ended responses elicited valuable insights into role perceptions which would not have been produced by formal interviews. Handel also describes the usually difficult access to middle- and upper-class families as 'one of the new frontiers of qualitative family research' (1992: 20). As a result of the way in which the retirement courses were organised, the present study is able to report and analyse frank and graphic comments on middle-aged, middle-class marriage. It analyses preconceptions rather than actual experience.

American studies have suggested that the effect of retirement on the marital relationship may be greater in expectation than in reality (Vinick and Ekderdt 1992), and that marital problems related to retirement are short-lived (Szinovacz 1996). It may also be the case that descriptions of retirement in the media have over-dramatised the situation. Harbert *et al.* (1992: 275), for example, in reporting a study of American popular literature, warned that 'the distress commonly

portrayed as the accompaniment to retirement may be far less typical than usually depicted'. However, the deep and wide-ranging apprehensions voiced in the present study, by men and women on the brink of retirement, suggest real repercussions of retirement on the marital relationship and this may stimulate further research. Moreover, this analysis could usefully provoke some thoughts on the current content of pre-retirement course programmes, most of which do not address these implications at all.

Results

The 52 groups (26 of each gender) produced, in total, 582 items expressed as *hopes*, 545 as *fears* and 444 as *expectations*. These were scanned in their verbatim form and their contents fell fairly unambiguously into five main categories. These focused on relationships, the use of time, health, self-image and money management, with a few idiosyncratic ones. Table 2 shows the frequency of each category as a percentage of all hopes, fears and expectations.

That relationships in retirement were the most frequent subject of concern was unexpected and arresting, particularly in view of the research literature reviewed above. Relationships were the theme of nearly half the fears and a third of the hopes; among expectations they came a close second to comments about the use of time. Concerns about health, self-image and financial matters together formed less than two-fifths of the total.

There were clear gender differences in the emphasis placed on relationships (Table 3). The women were more than twice as likely as the men to be concerned about the impact of retirement on personal relationships. Whether listed as hopes, fears or expectations, concerns about relationships accounted for over half of all the women's thoughts about retirement compared with less than a quarter of the men's. As Table 4 shows, included in those figures are some items about relationships other than that of marriage.

While the majority of the thoughts of both men and women about relationships focused on the marriage, there was a considerable gender difference. Women were concerned almost entirely with their marriages (85 per cent of items compared to 61 per cent for the men). In contrast, men were much more likely to be thinking about other people: family members, friends and colleagues (39 per cent compared to 15 per cent for the women). These other relationships are excluded from the following discussion, although noteworthy is the numerical insignifi-

TABLE 2. *Categories mentioned by type of item*

	Hopes		Fears	Expectations
	%			
Relationships	33	43	35	
Use of time	25	11	39	
Health	19	15	8	
Self image	11	15	10	
Money management	10	13	5	
Other	2	3	3	
Total (= 100%)	582	545	444	

TABLE 3. *Concern about relationships; by gender*

	Hopes		Fears		Expectations		All	
	Men	Women	Men	Women	Men	Women	Men	Women
Concerned	19	48	26	61	20	50	22	53
Not concerned	81	52	74	39	80	50	78	47
Total (= 100%)	298	284	306	239	240	204	844	727

TABLE 4. *Types of relationships mentioned by gender*

	Hopes		Fears		Expectations		All	
	Men	Women	Men	Women	Men	Women	Men	Women
With spouse	31	114	59	125	25	90	61	85
With family	20	11	5	9	14	6	21	7
With others	7	11	17	12	10	7	18	8
Total	58	136	81	146	49	103	100	100

cance of the thoughts of men – positive or negative – about the impact of retirement on friendship and colleague-relationships.

