

EXPLORING THE INFLUENCE OF MARITAL STATUS ON WOMEN'S RETIREMENT EXPERIENCES

Christine A. Price
Montclair State University

Olena Nesteruk
Montclair State University

Women's retirement is an unexplored phenomenon due to perceptions of the transition as relevant only to men. Furthermore, due to declining marriage rates, increased divorce rates, and the likelihood of experiencing widowhood, retired women's marital histories are increasingly varied. To explore the influence of marital status on women's retirement, we interviewed 40 women from a Midwestern state and asked them to describe their retirement experiences. Using purposeful sampling, we targeted women who were diverse in marital status, age, ethnicity, occupational background, and income. Results indicated that women's marital status influenced their retirement experiences, specifically regarding: (1) retirement decisions, (2) social relationships, and (3) freedom and independence in retirement. These findings are discussed and suggestions are made to recognize retired women's diverse marital histories.

Of the total population 16 years of age and older, 58% of women participate in the United States labor force and work in a variety of professions. As a result of women's expanding work roles, retirement for women has gradually gained attention in research literature. Researchers have found women experience challenges in retirement due to adjustment problems and low retirement satisfaction (e.g., Quick & Moen, 1998). Specifically, women can experience social isolation, a loss of social status, reduced self-esteem, depression,

low perceived health, and economic insecurity in retirement (Kim & Moen, 2002). At the same time, satisfaction in retirement for women increases when they participate in volunteer activities, report high self-esteem, and have a history of advanced education (Quick & Moen, 1998). Because of women's increased labor force participation, combined with varied occupational histories, understanding the retirement transitions of women is important (Quick & Moen, 1998). This understanding, however, requires consideration of variables that influence how women experience retirement, for example the role of marital status. The purpose of this study was to address a gap in the literature regarding how marital status impacts women's retirement.

The importance of marital status to women's retirement has appeared as a marginally explored issue in the literature. The few scholars who have examined marital status reported the relative advantage of married persons (e.g., Marks & Lambert, 1998) over the unmarried. Two areas

Christine A. Price, Ph.D., is Associate Professor of Family and Child Studies at Montclair State University in Montclair, New Jersey.

Olena Nesteruk, Ph.D., is Assistant Professor of Family and Child Studies at Montclair State University in Montclair, New Jersey.

Correspondence concerning this article should be addressed to pricech@mail.montclair.edu.

emphasized were the beneficial impact of marriage on health behaviors, especially in later life (e.g., Pienta, Hayward, & Jenkins, 2000), as well as more social support and less isolation. Whether retired or not, married women experienced less loneliness and greater life satisfaction than women who were widowed or divorced (e.g., Dykstra, 1995).

When comparing the experiences of the never-married with married and unmarried, Stull and Scarisbrick-Hauser (1989) found that health, life satisfaction, and activity levels of the never-married were not significantly different from other marital groups. The married reported more happiness; however, those who had never married reported more socialization with friends and neighbors, and were also at lower risk for institutionalization than the widowed and divorced. Choi (1996) revealed that never-married and divorced women were similar in their health status and social integration in retirement; however, never-married women were more financially secure and less likely to require assistance in later life.

Research indicates that marital status significantly influences how women define and experience retirement. For instance, Price (2002) explored the combined effects of employment history and marital status and found that marital status affected the involvement of nonprofessional and professional female retirees with family and community activities. Married professional women differed from never-married, divorced, and widowed professional women in how they structured their retirement lifestyles. For example, married women focused their retirement around their spouses' and other family-related activities, whereas single women pursued leadership and membership roles in their communities. Dorfman and Moffet (1987) found differences in predictors of retirement satisfaction for married and widowed women. For widows, frequency and extent of contact with friends and neighbors predicted satisfaction; whereas married women identified social support and availability of a confidante as critical factors. With regard to the relationship between marital status and retirement satisfaction, Price and Joo (2005) suggested that divorced/separated women were considerably less satisfied when compared to married, remarried, and widowed women. Specifically, divorced/separated women reported low satisfaction with their financial status, their relationships with family, and

had the highest scores on depression among the different marital groups.

