

Marital relations in late adulthood, throughout the retirement process

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ABSTRACT

The study investigated marital relations among a sample of 569 Israeli participants at three stages of late adulthood: remote pre-retirement (seven to ten years prior to retirement), near-retirement (up to two years prior to retirement), and post-retirement (up to two years after retirement). The following variables were examined: spousal resources, marital power relations, quality of marriage, and division of household tasks. The study attempted to determine whether there were differences in marital relations during the three life stages, and whether those differences were evident for men and women. The findings reveal that for both men and women, marital relations were more intensive in remote pre-retirement than in the two subsequent stages. In addition, division of feminine household tasks was found to be more egalitarian at later stages of marital life. However, similarities were revealed in most aspects of power relations as well as in spousal resources and performance of masculine household tasks during the three life stages examined. Several gender-based differences were also noted in all three stages. Specifically, the men tended to report an advantage in financial and social resources, as well as in emotional hardiness. With respect to power relations, the men also showed a greater tendency to make major decisions, whereas the women tended to make minor decisions and contributed more toward strengthening the family.

KEY WORDS – remote pre-retirement, near-retirement, marital power relations, quality of marriage, division of household tasks.

Introduction

The theoretical literature on ageing has adopted two main approaches. According to one approach, the stage of late adulthood continues the individual's earlier lifestyle (Costa and McCrae 1988). This approach suggests that continuity is beneficial in late adulthood, because it

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provides a strong anchor that strengthens the individual's sense of order and security. The second approach, in contrast, views late adulthood as a period of transition and development, which is characterised by distinct stages (Atchley 1985; Erikson 1968; Jung 1971). Retirement is a major event in late adulthood, and constitutes one of the most important life transitions for the ageing individual, as well as for the dyadic unit (Ekerdt and Vinick 1991; Lowenthal *et al.* 1975; Myers and Booth 1996). Numerous studies have examined the impact of retirement on the lives of retired individuals and couples from various perspectives. These studies, however, have focused primarily on the post-retirement period or, at most, they compare individuals and families before and after retirement (Kulik and Zuckerman-Bareli 1997; Szinovacz, *et al.* 1992). Consequently, there is a dearth of research on the development of spousal relations in the retirement process. One of the few studies dealing with pre-retirement was conducted by Atchley (1985), who proposed a multi-stage model for analysis of the impact of retirement on the individual. This model distinguishes between two life stages that precede retirement: remote pre-retirement, and near-retirement. In the remote pre-retirement stage, which occurs several years before retirement, the event is perceived in a positive light and no concrete preparations are made for the transition. During the second stage, near-retirement, individuals begin preparing themselves for the event, and develop expectations regarding their lifestyle after retirement. The more realistic their expectations, the smoother the transition to retirement (Atchley 1985).

Another limitation of existing research on changes in marital relations after retirement lies in the fact that most studies have focused on men's retirement, whereas few have considered the impact of women's retirement on dyadic relations (Brubaker and Brubaker 1992; Hatch and Thompson 1992). The paucity of research on women's retirement can be ascribed to their relatively late entry into the labour force, as well as to the commonly-held assumption that work life is less central to women than men (Kaufman and Fetters 1980). In the past, scholars have assumed that even if a woman is employed, she assumes the central roles of wife, mother or grandmother and continues to do so after retirement. Similarly, it was commonly believed that the impact of women's retirement on the dyadic unit is less salient than that of men's retirement. In Israel, as in other industrialised countries, recent years have witnessed far-reaching changes in women's employment, and in the orientation of women towards work life (for a review, see Izraeli 1999). These developments may alter the impact of retirement for Israeli women.

The gendered structure of paid work in Israel

In Israel, as in other countries, the structure of the labour force is highly segregated along gender lines. In the 1990s, almost three-quarters of the female labour force was employed in only three of the nine major occupational categories, and half were concentrated in only eight occupations out of a total of 90 (Cohen *et al.* 1987). The hourly income of women employed full time is about 7.1 per cent of men's hourly income. This gap is explained by the fact that when men and women have the same capital resources, women receive a lower rate of return (Efroni 1980; Semyonov and Kraus 1993). In addition, women have fewer opportunities for advancement within the organisation (Shenhav and Haberfeld 1993) and work fewer hours per week than men in paid jobs – about 42 per cent of the women work part time, compared with only nine per cent of the men (Izraeli 1999).