In many instances fears were a mirror-image, and expectations an echo, of the hopes that were expressed. For this reason, the three kinds of thoughts are pooled in the succeeding analysis. A content analysis resulted in the emergence of four discrete groups. These focused on:

TABLE 5. *Specific concerns about the marital relationship by gender*

	Men	Women	Both
	%		
Emotional quality	39	39	39
Sharing versus space	27	41	37
Running the home	10	13	12
Bereavement and loneliness	24	7	12
Total (= 100%)	115	329	444

- the general emotional quality of the relationship
- the opportunity to share time and its antithesis, the need for personal space and independence
- implications for change in the management of the household
- potential bereavement and loneliness

Table 5 shows the frequency of each of these groups by gender. Three-quarters of the items about the marital relationship were concerned with its emotional quality and the issue of togetherness versus independence. The perceived repercussions of retirement on the running of the household are negligible in comparison. This contrasts with the weight of previous research regarding the impact of retirement on the division of labour in the home. For these men and women, this was a minor detail. It could be argued that in their middle-class homes domestic work is more often done by paid workers or machines than in working-class homes (Grayson and Lowe 1993). However, it became apparent from later course discussions that paid domestic help was uncommon. The analysis which follows suggests rather that apprehension was focused on emotional and interpersonal aspects almost to the exclusion of instrumental ones.

Table 5 also shows clear gender differences. First, of the total of 444 concerns about the marital relationship, three-quarters came from the women. This echoes the emotional asymmetry of the relationship noted by Duncombe and Marsden (1993). They noted that in mature married couples, it was the wives who both rated emotional needs more highly and did more of the 'work' than husbands. Here this asymmetry appears in high relief as couples approach retirement; many more wives than husbands anticipated retirement having an impact on the marriage. Secondly, the issue of personal space was relatively, as well as absolutely, more often in the forefront of the minds of women than of men. Thirdly, the men more often than their wives had thought

TABLE 6. *Frequency of thoughts about the emotional quality of the marriage*

	Men	Women	Both
General advantages	7	13	20
General disadvantages	7	9	16
Specific areas:			
Balance of power	9	34	43
Maintenance	12	26	38
Improvement	7	16	23
Friction	2	16	18
Communication	1	13	14
Total	45	127	172

about the impact of bereavement and consequent loneliness, mostly in terms of their own widowerhood. This finding is striking in view of the demographic fact that the greater risk is in the reverse direction.

Each of the four categories are now analysed. A selection of verbatim quotations from the lists produced by the groups (variously single words, phrases or sentences) shows the range of thoughts that were included.

Emotional quality

Two-fifths of the thoughts about the participant's marriage related to its emotional quality. Non-specific thoughts were equally likely to be positive or negative; five specific kinds of repercussion were also distinguishable (Table 6).

General benefits for the men were a 'more settled home life' and 'pleasure from partner's company', and for the women: 'harmony, happiness together'. Men were worried that there might be a 'deterioration in the relationship between husband and wife', 'the marriage could break up', (they might) 'drive each other mad'; while the women pondered about 'husbands being unhappy', 'man being at home – will it work out?' 'what if we don't get on?'

Among the specific issues, the most frequently expressed concerned potential change in the balance of power between husband and wife. From the early work of Pahl (1984) and Oakley (1974), through Finch's review (1983) to the recent study by Wajcman (1996), the enduring picture is of the wife subordinating her time, occupational ambition and social life, to the demands of the husband's career. This picture is clearly recognised by the wives in this group – and also by a small number of husbands. The men implicitly suggested it was time for

a change: they would 'share rewards of retirement with partner', 'be more considerate to the other half'.

For the women, however, this was a major issue which could result either in improvement or deterioration. On the one hand, half of the 34 comments by women were optimistic: they hoped for 'recognition of wife's past contribution' and that 'husbands will have time to listen to us; [we will have] more say in things' and be 'considered in long term plans'. In contrast, the tenor of the rest was a fear that: 'the manager will come in and start managing the household; [we will be] treated like his last PA'; 'all adjustment [will be] expected from the female side'; there would be 'domination by a bossy husband'. Not only might the pattern which had been established before retirement persist when the rationale for it had disappeared, but it could intensify. This was because a wife might be expected to substitute for both colleagues and subordinate (usually female) staff. Having lost an empire at work, as it were, the manager might look for a substitute role at home.

Comments identified as continuity emphasised the need for stability in the relationship, implying that this would be threatened by retirement. Men talked about 'continuing the harmony, getting on well with partner in a new situation'. Women stressed the need for 'tolerance, compromise, compatibility, a sense of humour and patience'. They hoped that 'we still like each other seven days a week' and that 'our husbands remain the men we married'.