Despite preliminary findings that marital status impacts women's later life transitions, research about women's retirement disproportionately represents the experiences of married women. The retirement experiences of formerly married (e.g., divorced, widowed) and never-married women remain largely unexplored. When marital status is considered, widowed, divorced, and never-married women are frequently collapsed into the category of "unmarried" or "single" with no recognition of within-group differences (Price & Joo, 2005). Although never and formerly married women often experience continuous work histories, report occupational gratification, and lack immediate family roles emphasized by retired married women, little is known about how these groups of women experience retirement (Choi, 1996).

Declining marriage rates, high divorce rates, and the likelihood that women will be widowed in later life all contribute to the heterogeneous marital histories of women approaching retirement. As a result of these shifting marital patterns, it is imperative the academy and practitioners understand the implications of marital status on retirement for women. Utilizing qualitative methodology, our goal in the present study was to explore the relevance of marital status to women's retirement experiences and to document how women with varied marital backgrounds approached and described their retirement transitions.

Method

We interviewed 40 women for this study from a larger sample of 330 retired women. The purpose of the larger study was to explore quantitative and qualitative predictors of retirement satisfaction among women. We used a purposeful sampling method to identify retired women diverse in marital status, age, ethnicity, income, and employment history. We used criterion sampling to ensure identification with the work role (Cherry, Zarit, & Krauss, 1984), as well as to recruit the more recently retired. The first criterion for participation was that women had to have retired after a minimum of 10 years of either discontinuous or continuous employment. Because retirement, on average, can last more than 20 years, and the further from the transition the more retrospective the data (Cherry et al., 1984), the second criterion for participation was that women had to have retired within seven years or less. Traditional retirement

definitions often do not recognize the multidimensional nature of retirement for women and assume a linear work history that fails to recognize women who work intermittently or who work part time. Furthermore, traditional retirement definitions often include only those receiving a retirement pension benefit, which many women are not eligible for due to their varied work histories and disproportionate representation in service-oriented jobs (Richardson, 1999). To address this limitation, we defined retirement as the termination of one's primary employment. We also included participants who returned to part-time employment or were involved in volunteer activities in the sample. Our rationale for a broad retirement definition was to include women who had approached the retirement transition in a variety of ways.

Data Collection

We designed recruitment brochures that described the study and included a postage-paid return postcard for potential participants to indicate interest. We distributed these brochures to retired women across a Midwestern state via government agencies, senior centers, and Extension County agents. In addition, we placed publicity announcements in retiree association and alumni association newsletters, in extension county newsletters, and on a university website. We employed a trained interviewer to collect data, and interviews lasted 1 to 2 hours and 30 minutes. This interviewer followed a semi-structured interview guide to address specific aspects of retirement across interviews and encouraged participants to also speak about topics relevant to their personal experiences. We continued to interview women until we achieved data saturation. Graduate students transcribed all interview data verbatim.

Because this sample was part of a larger study about women's retirement, the interview questions did not directly address the relevance of marital status to these women's retirement experiences. Rather, the interview guide addressed a variety of topics, such as retirement planning and adjustment, retirement satisfaction, social support, depression, and self-esteem. The influence of the women's marital backgrounds on their retirement experiences emerged during the interview process, therefore resulting in the present analysis.

Sample Description

As a result of our recruitment methods, 40 women agreed to be interviewed about their retirements. For the purposes of privacy and confidentiality, all participants chose pseudonyms. The women were retired between 1 and 7 years, were diverse in marital status (12 married, 12 divorced, 8 widowed, 8 never-married), and ranged in age from 53 to 74 years. In recognition of same-sex partnerships, lesbians with lifetime partners were categorized as married. Women were predominantly Caucasian (N = 32), with seven women identifying as African-American and one as multiracial. The women represented varied income levels, with 12 women reporting incomes of under \$15,999 to \$30,999; 19 women reporting incomes of \$31,000 to \$60,999; and 6 women reporting incomes of more than \$61,000 annually. The sample was relatively well-educated, with 16 women reporting some graduate education and/or a doctoral degree, 18 women reporting either an associate's degree, a college degree, or attending some college, and 6 women having completed high school.

The occupational histories of women were divided among professional (N = 20), paraprofessional (N = 17), and nonprofessional (N = 3) backgrounds. The professional women included retired professors, social workers, teachers, administrators, and registered nurses who held college degrees. The paraprofessional women consisted of administrative assistants, secretaries, bank tellers, receptionists, and a postal clerk with some college education. Finally, the nonprofessional women had less formal education, less income, and less authority with occupations of a bus driver, a cashier, and a cook. The women reported good health and relatively active retirements; however, they were not representative of all retired women.