Despite these basic gender difference in the work sphere, some major changes have occurred in recent years. Notably, women have penetrated the labour force, and entered fields that were considered exclusively masculine in the past, such as law and medicine (Israel Central Bureau of Statistics 1998). The massive entry of women into the labour force has also changed earning patterns among married couples, so that the husband is not always the main breadwinner. In fact, women often contribute equally to the family income or are sometimes even the main provider (Izraeli 1994). Bandlek (1998) reported that among 18 per cent of the dual-earner couples examined, the wife's income was equal to that of her husband; among 13 per cent it was higher than that of her husband, and among 69 per cent it was lower. Changes have also occurred in patterns of women's education over the past decades. Women have begun to invest much more in education, and have closed gender gaps in academic achievement in many fields and at every academic level, except for doctoral studies where men still have an advantage (Kulik 1992). Moreover, in recent decades many women have begun to modify the traditional priorities of family and work in order to pursue a career (for a review, see Sverko and Super 1995).

As a result of these changes, the impact of leaving work has become similar for women and men (Anson *et al.* 1993). Therefore, examination of marital relations after the woman retires has become increasingly relevant.

The potential contribution of the current study is two-fold. First, it compares the impact of men's and women's retirement on marital relations. Second, it presents retirement as a process rather than as a

pivotal life event. Thus, the study examines dyadic relations at three life stages: the remote pre-retirement stage (seven to ten years before retirement), the near-retirement stage (up to two years before retirement), and the post-retirement phase (up to two years after retirement). Specifically, the study compares differences in the impact of men's and women's retirement on marital relationships throughout the process of retirement. Marital relations were examined on the basis of four variables: spousal resources, marital power relations, division of household tasks, and quality of marriage.

Spousal resources and marital power relations

The main theoretical approach used to examine spousal resources and marital power relations was the well-known resources theory, initially proposed by Blood and Wolfe (1960) and further developed in numerous subsequent studies in the United States (Blumberg and Coleman 1989; Rodman 1972), as well as in Europe (Hollos and Leis 1985; Pfister 1992) and in Israel (Kulik and Zuckerman-Bareli 1997). Resource theory proposes that power is held by the partner with a resource advantage. Accordingly, changes in marital power relations occur as a function of fluctuations in resources possessed by the spouse at different stages of family life. Studies on marital power relations at different life stages indicate that during the initial period of marriage, husbands have a moderate level of power compared with other stages of the family life cycle. Blood and Wolfe's study found that the husband's power increases from the time the first child is born until the oldest child enters school. Afterwards, it steadily declines, reaching a particularly low point when the oldest child leaves home, and declining again after retirement. When individuals leave the work place, they may lose some resources possessed during the period of employment. In the economic sphere, loss of income may affect the family's lifestyle (Dowd 1975; Gratton and Rotondo 1992). On the social level, relationships and contacts that originate in the work place often dissolve, such as ties with work colleagues and customers, union membership, and participation in leisure groups based on work connections (Bosse *et al.* 1990; Griffel 1985).

The current study examined whether there were changes in the balance of various types of spousal resources (health, financial, social, emotional, and family) during the three stages of the retirement process. These differences were examined for men and women. It was assumed that mental preparation for retirement would begin several years before the actual event. In line with this assumption, it was

hypothesized that during the three stages leading to retirement, change would occur gradually. Specifically, it was hypothesised that with spousal resources and power relations, there would be certain differences between the remote pre-retirement stage and the two subsequent stages. This hypothesis was based on the assumption that workers approaching retirement experience a process of anticipatory socialisation (Clausen 1968). In this process, they adopt attitudes that are closer to those of retirees than to those of persons who are far from retirement. At the same time, however, despite the anticipatory socialisation process, it was hypothesised that there would be clear differences between pre-retirees and retirees. This hypothesis was based on the above-mentioned assumption that after retirement the individual actually does lose resources. In addition, the study examined whether fluctuations in resources led to changes in marital power relations during the life stages examined.

Division of household tasks

One of the accepted theories related to the division of household tasks is the family stage theory (Aldous 1978; Kimmel 1990; Mattessich and Hill 1987), which argues that families develop and change over time in similar and predictable ways. According to this approach, role differentiation declines in the later stages of family life, when work obligations and the demands of child rearing diminish. In this connection, Gutmann (1977) argued that after middle age there is a shift in gender role perceptions, as men and women begin to assume increasingly similar tasks. Retirement thus constitutes a milestone in diminishing the differences between men and women in performance of household tasks.

Even though the theory regarding changes in gender role division is clear, research findings on the topic are relatively inconclusive and inconsistent. Some findings reveal continuity in the division of household tasks, based on patterns that characterised the pre-retirement stage. Other findings, however, reveal a shift after one or both of the partners retire.

Several studies argue that after retirement most couples continue traditional patterns characterised by a clear differentiation between gender roles (Ballweg 1967; Brubaker 1985; Brubaker and Hennon 1982; Keating and Cole 1980). According to this perspective, men continue to perform typically masculine tasks such as household repairs and gardening, and even increase their involvement in those activities (Ballweg 1967; Vinick and Ekerdt 1991). Women, by contrast,

maintain traditional feminine roles such as cooking, cleaning, and laundry (Brubaker and Hennon 1982; Szinovacz 1980). In a similar vein, research has found that retired men with employed wives do not seek to increase their involvement in household tasks (Szinovacz and Harpster, 1994). Moreover, it was found that after retirement certain women even increase their involvement in household tasks (Keating and Cole 1980; Szinovacz 1989).