A substantial minority of men and women saw retirement as an opportunity to improve and enrich the relationship. They focused on the need to work at it. Women hoped that they and their husbands might 'grow closer together', and have 'a different kind of marriage'. Also, unlike the men, they looked for an improvement in the emotional and sexual side of the relationship. They expected to 'find a friend and confidante in husband', to 'rediscover and maintain romance', to 'have a little more intimacy, tenderness and attention', and to 'have a good sex life – afternoon fun'. The men more soberly confined their comments to 'a closer relationship to be worked on', 'renewal of the partnership', and a realisation that 'marital life will be more significant' – an implicit recognition, perhaps, that it had hitherto taken second place to the job.

Two less frequent causes for concern, coming almost entirely from the women, were the possibility of friction and the need for better communication. Wives worried that 'we will get on each other's nerves'; there might be 'boredom with each other'; there would be 'irritating habits' (whose were not specified). Couples might 'take each other for granted'; not 'have enough topics of conversation';

TABLE 7. Frequency of thoughts about togetherness and personal space

	Men	Women	Both
Opportunities for:			
<i>Being together more</i>	3	22	25
<i>Sharing interests more</i>	7	32	39
	10	54	64
Need for maintenance of:			
<i>Personal space</i>	17	50	67
<i>Identity/independence</i>	4	31	35
	21	81	102
Total	31	135	166

experience ‘hassles and arguments’. Women also identified ‘a lack of communication’ as something needing attention, and hoped that in retirement couples would be able to ‘talk frankly to each other’; to have ‘honesty about [their] deepest feelings’; that it would be ‘more possible to share problems’. These thoughts imply that feelings and problems had earlier been stifled.

These worries align with the observation of Duncombe and Marsden that wives felt their husbands had ‘seemed to psychically desert them by giving priority to work, becoming workaholics and working long hours’ (1993: 226). On the whole, there was optimism that the relationship could improve after retirement but, realistically, both sexes knew that it would need to be deliberately worked at if a good relationship was to be either maintained or improved.

Togetherness versus personal space

Tension between the opportunity for greater companionship and more shared time on the one hand, and the threat to personal space and independence on the other, was much in evidence. Table 7 shows the frequencies of these four sub-categories by gender.

Overall, there were more than four times as many items in this area mentioned by the women as by the men. This reflects the comments by Duncombe and Marsden (1993: 226) that ‘sometimes women had come to value and feel jealous of their emotional space’. They ‘foresaw problems when husbands naively anticipated that the earlier, more intimate, coupledness would automatically return... upon retirement’. On the positive side, the greater opportunity for being together and sharing interests, the women were five times more vocal than the men. The men were looking forward vaguely to: ‘more time with partner’ and ‘new shared activities’, but the women were more specific. They

were hoping and expecting not only to have more time together (one aim was simply 'to see our husbands'), but also to 'spend quality time with husbands who are also very good friends', 'to have fun together' and to enjoy 'more companionship'. The women had also thought further than the men about the value of such time. They hoped not only that they would 'develop new interests together' and 'learn to share activities', but also that 'husbands will enjoy doing things with us as a unit' and that 'each partner will understand the activities of the other'. Some also saw retirement as an opportunity to build something together, for 'involvement in a joint enterprise'.

More time, however, would not automatically bring a benefit. A few wives were concerned that the greater availability of time together would not be utilised by their husbands who might either 'get caught up in interests which exclude wives', or 'bury themselves in home and garden'. Husbands wondered whether they would be 'able to agree on joint interests' and, a longer-term doubt, whether 'in cultivating joint interests we become too dependent on each other with the survivor being left at a loss'.

But the danger of becoming too dependent on each other was much more often seen as an immediate one. Comments by the women on the potential threat to independence and personal space outnumbered those by men by four to one. Those concerned about the loss of personal space were worried about being too much together, about the need for one's own space, about intrusion and, exclusively for the women, about the freedom 'to do our own thing'. Women foresaw not only 'too much time together', but also an 'erosion of quality time by constant company'. Men were concerned about 'overexposure to each other', and felt that 'togetherness could cause tension'. They were conscious of the need for both partners to 'allow each other space', whereas women focused more on their own needs: 'we will lose our space and freedom', there might be 'denial of own space'.