Analysis

We analyzed interviews in a manner consistent with grounded theory methodology (Strauss & Corbin, 1998). Each author independently performed open coding, interview-by-interview. We initially used this coding approach in the data analysis process to compare the similarities and differences of potential patterns and themes in the data. The first author used the qualitative software *Ethnograph* (v. 5) during open coding to identify segments of text that correspond to each code as well as to develop theoretical memos.

The second author coded by hand, identified segments of text that correlated with specific codes, and made notes about potential categories and themes. We practiced peer debriefing and regularly met to discuss, compare, and contrast our open coding on a line-by-line, page-by-page basis; each of us led discussions about specific coding terminology and definitions (Patton, 2002). This strategy contributed to a qualitative version of inter-rater reliability, where core codes and concepts were (a) identified by each researcher, (b) reoccurred across narratives, and (c) were significant to the experiences of retired women.

We then used axial coding to identify relationships between categories and the properties of these categories (Corbin & Strauss, 1990). Our discussions consisted of cooperative analysis between the authors. For example, following independent coding, each of us brought individual ideas to negotiate theoretical meanings behind these coded categories and to identify core themes from the data. Finally, we used theoretical memos to inform the data analysis process, beginning with initial coding, and continued through the analysis and reporting processes. Memos contained ideas about coded categories, relationships between categories, and directions for further analysis. We sorted memos according to content and integrated them in order to represent the emerging relationships between categories. These memos provided a valuable link between the analysis process and writing of research results.

Issues of Internal Validity

To increase the credibility of data and the quality of the interviews, the first author purposefully selected an interviewer who was close in age to the participants. The proximity in age facilitated rapport with participants and increased their comfort in sharing their retirement experiences. In addition, to address researcher bias, the trained interviewer participated in reflexive analysis. This practice involved journaling her thoughts and potential biases during the data collection process. Further, at the end of each interview, prior to leaving the interview location, she audio recorded her immediate reactions and observations pertaining to the woman she just interviewed, the setting, their interactions, and how her overall impression of the interview occurred. These transcribed reflections informed the analysis process and increased the credibility of the findings.

We employed member checks, a second strategy that Lincoln and Guba (1985) recommended to increase the credibility of findings and to empower participants to be co-collaborators in the research process. In the present study, following data collection and preliminary analysis, we mailed all participants an executive summary of the findings. We included a self-addressed, stamped envelope and solicited participants' responses. Although we did not receive any direct feedback about the results, we did receive several notes thanking us for the opportunity to participate, which we interpreted as participants' acceptance that the findings were accurate.

Results

The results of our analysis indicated that married or unmarried marital status did influence the retirement experiences of these women in a variety of capacities. Specifically, we identified three core themes that represented how the retirements of the women were affected. We present these themes and provide quotes to illustrate the participants' experiences.

The Decision to Retire

In terms of personal choices made in retirement, circumstances surrounding the decision to retire were significantly influenced by whether the women were married or unmarried. As other researchers have reported, husbands, as well as family responsibilities, frequently influence married women's decisions to retire (Zimmerman, Mitchell, Wister, & Gutman, 2000). Kay, a married woman, described how her husband's retirement and his interest in pursuing activities together influenced her retirement decision: "My husband retired in 1990, and by 1996 he was ready for me to spend more time with him." Vicki also described how her husband's retirement instigated her own exit from the workforce: "My husband retired about age 56 and I was 54 and I was not ready to retire at that time . . . but it made me start thinking that I'm going to have to."

In addition, married women described that their husbands' health and their need for care affected their retirement decisions. For the women who became caregivers in retirement, both for husbands and aging parents, their descriptions revealed a lack of choice in not only the retirement decision but also in what they were able to do in retirement, at least during the care-giving period. Gina, a widow who was still married at

the time she retired, considered her retirement as forced: "I was not ready to retire. He needed me at home. His health was bad and he needed me. . . . Truthfully, I would have been better off and happier working longer." Similarly, Candy, whose husband had spinal surgery, described his fragile health as the reason she retired: "He needed, the care and stuff, so . . . I just went ahead and took retirement in January. You know, and it just was hard . . . but it was more important and he needed me."