In contrast to these findings, which indicate that traditional gender role division persists after retirement and even intensifies, other studies indicate that gender role differences in this area diminish after retirement. Moreover, some studies indicate that the husband's participation in typically feminine household tasks increases after retirement (Atchley and Miller 1983; Dorfman and Heckert 1988; Keating and Little 1994; Pina and Bengston 1995). In this connection, Mason (1987) argues that the overall changes in this area after retirement are not substantial. Specifically, men are reluctant to forgo their status and the activities they had engaged in before retirement, while women are hesitant in encouraging men to participate in domestic activities because they are afraid their territory will be invaded. Thus, even when there are changes after retirement, they are negligible and superficial, and do not substantially change the division of labour that has prevailed before retirement.

In sum, it can be argued that most of the research findings dealing with the impact of men's retirement on the division of household tasks are inconsistent, and very few studies deal with the impact of women's retirement on this aspect of marital life. The current study seeks to fill the gap by comparing changes that take place at different stages of late adulthood (*i.e.* remote pre-retirement, near-retirement, and post-retirement). The comparison focused on three types of household tasks: feminine, masculine, and general (without a specific gender label). Concomitantly, these domains of household tasks were compared during all three stages of retirement for men and women.

Quality of Marriage

Research has revealed an inverse u-shaped relationship between quality of marriage and length of marriage (Bengston *et al.* 1990). Quality of marriage tends to be high in the initial stage, and declines steadily throughout the period of child rearing. Once the children grow up, the quality of marriage rises steadily and continually throughout the remainder of the family lifecycle. It is therefore reasonable to expect that the period of retirement, which occurs in late adulthood, will be characterised by a relatively high quality of marriage.

Research findings regarding the impact of retirement on the quality of marriage are inconsistent. Some studies indicate that it improves after retirement, whereas others reveal a decline, and yet others reveal no change in this dimension of marriage after retirement. On the whole, there is good reason to assume that retirement improves the quality of marriage. Atchley (1983) suggested that all three functions (interdependence, affection, and belonging) are enhanced by spending time together. Joint activity promotes communication through continuous negotiation of expectations and basic values, in addition to reducing the potential for negative attributions about what the other spouse is doing (Atchley, 1992). In addition, it was found that the spouse is the main source of support and aid in crisis situations after retirement (Stone *et al.*, 1987). For this reason, too, retirement may generate a higher quality of marriage (Ade-Ridder and Brubaker 1983). Moreover, findings indicate that men, who usually lack confidence after retirement, view marriage as the main source of emotional support and intimacy (Vinick 1978). In the same vein, men's retirement has been linked with an enhanced quality of marriage, based on reports by wives. For example, Dorfman and Hill (1986) revealed that 88 per cent of the women whose husbands had retired mentioned that their spouses began to spend more time with them and wanted to increase their involvement in household tasks.

At the same time, however, there is reason to assume that retirement detracts from the quality of marriage. The prevailing assumption is that after retirement, the husband invades his wife's domestic territory, disrupts her routine, and causes tensions in marital life (Hill and Dorfman 1982; Keating and Cole 1980; Lipman 1961). In addition, marital tensions may intensify after retirement because the husband loses his role as main breadwinner. Specifically, men who have perceived themselves as the main provider often have numerous problems adjusting to the situation of retirement (Lipman 1961). These feelings of loss and tensions may be reflected in marital life.

Besides studies that reveal discontinuity in the quality of marriage after retirement, Atchley and Miller (1983) argue that retirement does not have a major impact on this aspect of marital life. It can therefore be concluded that existing findings on this issue are inconsistent, and that more comprehensive research into this topic is required.

In this study, the basic research hypothesis was that men's retirement will have a more negative impact on quality of marriage than women's retirement. This hypothesis was based on the assumption that the advantageous aspects of retirement are shared by both men and women (*e.g.* spending time with the spouse). However, disadvantages of retirement such as invasion of the domestic sphere, which

is typically considered the wife's territory, applies specifically to men because retired women essentially remain in territory that was always theirs. Quality of marriage was examined from two perspectives: marital enjoyment, and marital complaints.

Finally, it was hypothesised that the differences in reported quality of marriage would be more significant between the near-retirement and post-retirement stages, than between remote pre-retirement and the two subsequent stages.