The men themselves were aware of the danger of their intrusion into, or invasion of, their wives' space. They spoke about 'moving into someone else's environment', an 'effect of the man being too much around [would be] intruding on partner's space', and they wondered whether 'encroaching on [their] partner's time will lead to disagreements'. Women also spoke about husbands 'invading' and 'intruding into personal space' as well as the proverbial 'partner will be under our feet'. It was, however, only the women who were concerned 'that we will not have time to ourselves for our own activities', that 'freedom of choice [would be] curtailed'. They would appreciate having 'one day of freedom a week', being able 'still to

TABLE 8. *Frequency of thoughts about running the home*

	Men	Women	Both
Welcome change	7	21	28
Unwelcome change	4	21	25
Total	11	42	53

go shopping on our own' and to 'stay as long as we like', but they had 'a niggling expectation that we shall have to get home quickly when we go out with friends'.

Almost all the comments about independence and identity came from the women. They foresaw 'a loss of independence' although they expected 'as much freedom and independence as the men'. But they were also concerned about possible restrictions: 'confinement to the home', 'loss of car and independence', and 'how long will you be when you go out'. They worried that they could lose their own identity, because they would not be allowed to be their own person, or 'keep their own hobbies, identity and lifestyle'.

The graphic nature of these comments, particularly from the wives, cogently illustrates the threat that retirement was perceived to pose to the way in which their lives had developed while husbands had been out fighting their way up the ladder. They also suggest that many husbands were oblivious of this perception of their wives, a scenario also reported by Vinick and Ekerdt (1991a).

Running the home

Both husbands and wives had given some thought to the management of the home although, as noted above, numerically it was an insignificant element. Predictably, perhaps, in this age group, this was an aspect of retirement which concerned the women much more often than the men: four-fifths of these comments came from women. Table 8 shows that comments about change in the management of the household were equally likely to be positive or negative.

Some of the men seemed resigned to 'having to help with the housework', or 'creeping domesticity'. They vaguely hoped that they would 'be able to sort out domestic problems'. As Mason (1987) predicted, women were ambivalent. On the one hand, some hoped for a 'reallocation of family chores' and 'more help with physical tasks', that 'husbands will learn domestic and culinary skills' and 'move with the times domestically'. On the other hand, they hoped that there

would be 'not too much change in the running of the home or in the wife's routine', that they would be 'able to keep on top of housework', and that 'the housework routine' would be 'taken into consideration on his agenda'. Nevertheless, they recognised the inevitability of irritating practical implications like 'making lunch every day', and being expected to double as secretary and chauffeur.

On retirement, the household routine suddenly becomes observable to most men, and perhaps particularly for managers working long hours. Then wives may begin to feel accountable for something they have managed independently for years. Both Mason (1987) and Vinick and Ekerdt (1991a) report that, where husbands were involved in housework, they tended to monitor or oversee it in an ostensible attempt to improve its efficiency. This was certainly anticipated by these wives who hoped 'that we won't be monitored all the time by our spouses', echoing the fears expressed above about husbands trying to 'manage things as at work'. Such feelings reflect a threat to the autonomy inherent in the role of housewife (Oakley 1974). There was an added fear that a 'lack of financial knowledge' would mean that wives were 'excluded from money and other domestic information'. These comments suggest that the 'allowance' system was in operation in some of these marriages, and that financial control in marriage continues to reflect 'deep-rooted assumptions about...relationships between men and women' (Pahl 1989: 77).

In general, however, although there was some anxiety that the household routine would be disrupted by retirement, it was fairly low-key. The worry was not so much that the housework would be more difficult or less efficiently done, as that its management would be either taken over by a jobless husband or relegated to a very low position on his priority list. Either eventuality would cast doubt on the value of a housewife's erstwhile contribution to the marriage and her status within it. Possibly these wives had thought beyond the practical implication of retirement. Hence the relatively low profile of this aspect in comparison to explicit concerns about the balance of power within the marriage.