In contrast, the unmarried women described their retirement decisions as depending on their personal choice, independent of the influence of others. For example, Consuella, a divorcee, described her readiness to leave an administrative position for a different part-time career in the hospitality industry. She compared her experience to those who are married: "And people that have a spouse both retire at the same time. They make plans. And they're much more concrete. Where, being single, I have the option to not attach myself with anyone." Similarly, Betty, who was twice-widowed, decided she had had enough of work and wanted to do some things for herself:

I needed to enjoy my life. I thought I'd worked long enough. I felt like, hey, if I want to get up in the morning and sit by my window and look out and have a cup of coffee and just relax and read and do some of the things that I want to do, I'm entitled to it by now.

Betty had raised children and grandchildren in her life and repeatedly emphasized how she wanted to pursue her own interests in retirement.

It becomes apparent from these retirement narratives that the decision to retire for married women was not always voluntary. Rather, the needs and wishes of husbands and other family members played an influential part in the decision-making process despite the women's personal desire to continue working. In comparison, unmarried women approached this important decision with limited influence from outside sources. Expressed feelings of "readiness," the desire for a change, or simply the interest in pursuing alternative activities served as reasons for retirement.

Social Relationships

With regard to the social relationships of the women during retirement, both marital status and the role of motherhood appeared to influence the social connections and activities the women

held in retirement. Married women and some unmarried women with children frequently turned to family roles and responsibilities once retired, whereas unmarried women who did not have immediate family roles expressed a need to identify and maintain alternative methods of social integration. Hobart, for example, a remarried woman with four grandchildren, described her family relationships as critical to her sense of fulfillment in retirement. In fact, she discussed how, without these family-related activities, she would have to identify other ways of maintaining social contact:

[If I had not remarried] I don't think my life would have been as enriched as it is. I feel like right now my life is very filled. I feel needed. Everybody needs to feel like you're accomplishing something. I feel needed to support [my husband]. I feel needed because of the four grandchildren. But if something were to happen to [my husband] or the kids moved out of town . . . then I would need to look for volunteer work, a part-time job, you know, whatever.

Hobart was unique in that she recognized how her family defined her retirement and she would need to replace these family roles with alternative roles should her circumstances change.

Unlike most of their single counterparts, a limited number of widowed and divorced women with children also mentioned family roles as important to their retirement experiences. Betty, a widow with eight children, described a family-focused retirement:

My second husband died and I just feel free. I don't have to cater to a husband anymore. I miss him because I miss our traveling together. I miss that. Other than that, I have the children and there's a whole range of things that they do. And with so many of them, I'm always busy.

For these unmarried women, family-related roles and activities helped to provide structure to their retirements and provided a sense of purpose.

When asked about the most fulfilling aspect of their retirements, married women disproportionately emphasized family-related activities, as Barbara, a married woman described:

I guess my grandchildren. There's nothing like opening the door and they're running up, "Grandma, Grandma!" They're glad to see you . . . they're my most fulfilling thing. I think one of the joys in life

is seeing your children with their children and how they interact.

In addition, Monica, who had no children but provided care to both of her aging parents and assisted her husband with his business, identified the provision of support to family as a rewarding experience: "The best part [of retirement] is having time to be present for my family and my husband when I was really needed and not having to feel the pressure that I needed to be at a job."

In contrast to the married women, the single women recognized the lack of family roles available to them and emphasized the challenge of identifying alternative interests. Ellen, who never married, commented on her single status in retirement:

I have been by myself because those are the choices I made. Now I'm not sure they were the right choices. Now is the time when I have reconsidered my choice not to marry. I think when you're retired that's a time you can enjoy the friendship of your spouse and your partner. If you are by yourself, I think some kind of companion is important.

Olivia, a divorced woman, spoke about isolation in retirement and having to take the initiative to find activities that she enjoyed: "At some point I recognized that since I live alone it wasn't really good for me to be alone all the time, so that's when I started to get involved in more things." Julia Ann, a widow, described how being single and not having the support of a spouse can be challenging. Specifically, she mentioned the challenge of maintaining social connections in retirement without the regularity of a job and how isolation can result in dwelling on one's health:

I find times feeling I wished I had a job; I find I feel depressed sometimes because of that. I think I kind of miss being around people every day. And the worst thing is that it's just every year you begin to have these health problems and you think, well is this it? You know. And I think when you live by yourself you dwell on that more maybe.

