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Retirement Marriage

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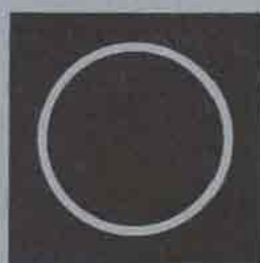
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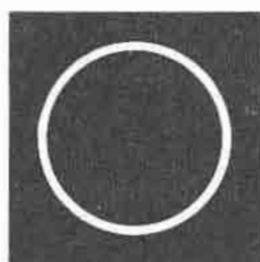
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PREFACE

Many persons assisted in the research but the most significant contribution was made by the older couples who so graciously permitted us to interview them in their homes and to discuss with them very personal chapters in their lives. Their interest and enthusiasm made it all seem eminently worthwhile.

A staff, patient at times and always competent, did most of the work and deserves much more than can be shown in these few lines. Helene P. Matterson was a constant source of help and her ideas appear throughout these pages. Before her, Betty Jean Tobin helped plan the study and steered it through the first years. Hermine Bigelow was an inspired field worker who many times has demonstrated an ability to gain the confidence and respect of older people. Mary Ertel had many tasks, performed them well, and gained the affection of those she interviewed. Doris Lund did more than type the manuscript; her questioning attitude kept us alert and her cheerful disposition kept us in good humor.

A number of consultants guided the research both in the planning and in the operational stages. George Landsman of the National Institute of Mental Health was of special help in drafting a project proposal. Bernice L. Neugarten and Sheldon S. Tobin of the University of Chicago helped greatly in the use of the Life Satisfaction Index. Robert G. Burnight of Brown University assisted in the selection of a sample and in the construction of a questionnaire. Gilbert D. Nass of the University of Connecticut reviewed the final manuscript and many of his suggestions have been incorporated in it.

Harold S. Barrett, Deputy Commissioner of Health in the Connecticut State Department of Health, devised the health schedule and analyzed the results. His cooperation was an essential ingredi-

ent in the whole undertaking and once again he demonstrated the ability to adapt his professional skill to an area of social research.

None of the above should be held accountable for any errors that may have crept into the report. They did their part.

The research project was sponsored jointly by the National Institutes of Health, U.S. Public Health Service and the Storrs Agricultural Experiment Station at the University of Connecticut.

The results of the research have been written for the general public. Any researchers who are interested in the tables that usually accompany such a report may have a mimeographed set of these by writing to the Storrs Agricultural Experiment Station, The University of Connecticut, Storrs, Connecticut 06268.

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I. Too Old To Marry

Many of the problems associated with old age have come about because the expectations of old people cannot be realized in the society of which they are a part. A classic example is the cultural lag that has developed between their attitudes regarding work and the reality of unneeded skills and automatic retirement. The older person who entered the labor force 50 years ago expected to keep on working until he died. He cannot understand why he has been forced to retire and why he is no longer needed in the labor force. He has always considered work an end in itself and equated idleness with sin. His attitude toward work has remained fixed; it is the opportunity for work that has changed.

Somewhat less spectacular but equally damaging is the disparity that has arisen between the need for a family and society's dictum that only the young should marry. Our ideological heritage suggests that all persons regardless of age should be part of a family. A century ago the older person who lost his marriage partner was not left without a family. His children and their families welcomed him in their homes, gave him love and affection, protected him, looked after his needs and made him feel wanted. The extended or consanguine family provided a haven of primary relationships for all members of the family based on norms of social behavior under which children were expected to attend to the needs of their aged parents. The parents, in turn, were expected to depend on this kind of security in the later years.

Today the aged parent is seldom found in the home of his children. The extended family has been modified over the years and the conjugal family consisting of husband and wife and young children has assumed added importance. The aging couple may maintain contacts with broad kinship groups but depend less upon them and more upon the conjugal family which, when the children

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leave home, consists of just the husband and wife. When death severs that union, the remaining spouse is often left without a family.

One solution for the widowed person who wishes to live in a family environment is to remarry and have a home of his own. The older person, independent and financially secure, vigorous and in good health, needing and appreciating companionship is in a good position to remarry. However, at this point a barrier has been erected between what he wishes to do and what society expects him to do. His friends, his children and the community at large rise up and condemn his remarriage. He is regarded as "too old for that." The wagging fingers, the knowing smiles, the raised eyebrows and the cruel tongues are set in motion. Marriage is for the young in age, not the young at heart. Our ideas of marriage have lagged behind important changes in the family as a social institution. Attitudes have not kept pace with practices. Social conventions are not consistent with social realities.