Methods

The sample consisted of 569 respondents, who were distributed as follows: 325 (56.2 per cent) men, and 244 (43.8 per cent) women; 245 (43 per cent) of the respondents were retired (up to two years after retirement), 84 (15 per cent) were near-retired (up to two years before retirement), and 240 (42 per cent) were in the remote pre-retirement stage (*i.e.* seven to ten years before retirement). The mean age of the respondents was 62.9 ($SD = 5.2$); the mean length of marriage was 34.6 ($SD = 10.8$); and the mean number of children was 2.9 ($SD = 0.25$). As for continent of birth, 173 (30.4 per cent) were Israeli born, 236 (41.5 per cent) had been born in Europe, 68 (12.0 per cent) in Asia, 56 (9.9 per cent) in Africa, and 35 (6.2 per cent) had been born in North America. The distribution of the sample by continent of birth reflects the overall distribution of the Israeli population in these age brackets (Israel Central Bureau of Statistics 1998). Most of the participants had had secondary or vocational education. For all three stages of retirement, no inter-gender differences were found with respect to background variables. The only exception was age, *i.e.* women were on average about three years younger than the men.

The research instrument consisted of several sub-questionnaires, focusing on the following variables.

Spousal resources

The instrument was based on a questionnaire developed by Kulik and Zuckerman-Bareli (1997), but was expanded to include a more comprehensive list of resources. Altogether, the questionnaire consisted of 28 items, which examined the balance of spousal resources in five areas: financial, social, health, emotional hardiness, and strengthening the family.

The following are examples of questions measuring each type of resource:

- Financial resources: ‘Which spouse contributes more to the family’s finances?’
- Social resources: ‘Which partner has more social contacts that can offer assistance in a crisis situation?’
- Health resources: ‘Which partner needs more medical treatment?’
- Emotional hardiness: ‘Which partner is depressed more often and has more crises?’
- Strengthening the family: ‘Which partner provides more encouragement to family members in crisis situations?’

Responses were based on a scale ranging from one (*e.g.* ‘my spouse usually does’) to five (*e.g.* ‘I usually do’). For each of the resource categories, one score was derived by computing the mean of the items. The higher the score, the greater the participants’ advantage over their spouse. Cronbach’s Alpha reliability coefficients were .84 for financial resources, .80 for social resources, .79 for health resources, .77 for emotional hardiness, and .81 for strengthening the family.

Marital power relations

The operational definition of marital power relations in this questionnaire was ‘who makes the final decisions at home and in various areas of marital life?’ The instrument was based on Blood and Wolfe’s (1960) questionnaire, and adapted to Israeli culture and the age of the participants. Altogether, the questionnaire covered 20 decision-making areas. Responses were based on a five-point scale ranging from one (‘my spouse always decides’) to five (‘I always decide’). Factor analysis by Varimax rotation was conducted in order to identify common content areas for the 20 decision-making items that served as measures of power relations. The results revealed three factors that combine to explain 71.2 per cent of the variance (Eigenvalues > 1):

- major decisions such as family budget and large purchases (henceforth ‘primary power’);
- minor decisions, such as purchasing household items and renovations (henceforth ‘domestic power’); and
- leisure and entertainment decisions, such as vacations (henceforth ‘power over spending time’).

Cronbach’s Alpha reliability coefficients for each of the factors were .81, .78, and .63, respectively. One score was derived for each factor by computing the mean of the items.

Division of household tasks

This variable was measured through a questionnaire developed by Mann-Kanovitz (1977). The questionnaire consisted of 13 items describing various tasks performed in the home, and participants were asked to indicate who performed each task. Responses were based on a seven-point scale ranging from one ('wife always') to seven ('husband always'), where the midpoint four reflected egalitarian division of tasks. Varimax-rotated factor analysis for the items in the questionnaire revealed three factors, which combine to explain 74.3 per cent of the variance (Eigenvalues > 1):

- domestic chores such as cooking, ironing, and laundry (henceforth 'feminine tasks');
- tasks such as technical maintenance of the home such as furniture repairs, plumbing, and electrical repairs (henceforth 'masculine tasks');
- tasks that cross gender boundaries, such as paying bills and purchasing household commodities (henceforth 'general tasks').

One score was derived by computing the mean of these items for each factor, such that the higher the score, the more the task was performed by the husband. Cronbach's Alpha reliability coefficients were .82, .84, and .83 for feminine, masculine, and general tasks, respectively.

Quality of marriage

This variable was assessed on the basis of two measures: marital enjoyment, and marital complaints.