Finally, Barb, a never-married woman, filled her retirement spending time with her sister and helping to raise seven grandchildren. She described taking a bus regularly to her sister's house, helping another niece to run a day-care center, and relying on her church family. Barb also spoke about the importance of these relationships in providing her with social contacts:

[Following retirement] I was bored. But now, I'm okay because I go over to my sister's and help with the kids and everything and then I go to church more often. And I just see people more often. I just do different, more things. And my niece, she's in the children's choir and we go to her functions and everything. That was one of my niece's children that my sister's taking care of the one that died. But my sister and I, we're the best of two friends. We interact all the time.

Single women in retirement faced the challenge of identifying and pursuing different ways to connect with others and maintain social connections they had prior to retirement.

One of the ways single women addressed a lack of family roles and responsibilities in retirement was to go back to work, either full- or part-time. Consuella, for example, spoke about needing a job in order to keep from feeling isolated: "Even though I have a lot of hobbies, I'm a single woman and it would not be healthy for me to be isolated. And I would not have enough activities to keep me 'in the now' as I call it." In addition, Queenie, who was divorced, returned to part-time work seven months after retiring. She did not like the idea of being around the house and emphasized how critical it was to remain engaged and active in later life:

I had thought that when I did retire that I would probably get a part-time job, because I know I'm not the kind to sit at home because I'm not a housekeeper. I think people, when they get to be seniors, they categorize their self. And they make their self old . . . I think sitting still, you've got to age, there's no doubt about it. I like the idea of thinking I can get out of here. A lot of people as they get older, you know, they just hibernate and people need to, you know, get out and do something.

Returning to full- or part-time work gave some of the single women the outlet they needed to keep busy and interact with others on a daily basis.

It is important to mention that the unmarried women did not view themselves as disadvantaged in retirement due to their single status. Rather, they emphasized methods they used to maintain social connections with others and avoid spending too much time alone. In comparison, the married women, and some of the single women with children, did not place the same emphasis on

thinking about what social activities they would pursue in retirement, nor did they report isolation or boredom once retired. This difference, which appears to be linked to marital status, has clear implications for how women plan ahead for retirement in terms of their social networks and the family and/or social roles available to them.

Freedom and Independence

The married women expressed fulfillment in retirement as a result of their family roles and responsibilities. However, they also admitted how these obligations limited their choices to pursue individual interests and spend time alone. In contrast, women who were not married described an appreciation of the freedom they experienced in retirement, while at the same time emphasized how taking advantage of that independence was a necessity. Vicki, who enthusiastically described activities with her husband and how they enjoyed each other's company, also admitted that spending too much time together in retirement could be a challenge:

It was adjusting to him not being at work and my free time not being exactly my free time as much as what it was. It was getting used to having someone at home with me. I couldn't do as I pleased when I pleased. Not that I couldn't, it's just I felt that I didn't want to leave him. I felt that I needed to stay around. And it took me some time to adjust to that. But I still feel some guilt . . . about going [shopping] with my daughter.

Similarly, Elaine, who remarried at the same time as she retired and had 17 grandchildren, explained that her marital status influenced the types of activities she pursued in retirement. Specifically, she spoke about not having time to volunteer or take on a part-time job: "If I were retired and not married, I would probably be doing more volunteering. I might have a very part-time job, one or two days a week, you know, six hours a day, the whole bit."

Despite earlier concerns about isolation and the need to remain connected, formerly married and unmarried women repeatedly mentioned the freedom to pursue personal interests in retirement. Diane, a divorced woman, described how her single status resulted in freedom and independence: "Most women who are retired and married don't have the freedom of choice that I have. I mean, I can do virtually anything. Nobody is

dependent on me. I've no one to answer to." Similarly, Julia Ann, a widow, described her retirement as an opportunity to do what she wanted when she wanted: "Not having to fool with anybody. Do whatever you want. I mean, you come and go. You cook when you want and eat when you want." Beryl, a divorced woman, represented single women who relished their independence in retirement and the freedom it provided them after years of taking care of others:

I'm just independent and on my own, so I don't have anything to worry about as far as a spouse for retirement. I make my own plans for everything because I know I have that responsibility to myself and I didn't have anyone to depend on, it's just me. I like being independent. I make my own decisions. I don't have to rely on other people. And that's a good feeling.