Social sanctions against older marriages have undoubtedly curtailed the number of such marriages and forced some older persons to marry in secret. Usually we consider elopements the prerogative of young people but today more and more older persons cross state lines to get married. In Connecticut, for example, in nearly one out of every five marriages involving older persons, one or both parties come from another state: Gretna Greens for older persons may be becoming popular in the United States.

The original Gretna Green for persons who wanted to be secretly married was in Scotland. Here, until the middle of the 19th Century, runaway couples from England crossed the River Sark to be married. The marriage required only a declaration of intent in the presence of a witness. Hundreds of marriage ceremonies took place with the toll keeper, the ferryman, a nearby blacksmith or any person in the vicinity in attendance.

Until attitudes regarding the marriage of older persons change, an increasing number of elderly couples can be expected to marry in secret. The 69-year-old widow who in desperation wrote to Abigail Van Buren for advice is a case in point.

"Is there any state near Iowa where a couple can go to be married in a hurry? We would like to get married as soon as possible as his children want to put him in a rest home.
Sarah."

The shame, the despair and the resolve apparent in Sarah's letter no doubt are felt by many other couples who want to marry in spite of family and community pressures against marriage in the twilight years. We can expect more and more of them to break loose from tradition and through remarriage continue to live in a family setting.

The record indicates that already there has been an upswing in the number of persons 65 and over who marry. The number of elderly brides and grooms reached an all time high in 1960. In Connecticut there were only 29 brides over 65 in 1920 but in 1960 the number had grown to 158. The number of elderly grooms increased from 89 to 349 during the same period. The rapid growth in the number of older persons in the population accounts for most of this increase but, in addition, there has been a modest increase in the marriage rate for men and women 65 and over.

More and more older people have been willing to risk public censure and their willingness will in time have the effect of changing public opinion. The paths that they find so difficult to follow today will become well marked for the next generation of older persons. If their marriages prove to be successful, others will follow them to the altar and gradually the marriage of older persons will come to be accepted, even expected, in our society. It is in this way that attitudes and institutions change.

But are these marriages successful? Can two older persons make the adjustments that marriage demands? Will they find happiness when they fly in the face of their children's concern and their neighbors' scorn? Will the wisdom of years give stability to the marriage or will the infirmities of old age doom the marriage from the outset? It was a desire to answer these questions and many more like them that prompted our decision to talk with 100 elderly couples who had recently married in Connecticut.

The task of locating and interviewing 100 older couples did not promise to be easy but everyone connected with the survey expected it to be a thoroughly enjoyable experience. Here was an opportunity to observe first hand one of the adjustments to the later years that might well become an established way of life for oncoming generations of older people. Retirement marriage has been something of a rarity in our society, largely because it has not received social approval. The story these couples could tell might pave the way for an emerging social institution: the marriage of old people.

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Several decisions had to be made before the interviews could be scheduled. The first was how old is old? It is generally recognized, by gerontologists at least, that chronological age may bear little or no relation to physiological, psychological or social age. Some people are old at 40; others are young at 70. One of the elderly brides later told us, "I feel like a girl of 17." Nevertheless, marriage license applications call for age in years and it was necessary to select some arbitrary age limits. Only brides who were at least 60 years of age and grooms who were 65 years of age and older were included in the survey.

At the outset it was recognized that it would be difficult to locate the couples chosen for study. For this reason only couples in which both the bride and groom resided in Connecticut at the time of the marriage application were acceptable. This stricture eliminated most of the couples who planned to live elsewhere following the marriage. Some of the most insightful experiences may have been lost by this decision but there seemed to be no other recourse, given the budget of the research.

It was also decided to give consideration only to those marriages in which both of the partners had been married previously. The adjustment called for when a spinster or bachelor decides to get married late in life is quite different from the adjustment made by persons who have taken the vows at least once before. No doubt the inclusion of single persons would have added a new dimension to the inquiry but an analysis of their marriages must await further research.

Finally, there was the question of how much time should elapse between the marriage ceremony and the date of the interview. A very short period of time would not give the couple a chance to make the necessary adjustments, yet the ultimate success or failure of the marriage would not be known for many years. In the meantime, one or both of the marriage partners might have died or moved to a new location. It was decided that five years represented the optimum period of time. Couples who were married in 1960, 1961 and 1962 were chosen and the interviewing took place throughout 1966.