- Marital enjoyment. The measure was based on a questionnaire developed by Mann-Kanovitz (1977), which included nine items related to various activities that partners usually engage in for enjoyment. Some of the activities are based on interaction between the partners (*e.g.* laughing together), while others are social (*e.g.* going out to eat). Responses were based on a four-point scale ranging from one ('never') to four ('often'). One score was derived by computing the mean of the items for each factor, such that the higher the score, the more each partner derives enjoyment from the personal and social interaction. The Cronbach's Alpha reliability coefficient for the questionnaire was .84.
- Marital complaints. Based on Mann-Konovitz' questionnaire, the measure included nine items reflecting various aspects that are a potential basis for complaints and discord among marital partners (*e.g.* money matters, disturbing habits, disagreement

regarding entertainment, etc.). For each statement, respondents were asked to indicate the extent to which the behaviour is disturbing or provides a basis for marital complaint. Responses were based on a four-point scale, ranging from one ('never') to four ('often'). One score was derived by computing the mean of these items for each factor, such that the higher the score, the higher the level of complaints in the marital relationship. The Cronbach's Alpha reliability coefficient for the questionnaire was .87.

Data collection and analysis

The research data were collected in the summer and autumn of 1999. The sample of remote pre-retired respondents was drawn randomly from lists of employees scheduled to retire within the next seven to ten years, at five organisations in the areas of manufacturing and services. After receiving consent from the personnel departments, the questionnaires were distributed to participants at the organisation during work time. The near-retirement sample consisted of participants in workshops conducted by the five organisations for workers who were approaching retirement. All participants were asked to fill our questionnaires during workshop sessions. For the retired sample, questionnaires were distributed to pensioners (up to two years after retirement) who attended social events sponsored by the social service departments of the five participating organisations. The average time required to fill out the questionnaires was about 30 minutes, and the response rate was about 80 per cent. Research assistants remained in the vicinity to assist participants who needed help.

In order to examine whether there were differences between the three stages of late adulthood, and whether the impact of men's retirement was different from that of women's retirement, two-way MANOVA (2×3 , gender \times life stage) was conducted. In this connection, the study also examined whether differences between the sexes derived from differences in professional level. In order to control for the effect of professional level, ANCOVAs were conducted for each of the variables, with level of education and occupational prestige serving as covariates. Level of education was divided into six categories (primary, partial secondary, full secondary, post-secondary, BA, and MA). Occupational prestige was measured on the basis of a scale of occupational prestige in Israel (Kraus and Hartman 1994).

Results

Spousal resources

Two-way MANOVAs revealed no significant differences between the three life stages: $F(10, 1042) = .83, p = \text{n.s.}$ However, the analyses did reveal inter-gender differences: $F(5, 520) = 35.00, p < .001$. Univariate analysis conducted separately for each of the resources revealed significant differences between the sexes in four out of the five resources areas: financial resources, emotional hardiness, and strengthening the family, and social resources (see Table 1). The men showed a greater tendency to report an advantage over their wives in the areas of financial resources, social resources, and emotional hardiness, whereas the women reported an advantage with respect to strengthening the family.

It is also noteworthy that no interaction was found between gender and life stage for any of the resources. Thus, life stage did not have a differential impact for men and women in the area of spousal resources. To determine whether the differences between the sexes were related to differences in levels of education and job prestige, ANCOVAs were conducted for each of the resources considered in the study with level of education and job prestige as covariates. These analyses revealed differences similar to those found in the general analyses described above: financial resources $F(1, 474) = 122.49, p < .001$; emotional hardiness $F(1, 479) = 12.10, p < .001$; and strengthening the family $F(1, 479) = 22.82, p < .05$. Regarding social resources, however, ANCOVA revealed no significant differences between men and women: $F(1, 479) = 1.83, p > .05$. In general, these findings indicate that sex-related differences in most resources cannot be attributed to education level or occupational prestige.

Marital power relations

Marital power relations were assessed on the basis of three factors: primary power, domestic power, and power over spending time. Two-way MANOVA (2×3 , gender \times life stage) revealed no significant differences in power relations with respect to the three life stages: $F(6, 844) = 1.45, p = \text{n.s.}$ However, differences were found with respect to gender: $F(3, 421) = 64.08, p < .001$. Univariate analysis conducted separately for each of the marital power factors revealed significant inter-gender differences only for primary and domestic power.

Table 2 reveals that men (during all of the periods examined) showed a greater tendency than women to report an advantage in the

TABLE 1. *Spousal resources*

Resources		Life stages			<i>F</i>	Gender		
		Remote pre-retired	Near retired	Retired		Men	Women	<i>F</i>
Financial	Mean	3.20	3.41	3.17	2.55	3.52	2.67	128.8***
	SD	.60	.70	.72		.58	.53	
Health	Mean	2.90	2.88	3.02	7.4	2.99	2.91	.25
	SD	.77	.94	.98		.90	.87	
Emotional hardness	Mean	3.13	3.26	3.08	.47	3.23	2.97	10.11**
	SD	.84	.88	.91		.85	.87	
Family strength	Mean	3.01	3.11	3.07	1.21	2.92	3.25	22.95***
	SD	.63	.72	.60		.61	.67	
Social	Mean	3.14	3.30	3.15	.66	3.22	3.09	4.7*
	SD	.60	.72	.70		.66	.65	