Jean, also divorced, emphasized that retirement for her meant finally having time for herself. Formerly married women communicated this sentiment, and echoed Jean's insights:

I went into a marriage to where it was always other people. A husband, then children, and everything. Always responsibilities. If we were running short on money I would be working. Now in my life I don't want that anymore. I don't want all this responsibility for other people other than myself. I've never had enough to give to myself until now. It's always been for somebody else or something else. And I like that. It's a luxury for me. It truly is. It's a luxury. And I grab it with both hands and say, "Yes, I'll take it."

Retirement gave women like Jean an opportunity for self-discovery and personal empowerment not previously experienced.

An underlying theme in the unmarried women's descriptions of autonomy was a clear emphasis on the need for women to build their lives in retirement and not view their single status as a limitation. Barb, a never-married woman with no children, warned women not to make excuses as a result of their single status and encouraged women to be self-reliant in retirement:

Just get out and do. Don't just sit back. Just get out and do. And some people will say, "Well, I don't have nobody, I don't have anyone to do it with." Get out and do it by yourself because I have done things by myself. Some people say, "Well,

I don't have anybody to walk with," then get out and walk by yourself.

Barb's encouragement echoed the other single women who repeatedly emphasized how important it was to learn and do things alone in retirement.

Overall, the unmarried women, regardless of whether they were divorced, widowed, or never married, brought attention to some advantages of singlehood in retirement. In a society where marriage is assumed to be the norm and activities are often designed for couples, these women pointed to the benefits of choosing their retirement lifestyles, while recognizing that with this freedom also brings the responsibility to find meaningful pursuits.

Discussion

The results of this exploratory study indicated that marital status influenced the retirement experiences of these women. Specifically, whether and when to retire, the social relationships pursued once retired, as well as the extent of freedom and independence experienced in retirement were all affected by whether the women were married or not married. The themes that emerged indicated that further exploration of the relationship between women's marital status and their experiences in retirement should occur. Because women often define themselves by their family roles, the presence or absence of a spouse/partner can become increasingly relevant when a woman exits the workforce due to retirement.

The women first identified that the decision to retire was influenced by their marital status. Discussion of the literature that has documented that married women are much more likely to base their retirement decisions on the health status or retirement timing of their spouses directly supports this finding (Hatch & Thompson, 1992; Zimmerman et al., 2000). For these married women, experiencing pressure from husbands to retire and becoming caregivers to them as well as other family members in retirement was a frequent occurrence. An implication of this finding that needs further exploration is whether this form of "involuntary" retirement influences married women's satisfaction with retirement. Existing research about the significance of voluntary retirement to positive retirement adjustment (Reitzes & Mutran, 2004) and greater psychological well-being in retirement (Kim & Moen, 2002) provides justification for this line of questioning.

Historically, involuntary retirement for men has resulted from formally forced retirement due to reaching retirement age or is directly linked to health limitations (Hardy, 2002). More research is needed, however, about whether married women define their retirement decisions as involuntary. Retired women's experiences have only been examined in the context of marriage with the assumption that marriage is beneficial (e.g., better health, social support) (Dykstra, 1995; Pienta et al., 2000). But what about the limited freedom married women may experience with regard to the decision to retire as well as the common caregiving obligations that come with the retirement transition? A paucity of knowledge exists about the long-term implications of this form of forced retirement for women.

An important theme in the narratives of these women pertained to the types of social roles and relationships the women described in retirement. Having a spouse or partner and having children or grandchildren appeared to affect what the women did in retirement, specifically their involvement in family-related activities. In comparison, some unmarried women described initial isolation following retirement, and others simply emphasized the need to identify methods for social interaction once retired. It appeared the single women had to make more of an effort to create retirement lifestyles that included a variety of social relationships, either through friendships, part-time work, or extended family roles, in order to avoid isolation in retirement.