Death, bereavement and loneliness

Bereavement is the only one of the four categories in which more comments came from men than from women. This may reflect an association between retirement and death among the men, which may in turn reflect the centrality of work in their lives. However, as Table

TABLE 9. Frequency of thoughts about bereavement and loneliness

	Men	Women	Both
Loss of partner	9	12	21
Loneliness	11	9	20
Other or unspecified	8	4	12
Total	28	25	53

9 shows, their thoughts mainly focused not on their own demise but on the death of their partners and their own subsequent loneliness.

A few of these thoughts were non-specific, *e.g.* 'bereavement, widowhood, outliving our partner'. Half of the other comments centred on the individual who was the partner. The others were dreading the loneliness of widow(er)hood: 'loneliness and isolation', 'being left alone – husband is best friend', 'having to live alone'. Very few in either category were thinking about their partners surviving; most were envisaging outliving their partners. Only one comment from the men reflected concern about the potential widow. Despite the fact that statistically widows far outnumber widowers, this compared with four from the women about widowerhood: 'men less able to cope alone', 'partner being left'.

Conclusions

These data came from an unconventional source and represent the preconceptions of senior managerial men and their wives about retirement. Some major issues have emerged. First, people poised to enter retirement appeared to be far more preoccupied about possible changes in their marital relationships than about more practical considerations. Such changes were a more immediate cause for concern than the financial implications, the relevance of health and the use of time, topics which are usually thought to preoccupy those approaching this phase of life. This suggests that a more holistic approach to research on adjustment to retirement is indicated. Examining reactions to retirement in the context of marriage and the home is likely to lead to a more realistic and richer understanding of the processes involved than looking at the individual in isolation.

Secondly, the impact of retirement on the domestic division of labour was not a major concern. This was eclipsed by graphically expressed hopes, fears and expectations about the future emotional quality of the marriage. There was a need for both partners to maintain a degree of

independence and a separate identity, notwithstanding that the chance to share time and interests was welcomed. There was a clear awareness that retirement could bring either a deterioration in the relationship or an opportunity to improve it, but there was no doubt that the emotional quality of the relationship, rather than its instrumental aspects, would change with a husband's retirement. This study appears to challenge Atchley's statement that retirement poses 'little threat to marital quality' (1992). The threat may not be realised but it was clearly present in the minds of those currently approaching retirement.

Thirdly, gender differences were marked. The women were much more apprehensive than the men about the impact of retirement on their marriages. They could foresee implications for emotional harmony and for the balance of power in the home. They were particularly concerned for the maintenance of their own personal space and independence in the face of potential encroachment by their husbands. Fewer men seemed aware of these issues and their comments tended to be more bland than those of their wives. Much of the research on retirement has focused on loss of identity and self-esteem by the retiring individual. This study suggests that while these men had to face relinquishing considerable authority and status as they left work, their wives were also conscious that they might lose identity and status at home.

Finally, the thoughts of these husbands and wives illustrate the continued existence in people in their 50s and 60s of an aspect of middle-class marriage described by earlier sociological studies: the subordination of the emotional and social needs of one partner to the career of the other. As dual-career marriages become more common, and particularly as more wives cut through 'the glass ceiling' into management, it may be that this scenario becomes less acceptable. These wives realised that the subordination of their own lives had been an inevitable price to pay for their husbands' success, but they were clearly looking forward to a release from that subordination on their retirement.

Since the average age at retirement in the UK is falling, and the marriage breakdown rate is rising, further study in this area would be useful not only for academic social gerontology. It could also contribute to the effectiveness of the work of marriage counsellors, general practitioners, social workers and other professionals dealing with human relationships in an age group whose proportion of the population is predicted to increase. In particular, the emphasis placed on the implications of retirement for the marital relationship casts doubt on the conventional weighting of the content of retirement

preparation courses. Many of these ignore completely the interpersonal aspects of this life cycle change. In the light of this study, retirement course providers could perhaps usefully scrutinise their programmes for ways of increasing their relevance for the people whom they are hoping to assist.

NOTES

- 1 The courses were run by DPS Consultants Ltd at Leeds Castle, Kent. The author is grateful for the co-operation of DPS Consultants Ltd. and their permission to use the data.

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Address for correspondence:

Marion Hilbourne (formerly M. P. Crawford), 1 Rodman Close,
Edgbaston, Birmingham B15 3PE