Most of the interviewing was done by one person, a well trained, mature person who had worked on several other projects dealing with older people. A large part of the success of the survey was the

result of the skills she brought to her work. She had the knack of gaining the confidence of the respondents and listening sympathetically to their answers. At the same time she had an analytical mind and was able to probe for more complete answers when necessary. Since many of the respondents spoke English with difficulty, the interviewer on several occasions conducted part of the interview in French, Polish, German or Spanish.

A tape recorder was used in each interview in the following manner. Older couples do not like to talk to a mechanical recorder so it was not used in their presence. The field worker jotted down notes throughout the actual interview and as soon as it was finished she immediately transcribed these notes, using the actual words of the respondents while these were fresh in her memory. The moods and attitudes of the interviewee were captured by this technique and these were extremely useful in interpreting the data.

A high attrition rate meant that 269 couples had to be considered in order to get a sample of 100. Seventy-seven of the marriages had been terminated by the death of one or both of the marriage partners. Another eight marriages had been broken by separation, including one divorce. Fifty-four couples had moved to another location and could not be traced. Some of these marriages also may have been terminated by death or separation. Eleven couples were not interviewed because of the persistent illness of either the husband or the wife; the number would have been larger had not call backs been made on several couples who were eventually interviewed.

A high refusal rate was expected, since many elderly persons who marry tend to play down the event and some of them even harbor guilt feelings over the remarriage. Although it was believed that many would hesitate to discuss their marriage with a stranger, actually only 19 couples declined to participate in the survey. When a person indicated that he did not wish to answer questions, no attempt was made to persuade him to change his mind. Occasionally, after a curt refusal, the older person would begin to ask questions of his own and when this happened he almost always reconsidered and agreed to take part. One woman explained her original reluctance to answer questions in this way. "My husband's children were against our marriage from the start. They're just now coming around to think it may work out. I didn't want to wash any more

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linen. My husband went through enough. But if your study will help anyone, I'm all for it."

The large number of couples who could not be reached for one reason or another undoubtedly affects representativeness of the sample. The sample closely resembled the universe for such items as age, number of marriages, place of residence and race and nationality but its representativeness is not known for other items. Probably the sample is biased towards those couples who have been relatively successful and towards those individuals who are in good health. This should not unduly affect the basic comparisons which will be drawn between the attributes of couples who have had a successful marriage and couples whose marriage has not been successful.

The interviews accomplished much more than to supply data for the analysis of marital success; they gave rich insights into the personalities, the values, and the modes of behavior of the men and women who were being interviewed. Usually the interview lasted about four hours. If the couple was very talkative it went on much longer. Once in a while, parts of two and even three days were used to complete an interview. "We had so much fun talking, I'm afraid we kept you too long. Why don't you come back some day when we can just talk?"

The home of the respondent served as the locale for almost all of the interviews. A few took place on the lawn and one was held in a daughter's house, "so I can look after the grandchildren. I take care of them every Friday." There were relatively few distractions and almost all of the interviews proceeded without interruption. If either the husband or wife showed any sign of weariness the field worker postponed completion of her task until after lunch or until the following day. One interview was interrupted while the respondent watched a television program for thirty minutes. She stated emphatically, "I wouldn't let the pastor in if he came between 1:30 and 2:00 Monday through Friday."

The elderly couples appeared to be very much interested in the research and welcomed an opportunity to take part in it. A few had some doubts at the beginning but these were dispelled as the interviewer proceeded. A retired business executive quizzed the interviewer for about 15 minutes about the purposes of the project, how it was being conducted and how his name happened to be selected.

Apparently she satisfied him for he said with some emphasis, "You pass with flying colors." A wife who thought too much money was spent nowadays on "foolish polls" later approved of this particular survey.

Some individuals had reservations about the interview but managed to answer all the questions. An extremely nervous housewife got up several times during the interview and went into the living room and turned on the television set. "I don't want to answer any more silly, pointless questions." Her curiosity always got the better of her and she returned and begged the interviewer to repeat the questions her husband had been answering.

A few couples admitted later that the idea of answering questions frightened them. One man said, "You can't be too careful when you answer a question. You should know exactly what the question is. Once in Italy a policeman asked a fellow if he had committed a murder. He didn't understand and said 'Yes.' They threw him in jail for five days. See what can happen to an innocent person." Another man postponed the interview for two days. "I said to myself 'if she is a phony she will never come back. If she is honest, and I think she is, she will.'" She did.