Researchers who have explored the social integration of older adults found that participation in meaningful roles, as well as maintaining a social network, can lead to positive physical and psychological well-being in later life (e.g., Pillemer, Moen, Wethington, & Glasgow, 2000). With regard to retirees in particular, it appears that social integration is critical to facilitating adjustment and enhancing satisfaction with retirement. Though few researchers have exclusively focused on the social integration patterns of retired women, preliminary studies indicate that retired women are more likely to be involved in informal family roles, be volunteers, and be caregivers than are male retirees (Moen, Fields, Quick, & Hofmeister, 2000). What lacks in this literature, however, is any discussion of how a woman's marital status might influence her social capital in retirement. In other words, what personal resources gained from social experiences might women have as a result of their married or unmarried status? As

was indicated in the present study, married women appeared to have the advantage of immediate family roles and spousal companionship in retirement; whereas formerly married and never married women, especially those without children, depended on less traditional avenues for maintaining social integration, such as volunteer work, employment, and recreational activities. By looking more closely at the social resources available to them in retirement, women can better prepare for the loss of the worker role and the replacement of this role with alternative social connections.

Researchers investigating the effects of retirement on marriage have pointed to the multiple adjustment challenges couples may encounter: negotiating the division of household labor, identifying mutually satisfying activities, balancing time spent together with time spent pursuing individual interests (Szinovacz, 2000; Szinovacz & Davey, 2005). As the married women described, spending all of one's time with a spouse can limit opportunities to spend time with friends or participate in individual activities. An important message for married women entering retirement is the need to establish balance in their retirement lifestyles that enables them to participate in both family-oriented activities as well as maintain their individual identities and achieve personal goals.

The emphasis that single women placed on freedom and independence revealed an aspect of women's retirement that has not been previously explored. Because researchers originally included women in retirement studies in order to examine wives' experiences of their husbands' retirements or the effect of retirement on marital satisfaction, little is known about the retirement experiences of single/unmarried women. The findings of the present study indicated both positive and negative aspects of retiring as a single woman. These women extensively spoke about the freedom to create their retirements without concern for others' needs or desires. Though this might appear to be self-serving, it is important to recognize that for many of these women, retirement provided the first opportunity to focus on themselves. A majority of the formerly married women were socialized to put the needs of others before their own. As a result, they spent their lives caring for husbands, children, or aging parents and worked in jobs that involved doing for others as well. Retirement, for them, offered a unique opportunity for self-discovery and personal fulfillment. At the same time, these unmarried women also recognized the challenge of living in retirement without

the support or involvement of a spouse or companion. A clear message in their narratives was the need to establish and maintain social connections and to make these relationships a priority in retirement.

In relation to the single women's positive evaluations of freedom and autonomy, it is important to note that these were relatively well-educated, healthy, financially secure women who entered retirement with the social capital to appreciate and take advantage of their new found freedom and independence. In contrast, other women may not embrace this self-determination in the same manner, nor have the resources to overcome isolation, fear, or loneliness at lacking a partner/companion in retirement.

In summary, this preliminary investigation provided a modest glimpse into the lives of retired women and the influence marital status can have on the decision to retire, social connections, and independence in retirement. It does not imply that marital status is the only factor that influences how women retire and the types of lives they lead in retirement. Rather, the study exposed marital status as an important, yet neglected, component of women's retirement that has the potential to influence certain aspects of this transition and life stage.

Limitations & Future Research

We recognized several limitations in the present study. First, the women did not represent all retired women and the findings from this study cannot be generalized. Further, because we recruited participants with a purposeful sampling method, there was no way to assess the differences between the retired women in this sample and the retired women who did not volunteer to participate. Finally, because our purpose was not to explore the impact of marital status on women's retirement, the data collected did not directly address this particular research question. As a result, collecting additional data about the topic of marital status may enable women to expand or further reflect about this topic. In spite of the methodological limitations, the results from this study do make a valuable contribution to our knowledge of women's retirement. Specifically, marital status does appear to influence how women experience retirement, beginning with their decision to retire and continuing through their social relationships and choices pertaining to how their lives are structured in retirement.

Future research in the area of women's retirement would benefit from the recognition of the importance of women's marital status to their retirement experiences. Existing research suggests that marital status can influence the social support networks of retired women, their activities in retirement, and their retirement satisfaction (Dorfman & Moffet, 1987; Price, 2002). However, these preliminary investigations are limited. Additional research is needed that will consider the diverse marital patterns women currently represent and explore how having a spouse or partner in later life might benefit or limit women's retirement. The findings of the present study, as well as previous research, indicated that marriage in retirement may lead to women experiencing involuntary retirement as a result of pressure from a spouse or care-giving responsibilities. What requires further attention is whether the nature of women's retirement decisions (voluntary vs. involuntary) affects their retirement satisfaction. The results of this study also indicated the need for further investigations into the retirement experiences of unmarried women (i.e., divorced, widowed, and never-married), specifically with regard to the freedom they may experience in retirement and the challenges associated with this autonomy.