* $p < .05$; ** $p < .01$; *** $p < .0001$

TABLE 2. *Marital power relations*

Factors		Life stages			<i>F</i>	Gender		
		Remote pre-retired	Near retired	Retired		Men	Women	<i>F</i>
Primary power	Mean	3.01	3.12	3.07	.63	3.11	2.97	7.45**
	SD	.45	.64	.62		.55	.57	
Domestic power	Mean	2.98	3.02	3.04	.53	2.74	3.39	91.7***
	SD	.62	.69	.65		.59	.51	
Spending time	Mean	4.07	4.06	3.88	3.01	3.91	4.05	3.52
	SD	.64	.60	.75		.69	.71	

* $p < .05$; ** $p < .01$; *** $p < .0001$

TABLE 3. *Domestic power by life stage and gender*

		Remote pre-retired	Near retired	Retired
Men	Mean	2.60	2.43	2.81
	SD	.43	.72	.63
Women	Mean	3.46	3.36	3.36
	SD	.49	.41	.53

area of primary power. With respect to domestic power, however, women reported an advantage, although no gender-based differences were found in power over spending time (see Table 2).

The same MANOVA revealed an interaction between gender and life stage: $F(6, 844) = 2.33, p < .05$. Simple main effect tests conducted

TABLE 4. *Division of household tasks*

Type of task		Life stages				Gender		
		Remote pre-retired	Near retired	Retired	F	Men	Women	F
Feminine	Mean	1.79	2.34	2.44	26.64**	2.20	2.09	.60
	SD	.72	1.03	1.13		1.05	.95	
Masculine tasks	Mean	5.38	5.08	5.18	2.18	5.31	5.19	.21
	SD	1.01	1.37	1.33		1.20	1.22	
General tasks	Mean	4.07	4.29	4.41	4.70*	4.39	4.08	10.39*
	SD	1.11	1.31	1.33		1.19	1.30	

* $p < .05$; ** $p < .01$; *** $p < .0001$

to identify the source of the differences revealed that men's domestic power was greater during the post-retirement phase (see Table 3). For women, no differences were found between the three stages ANCOVAs were carried out for each of the variables, with level of education and occupational prestige as covariates. Sex-related differences in the variables related to marital power relations were similar to those obtained in the general analyses of variance reported above.

Division of household tasks

Three types of household tasks were assessed: feminine, masculine, and general. Two-way MANOVA (2×3 , gender \times life stage) revealed significant differences in the three domains of household tasks during the respective life stages: $F(6, 1140) = 12.75$, $p < .001$. However, univariate analysis conducted separately for each of the three factors revealed significant differences between the stages only in feminine and general tasks (see Table 4). With regard to masculine tasks, no differences were found between the three life stages. In order to identify the source of the differences between the three life stages concerning feminine and general tasks, Scheffé tests were conducted. In the area of feminine tasks, those tests revealed that participants in the remote pre-retirement stage differed significantly from their counterparts in the near-retirement and post-retirement stages, regardless of gender. The low mean value in the remote pre-retirement stage, indicates that feminine tasks are performed more by women than in the two subsequent stages (near-retirement and post-retirement). No significant differences in performance of feminine tasks were found during the latter two stages.

Regarding general tasks, Scheffé tests revealed that the main differences are between the remote pre-retirement and post-retirement

stages. During the remote pre-retirement stage, performance of general tasks is relatively egalitarian (*i.e.* close to midpoint 4). After retirement, men carry out these tasks more than before. It is also noteworthy that with respect to general tasks, no differences were found between preretired and retired participants.

Regarding masculine tasks, no differences were found between the different life stages. Specifically, men generally perform these tasks during all three stages.

The same MANOVA revealed a significant effect for gender: $F(3, 569) = 3.92, p < .01$. However, univariate analysis, carried out separately for each type of task, revealed significant differences only for general tasks (see Table 4). In this connection, the men showed a greater tendency than the women to report that general tasks are mainly carried out by the husband. It can therefore be concluded that women are more likely to indicate that performance of general tasks is egalitarian.

ANCOVAs were carried out for each of the variables, with level of education and occupational prestige as covariates. Sex-related differences in the variables related to division of household tasks were similar to those obtained in the general analyses of variance reported above.

Quality of marriage

Quality of marriage was measured on the basis of two variables: marital enjoyment, and marital complaints. Two-way MANOVA revealed significant differences between the life stages: $F(4, 1126) = 9.44, p < .001$. Univariate analysis conducted separately for each of the two variables (marital enjoyment and marital complaints) revealed significant differences between the three life stages in each area (see Table 5).