The interview was a new experience for several couples and they enjoyed it thoroughly. One said, "It is like going to confession!" Another remarked, "It's been fun. I can't wait to tell my sister all about it." Sometimes a husband or wife would think of questions that weren't asked and inquire why this or that point was overlooked. For example, "You didn't ask one question which we think is very important—how many grandchildren do we have? Grandchildren mean a lot to old people. We have 18 and we are very proud of them."

More than once the older couple dragged out the interview until it seemed interminable. The field worker had been instructed not to stop an interview as long as the couple had something to say. Older people liked to talk, enjoyed the companionship afforded by the interview, and were especially pleased when their conversation was considered important and useful to others. "Just look. She is writing down what I said," one woman exclaimed, and her expression was one of both surprise and pride.

Occasionally an elderly respondent would say more than he originally intended and regret it. A man who boasted at some length

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about his various sources of income was relieved when the field worker returned the following day to complete the interview. "There you are—am I glad to see you! I was afraid you were from the government tax office. I told you too much. You had me worried." A mother who had complained about her son's neglect early in the interview explained later, "I talk out of turn. My son is a good boy. He is still very young." Apparently she regretted her earlier comments.

The survey had another salutary effect. It gave older men and women an audience that was receptive to a recitation of the trials and problems of old age. The elderly couples appreciated an opportunity to air their feelings and with the telling, their spirits rose. All sorts of complaints were brought up. Taxes, inflation, doctor bills, Social Security, the neighborhood, children and relatives were among the troubles mentioned. "I wish I could talk to you every day. I feel better when I get these things off my chest." One of the by-products of the survey was the cathartic effect of the conversation.

A very strong rapport grew up between the couples and the field workers. A letter of thanks was sent to each couple following the interview and in a few cases this blossomed into a regular correspondence. When one elderly wife was revisited several months after the original interview she proudly pointed to the thank you letter. She had framed it and put it in a position of honor on the mantle.

Concern was expressed for the safety of the field worker and she was enjoined, "The city is a dangerous place for a single woman. You go right to the motel and lock yourself in. We don't want anything to happen to you." Even her reputation was a matter of concern. One man advised her, "You better not come in until my wife comes back. You wouldn't want people to talk."

The interviewers were the recipients of many gifts including coffee, cold lemonade, two jars of jelly, garden vegetables and a spaghetti dinner. One wife insisted that the field worker accept two coat hangers with crocheted covers. "It isn't much," she insisted. "I can make one in an evening."

We hoped that the joys and sorrows, the pleasures and problems revealed by the 100 elderly couples who were interviewed would

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give a background of experience useful to older persons who are considering marriage. Let us then take a quick look at the couples who provided this information concerning retirement marriage.

II. Brides At 60 and Grooms At 65

The older persons we interviewed were born just before the turn of the 20th century and during the years that followed they were caught up in the events and developments of a most exciting period in United States history. They lived through two major world conflicts and a depression and saw their country grow in size and in importance. Automobiles, radios, motion pictures, airplanes and television were developed during their lifetime. Such significant advances were made in medicine and in the control of disease that life expectancy at birth jumped from less than 50 years to over 70 years. They observed the widespread adoption of social reforms in working conditions, wages, hours of work and Social Security. Illiteracy was all but stamped out and more and more young people went to high school and even to college. The aged population has been witness to the emergence of an affluent society.

They did more than observe all of this; they contributed to it. Each had his role to play and each took a measure of pride in what had been accomplished. More than once during the interviews an older person would lean back in his chair and recount with pride the contribution he had made to his factory or to his community or to his government. Some pointed to the education and accomplishments of their children. A few mentioned their own progress up the occupational ladder or their military service or the machinery they had made, the roads they had built, the civic reforms they had promoted. Others talked about the important men they had known, the presidents they had voted for or the bosses that had noticed them.

To understand these people better, to assess the factors that prompted them to remarry, and to explain why some succeeded

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in marriage and others failed, it is important to know something about their background and present way of life.

At the time of the interview more than one half of the women and four fifths of the men were in their seventies. The median age for the women was 71; for the men it was 76. The oldest man was 95. He was 90 when he remarried and his bride was 74. The oldest bride was 78; her husband was 76.