References

- Cherry, D., Zarit, S., & Krauss, I. (1984). The structure of post-retirement adaptation for recent and longer-term women retirees. *Experimental Aging Research, 10*, 231-236.
- Choi, N. (1996). The never-married and divorced elderly: Comparison of economic and health status, social support and living arrangement. *Journal of Gerontological Social Work, 26*, 3-25.
- Corbin, J., & Strauss, A. (1990). Grounded theory method: Procedures, cannons, and evaluative criteria. *Qualitative Sociology, 13*, 3-21.
- Dorfman, L., & Moffet, M. (1987). Retirement satisfaction of married and widowed rural women. *The Gerontologist, 27*, 215-221.
- Dykstra, P. (1995). Loneliness among the never and formerly married: The importance of supportive friendships and a desire for independence. *Journal of Gerontology, 50*, 321-329.
- Hardy, M. (2002). The transformation of retirement in twentieth century America: From discontent to satisfaction. *Generations, 26*, 9-16.
- Hatch, L., & Thompson, A. (1992). Family responsibilities and women's retirement. In M. Szinovacz, D. J. Ekerdt, & B. H. Vinick (Eds.), *Families and retirement* (pp. 99-113). Thousand Oaks, CA: Sage.
- Kim, J., & Moen, P. (2002). Retirement transitions, gender, and psychological well-being: A life-course, ecological model. *Journals of Gerontology: Psychological Sciences and Social Sciences, 57*, 212-222.
- Lincoln, Y., & Guba, E. (1985). *Naturalistic inquiry*. Newbury Park, CA: Sage.
- Marks, N., & Lambert, J. (1998). Marital status continuity and change among young and midlife adults. *Journal of Family Issues, 19*, 652-686.
- Moen, P., Fields, V., Quick, H., & Hofmeister, H. (2000). A life course approach to retirement and social integration. In K. Pillemer, P. Moen, E. Wethington, & N. Glasgow (Eds.), *Social integration in the second half of life* (pp. 75-107). Baltimore: John Hopkins University Press.
- Patton, M. (2002). *Qualitative research evaluation methods*. Thousand Oaks, CA: Sage.
- Pienta, A., Hayward, M., & Jenkins, K. (2000). Health consequences of marriage for the retirement years. *Journal of Family Issues, 21*, 559-586.
- Pillemer, K., Moen, P., Wethington, E., & Glasgow, N. (2000). *Social integration in the second half of life*. Baltimore: John Hopkins University Press.
- Price, C. (2002). Professional women's retirement: The impact of employment. *Journal of Women and Aging, 14*, 41-57.
- Price, C., & Joo, E. (2005). Exploring the relationship between marital status and women's retirement satisfaction. *International Journal of Aging and Human Development, 61*, 37-55.
- Quick, H., & Moen, P. (1998). Gender, employment, and retirement quality: A life course approach to the differential experiences of men and women. *Journal of Occupational Health Psychology, 3*, 44-64.
- Reitzes, D., & Mutran, E. (2004). The transition to retirement: Stages and factors that influence retirement adjustment. *International Journal of Aging and Human Development, 59*, 63-84.
- Richardson, V. (1999). Women and retirement. *Journal of Women and Aging, 11*, 49-66.
- Strauss, A., & Corbin, J. (1998). *Basics of qualitative research: Techniques and procedures for developing grounded theory*. Thousand Oaks, CA: Sage.
- Stull, D., & Scarisbrick-Hauser, A. (1989). Never-married elderly: A reassessment with implications for long-term care policy. *Research on Aging, 11*, 124-139.
- Szinovacz, M. (2000). Changes in housework after retirement: A panel analysis. *Journal of Marriage and Family, 62*, 78-92.
- Szinovacz, M., & Davey, A. (2005) Retirement and marital decision making: Effects on retirement satisfaction. *Journal of Marriage and Family, 6*, 387-398.
- Zimmerman, L., Mitchell, B., Wister, A., & Gutman, G. (2000). Unanticipated consequences: A comparison of expected and actual retirement timing among older women. *Journal of Women and Aging, 12*, 109-128.