Scheffé tests performed for marital complaints revealed that the main differences are between the remote pre-retirement stage and the two subsequent stages (near-retirement and post-retirement). During the remote pre-retirement stage, participants reported more marital complaints than their counterparts at the two subsequent stages. At the same time, no significant differences were found in levels of marital complaints reported during the latter two stages. Regarding marital enjoyment, the same pattern was found. Specifically, remote pre-retired participants reported higher levels of marital enjoyment than did their counterparts in the two subsequent stages. No significant differences were found, however, between the near-retired and retired

TABLE 5. *Quality of marriage*

Resources		Life stages			F	Gender		
		Remote pre-retired	Near retired	Retired		Men	Women	F
Marital complaints	Mean	2.42	2.14	2.16	11.71**	2.34	2.18	7.77**
	SD	.64	.69	.70		.66	.71	
Marital enjoyment	Mean	3.33	3.16	3.18	6.67**	3.21	3.29	.19
	SD	.44	.59	.50		.47	.51	

* $p < .05$; * $p < .01$; *** $p < .0001$

participants in this area. The same MANOVA also revealed significant inter-gender differences in marital complaints at all three life stages: $F(2, 562) = 4.50$, $p < .01$. Specifically, the husbands expressed more marital complaints than the wives, although no inter-gender differences were found in marital enjoyment.

Discussion

The study investigated two main questions: is the effect of retirement on marital relations similar for men and women; and, is retirement characterised by continuity or discontinuity in marital relations? These questions were examined at three stages of late adulthood: remote pre-retirement, near-retirement, and post-retirement. This comparative life-stage approach provides a basis for determining whether retirement is a major turning point in marital relations, or whether it is part of a process that begins before the individual actually stops working. Existing research has yielded equivocal findings on the point. Some view retirement as a transition from one social position to another (Kimmel 1990), whereas others argue that it is a process that spans several stages, beginning before retirement and ending a long time afterwards (Atchley 1985).

Based on the findings of this study, it can be concluded that retirement is part of a process rather than a sharp transition. Because retirement is a major event in the life of the individual and in marital relations, individuals begin to shape attitudes toward that event in a process of anticipatory socialisation. Accordingly, when men and women approach retirement they adopt behaviour and attitudes similar to those that characterise the near-retirement period. Therefore,

any differences that may exist between near-retirement and post-retirement are negligible.

Other noteworthy findings indicate that the retirement process is characterised by both continuity and change during the respective stages, as reflected in earlier studies (*e.g.* Kulik and Zuckerman-Bareli 1997). With respect to continuity in the three stages of late adulthood, no change was found in any of the spousal resources examined. However, this should not be interpreted to mean that there is no actual decline in resources after retirement. Rather, the balance of spousal resources and the balance of power relations examined in the current study remained stable. This finding would appear to contradict Blood and Wolfe's (1960) classic study, which suggested that the husband's power declines after retirement. The differences in the research findings can be attributed to the far-reaching changes evidenced in women's employment patterns since the 1960s. One of the clear trends in the contemporary era is the massive entry of women into the labour market. As a result of this development, women gained access to resources that had not been available to them before, which led to changes in family earning patterns. Since women have begun to possess some of the same resources as men, marital power relations remain stable after retirement, and the transition to retirement does not have a major impact on the dyadic unit.

Continuity in marital power relations was found for both men and women throughout the three stages of late adulthood, except in the area of domestic decisions. In this vein, the interaction found between gender and life stage indicates that retired men tend to be more involved in domestic decisions than their counterparts in either of the pre-retirement stages. For women, however, the differences between the three life stages are less substantial, because they had assumed primary responsibility for household decisions prior to retirement.

Apparently, the reason for the increase in the husband's power after retirement is not necessarily related to fluctuations in the spousal resources examined, but to an increase in available time. Specifically, retired men have more free time than their counterparts who are far from retirement. In the remote pre-retirement stage, men devote a considerable amount of time and energy to their work and career. After retirement, they devote more time toward domestic life and decisions related to the home. The increasing involvement of men in domestic life after retirement is also expressed in the areas of feminine and general household tasks. Notably, this trend was found after both the husband's and wife's retirement. Thus, spousal competition declines during the late stage of marriage, creating an atmosphere of co-operation and

equality in performance of household tasks, regardless of whether the husband or the wife is retired. The retirement of one spouse creates distinctive social dynamics, where the husband is usually willing to participate more in domestic chores, and the wife is willing to let him enter that domain which she once dominated.

Besides these indications of discontinuity between the three stages of late adulthood regarding feminine and general tasks, it should be mentioned that there was also evidence of continuity with respect to division of household tasks. Thus, for example, no differences were found in performance of masculine tasks, which men continued to dominate throughout all of the three stages examined. Similarly, even though men tend to become more involved in feminine tasks when they approach retirement and after they retire, these tasks are still performed mainly by women. These findings are consistent with Mason's (1987) argument that there is some change in performance of household tasks after retirement, which occurs in the general context of continuity.