As a rule, husbands were older than their wives but in 15 percent of the cases the wife was older, usually by a year or two, and in 8 percent of the cases the couple had the same age. The largest discrepancy in ages was the case of a man who was 18 years older than his wife. Since no bride under 60 was included in the survey, the chance for exceptionally large age disparities was eliminated by definition. Such marriages do take place and not all of them occur in Appalachia. A few years ago in Connecticut a man in his sixties married a girl in her teens.

The variation in the ages of husbands and wives found in this survey closely resembles the findings reported by other researchers in assortative mating. In general, men, as they grow older, tend to marry women increasingly younger than themselves but the size of the disparity is less for men who marry widows. On the other hand, older women tend to marry men more nearly their own age with a somewhat larger age discrepancy existing if they marry widowers.

Absolute age and variation in age are important factors in the duration of the marriage of older persons. Obviously if one or both of the partners are of advanced years the marriage may be short-lived. The man of 65 who marries a woman of 60 has a life expectancy of 13 years compared to her life expectancy of 20. If the age disparity is larger the chance that the wife will outlive her husband is greater. When both are the same age she will outlive her husband in about 60 percent of the marriages; if he is her senior by 10 years she will outlive him in 8 marriages out of 10.

Almost one half of the husbands and wives were born in a foreign country. All together 16 different foreign countries were represented. Forty-six of the husbands had migrated to this country, 17 of them from Slavic countries, principally Russia, and 12 from Italy. Among the 41 wives who were born outside the

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United States, 17 came from Slavic countries, principally Poland, and 9 from Italy. Most of the foreign born came to this country before World War I. They were young men and women then, part of the large body of immigrants who arrived here early in the 20th century. Most of them lived in New York City for 5 to 10 years, accumulated enough money to buy a house and some land in Connecticut, and moved to the State with their young families.

Their attitudes towards the family were colored by their old world training and their exposure to peasant traditions. They were reared in a familistic society where all persons must be members of a family and the family was regarded as the source of strength and security. If one party to a marriage died, remarriage was an acceptable alternative. Oscar E. Handlin described the peasant attitude in his book, *The Uprooted*.¹ "If death deprived a person of his marriage partner, all the forces of community pressure came into play to supply a new helpmate. For it was right and proper that each should have his household, his place in a family."

Most of the foreign born individuals married other foreign born persons, although not always persons from the same country. Thirty of the 46 foreign born husbands married foreign born women and in 23 of these marriages both partners came from the same country. Sixteen of the foreign born men married women who had been born in the United States. The foreign born women had a similar pattern but only 11 of them married men born in the United States. The success of marriages between persons who were born in different countries reveals some interesting variations which will be reported later.

When the older couples were children almost one half of the population of the United States still lived in rural areas. It is not surprising therefore to learn that two thirds of the husbands and one half of the wives spent their childhood on farms, in the open country or in small villages. The cultural lag between the expectations of older people and the existing patterns of behavior is probably more marked for persons whose attitudes and values were spawned in a rural environment. It may be reasoned that remarriage for many of the older people in the sample, and especially for those who grew up in rural United States, represented a departure from their earlier beliefs.

Like most older people in the population today the older couples had a limited formal education. Many of them left school at an early age to work on farms or in factories. This was the normal pattern 60 or 70 years ago. Over one half of the husbands and almost one half of the wives had not completed grammar school. At the other extreme, nearly one fifth of the men and women had finished high school and a few had attended college. The paucity of schooling for the majority of older couples undoubtedly is reflected in their occupational levels and to some extent in the incomes available to them in the later years.

Most of the men and nearly one half of the women had been employed in hourly rated jobs as skilled or unskilled laborers. Some of the men and one third of the women had white collar jobs. One woman in 6 had been homemaker all or practically all of her life. Most of the occupations were covered under Social Security but permitted little opportunity for additional income after retirement.

All but 17 of the men and 6 of the women were no longer employed. Most of the men retired before age 70 and most of the women by age 60. Only 7 of the men and 2 of the women who were still gainfully employed held full-time positions. A few of the men and women who had retired would have liked to work but only one man and one woman are actively seeking work. The others had given up and admittedly their chances of finding employment were most unlikely. Although they were taught to believe that work was necessary and good they have been forced to live without gainful employment. Later, we shall see how this conflict between expectation and reality has influenced their personal adjustment and affected their success in marriage.

Income levels for most older persons were low. The median income of the older couples was just under \$3000 a year. Almost a fifth of the couples had incomes of less than \$2000 and only 13 percent had more than \$5000 a year. There may be some under-reporting in these figures although an attempt was made to arrive at an accurate amount. In a few cases the income of the wife may not have been reported. A few wives had modest incomes which they did not use, holding them back for emergencies or for their children.

Almost all of the husbands and wives received Social Security payments. Other sources of income were earnings, interest from

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bank accounts, pensions, insurance annuities, income from the rental of property or from stocks and bonds, welfare payments and gifts from relatives or friends. Usually the wife had only one or two sources of income and her husband had three or more sources.

A constant struggle to make both ends meet was apparent. When the couples were asked what they would do with a little extra income each year they had ready responses and many of them indicated they would use such funds to meet everyday needs. When aged people are living at a subsistence level the fear of inflation, house repairs, illness or accident, or some unknown disaster can be very real. Their peace of mind is definitely related to economic security and is reflected in their personal adjustment and marriage success.

Nearly three fourths of the older couples owned the house in which they lived. For most of them this represented their major investment and most precious possession. They were willing to make sacrifices to hold on to their homes and sometimes these sacrifices represented serious deprivations. Just over one half of them lived in a single dwelling and one fifth lived in a duplex. The remainder lived in apartment houses, six of which are part of a government low-cost housing development.

Approximately one fifth of the couples enjoyed excellent health with no physical disabilities or chronic illnesses. The remainder either had some physical infirmity or were being treated for an illness. Almost all of these were ambulatory, usually without assistance. Despite their apparent good health, most of the older persons were concerned about their physical condition and worried lest they become seriously ill or contract medical expenses beyond their ability to pay. Since information was not obtained from older persons who were in convalescent hospitals or were too sick to be interviewed, the sample included relatively few persons in poor physical condition. On the other hand, nearly one third of the older persons surveyed exhibited either subjective or objective evidence of mental disturbance. Almost all of these had only minor afflictions and in only a very few cases was the mental condition alarming.

Most of the older couples lived alone and preferred this arrangement. The multi-generation family has lost its appeal. If these older

people had not remarried, some would have found homes with their children; others would have been forced to live alone or under some congregate living arrangement. Before their remarriage 15 women and 7 men lived with their children.

Four fifths of the men and women had children from a former marriage and usually one or more of the children lived nearby. Only rarely did the nearest child live outside Connecticut. Most of the husbands and wives saw one or more of their children at least every month and one third of them visited with their children at least once a week. As Ethel Shanas has pointed out, ". . . although the 3 generation household, all living together under the same roof, may be less important than it has been on the American scene, older people are not physically isolated from their children."²

The social life of the older couples was not confined to visits with their children; widowed persons who remarry are likely to be gregarious and take part in many social activities of the community. Over three fourths of the couples attended religious services fairly regularly. Other studies have shown a much lower church attendance for older persons. It should be remembered that those who remarry are probably in better health, more active, and more interested in life around them than older people in general.

One half of the husbands and wives participated in other social organizations such as service clubs, veterans groups, golden age clubs, occupational associations, recreation clubs or civic organizations. These outside contacts reflected for the most part the interests they had during the middle years. It has been said, "The older a person, the more like himself he becomes." The woman who has been talkative all her life doesn't become taciturn in the later years and the man who never had time for hobbies doesn't suddenly find them in retirement. Few older persons suddenly become joiners and persons who always had a high rate of social participation do not abandon all activity when they become old.

Transportation is a limiting factor in the extent of social participation. Except for those people who live in a compact community settlement and are within walking distance of their church and social center and except for those people who have adequate public transportation, the possession and use of a private automobile is essential. Three fourths of the couples had an automobile in running condition and in most instances one or both of the marriage partners was licensed to drive. One third of the wives and over two thirds of

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the husbands who had access to a car used it almost daily.

By definition, all the couples included in the survey had been married previously. Some, roughly one fourth, had been married twice before and two of the husbands had been married three times before. There seemed to be very little reluctance to talk about earlier marriages. Although no specific questions were asked, much information was volunteered and most of it attested to the success of earlier marriages. Persons who remarry late in life presumably are well aware of the step they are taking and very few would risk a second marriage if the first had been unsuccessful.

The brides and grooms of advanced years who are included in the survey resemble older people in today's population but they do not necessarily resemble the aged population of tomorrow. The present generation of oldsters in many ways is unique. Prior to 1940 the number and proportion of older persons were relatively small and the aged remained unnoticed in a society which had only recently emerged from an agricultural economy and still had strong familistic traditions.