Another difference between the three stages examined in the current study is in quality of marriage. In this area, men and women in the remote pre-retirement stage reported more intensive marital life than their counterparts in the other stages. Thus, even though they expressed more complaints they also reported more marital and social enjoyment. This finding is consistent with an early study conducted by Pineo (1961), which found a decline in intimacy during the later stages of marriage.

In addition to findings related to the issue of continuity and change after retirement, differences between the sexes are noteworthy. Because the labour market in Israel is segregated along gender lines, there was a basis for assuming that the gender-based differences in the variables examined could be attributed to differences in level of education and occupational prestige. Even when both of these variables were controlled, men and women still differed in most of the resource variables as well as in power relations and division of household tasks. Specifically, men showed a greater tendency to report an advantage with respect to financial resources as well as emotional hardiness. Consequently, they were also more likely than women to report an advantage regarding primary power. In contrast, the women showed a greater tendency to perceive themselves as strengthening the family and making the main decisions related to the home and spending time. It should also be noted that similarities between the genders were found in perceptions of masculine tasks (which are mainly carried out by men) and feminine tasks (which are mainly carried out by women). Moreover, men reported more marital complaints than women during

late adulthood. In this connection, both before and after retirement, the stress experienced by men who anticipate the loss of the breadwinner role may spill over to the household domain and explain the husbands' relatively high level of marital complaints.

On the whole, the participants expressed stereotypical perceptions in late adulthood. These perceptions are consistent with the traditional familial character of Israeli society (Peres and Katz 1990), where the centrality of the family has persisted despite far-reaching changes and the emergence of alternative family patterns (Fogel-Bijaoui 1999). It can thus be assumed that if the present generation of young adults is examined within a few decades (*i.e.* when they reach retirement age), there will be less evidence of stereotypical perceptions of gender roles than in this study.

Another noteworthy aspect of spousal relations is related to ethnicity in Israeli society. Since Israel comprises diverse ethnic groups, it is commonly believed that citizens of Asian-African descent will maintain a traditional, patriarchal orientation typical of their country of origin. It is therefore, reasonable to assume that they will hold more stereotypical attitudes toward gender roles and marital power relations than their counterparts from Europe and America. In this connection, Kulik (1992) found no substantial distinctions between elderly Israeli couples from different ethnic groups in their attitudes toward power relations and gender roles in the family. Therefore, these findings are consistent with the results of other studies conducted in Israel, which indicate that ethnic distinctions in attitudes toward marital relations in late adulthood are diminishing, as in perceptions of other aspects of life (Mannheim 1988; Mannheim and Cohen 1978).

Finally, several limitations of the study should be mentioned. First, the data are highly subjective, since data were collected only from one spouse without cross-examining the attitudes of the other partner.

Second, the data were collected in a variety of contexts (*e.g.* in clubs, at pre-retirement workshops, and in the workplace). This may have affected the results, because the different settings of the interviews may have affected the predispositions of the participants in the study. Future studies should take this limitation into account.

Third, the research was based on a cross-sectional model, which compared different groups of participants at three life stages. Even though the three groups shared major background characteristics in common, the cross-sectional model cannot provide a clear picture of the development process of the individual or dyadic unit. In this context, the 12-year age range of the participants may have led to the erroneous conclusion that the differences between the three research

groups were biased by a cohort effect. However, although members of different cohorts can be exposed to different processes of gender-role socialisation, the gap between the participants in this study was not wide enough to lead to a cohort effect.

Taking these limitations into consideration, and so as to arrive at more definitive conclusions regarding the issues examined in this study, it would be worthwhile to adopt a longitudinal model that examined the same group of participants over an extended period. Notwithstanding the difficulties inherent in implementing this model, it might yield more comprehensive insights into the processes experienced by the individual and dyadic unit in the late stages of family life.

With regard to practical recommendations, because the impact of retirement on marital life in late adulthood was found to be similar for men and women, emphasis should be placed on preparing men as well as women for the transitions that occur in that stage of life. In addition, because retirement is largely perceived as a process rather than as an isolated event, preparations should begin well in advance rather than immediately before leaving the workplace (as is the current practice). With proper guidance and counselling at the right time, it might be possible to mitigate potential marital tensions and help couples take advantage of the opportunities available to them during late adulthood.

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NOTE

This analysis elicits a question regarding the employment status (*i.e.* employed/retired) of the participant's spouse. Kulik (in press) presents findings dealing with the impact of retirement on marital relations, which found no significant impact for spouse's employment status. Therefore, in order to simplify the data analysis, the current study did not include spouse's employment status in the MANOVA.

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