The next generation of older people will contain fewer foreign born, fewer persons with little or no education, and only subsistence incomes. They will be healthier, more urban oriented, more mobile, better educated, more affluent and with a set of norms quite different from those that apply today. Undoubtedly these changing conditions will have a profound effect on older marriages. The mating patterns, the marital adjustments, the inter-generation relations and the success or failure of today's retirement marriages will also leave a mark on the lives of succeeding generations of older persons. So let us look at the courtship patterns, the marriages, and the success of these marriages among the 100 aged couples chosen for study.

III. The Courtship

Courtship performs many of the same basic functions for older couples as it does for the young but there are important differences as well. "Keeping company" enables a couple at any age to get better acquainted and to learn each other's likes and dislikes and thus determine whether the congeniality of interests and the feelings of affection and companionship are sufficient for marriage. Courtship also tends to set the couple apart from their friends and to announce to the community that marriage is a possibility. This informal and indefinite announcement of betrothal gives relatives and friends of the couple an opportunity to voice their approval or disapproval and to influence the eventual outcome of the courtship proceedings before the couple has made a definite commitment.

Our society has a fond regard for the courtship of young couples and condones their behavior with a shrug of the shoulder or a sly wink. The attitude towards the courtship activities of older couples is not so permissive and the older people, not blinded by the intensity of romantic love, are more cognizant of the reaction of friends and relatives. They pay more attention to community approval and family pressures. As a result, the courtship pattern of older men and women tends to be more circumspect, their judgments more carefully weighed, and their decisions more responsive to outside influence.

Older people presumably are experienced in judging human nature and in knowing which traits are important in selecting a mate. This does not necessarily shorten the courtship; in some instances caution on the part of the man or woman, or both, may lengthen the courtship. A woman who had been a widow for 23 years before remarrying explained, "Being a widow so long

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showed I wasn't anxious to get married. You don't just marry anyone. When you live alone for many years you should find out a lot about a man before you marry him. Sometimes they put their best foot forward and you get fooled." For the most part the husbands and wives were looking for those attributes that made the first marriage a success. A few also tried to avoid those character traits that posed problems in the first marriage.

Courtships proved difficult for two reasons. First was the attitude of the older person himself towards remarriage. "I often told myself that I would never be a second wife." "When Mary died, I knew that no one could ever take her place." Men and women during the years of the first marriage never really thought about a day when they might be considering remarriage. When that day came, they experienced certain feelings of guilt which had to be overcome.

In addition, family pressures, either real or imagined, often made the courtship a trying time. Young people, even in today's generation, wish to please their parents in the selection of mates and when the roles are reversed, older people are just as concerned over the reaction of their children to a future step parent. "I was as jittery as a kitten when I introduced Henry to my son."

Widowers who remarry do not wait very long; most of them for less than three years. Widows do not remarry so quickly; nearly one half of those who eventually married again waited for more than seven years. It is difficult for a widow to find a husband because there are so many more of them than available men. Widows outnumber widowers almost 4 to 1 in our society and the disparity is growing. In addition, the older woman who has lost her mate is usually able to keep house, prepare her meals, and remain independent. The older man is more helpless and many widowers discover they cannot assume the domestic role. Robert Frost in a poem entitled *An Old Man's Winter Night* has this poignant line, "One aged man—one man can't keep a house."³

It is often quite difficult to pinpoint the beginning of the courtship period for older couples. If they met during the first marriage of one or both, the courtship cannot be dated from this point, yet many of the functions of the courtship may have been carried out at this time, before the thought of marriage entered their heads. "I met Victor years ago, long before his first wife died. I knew a lot about him then and he turned out to be as good and kind as I thought he was."

Over one half of the couples knew the other before either was widowed and a fourth of them had known each other for 40 or more years. Rarely was it love at first sight; only 19 of the couples had known each other for less than a year before they were married. As we shall see later, the number of years the couple had been acquainted is closely related to the success of their marriage.

In a few instances the couple had been childhood sweethearts or at least claimed this was the case. One elderly man had known his present wife when she was a young girl in her early teens. He, at that time, was a boarder in her father's house and often wished that she had been a few years older so he might have courted her. He moved away and married his first wife. When he was widowed his thoughts returned to the little girl he had admired nearly 60 years before. He went back to the scene of his one-sided romance and found that she, too, had married and was now a widow. Shortly thereafter they were married.

The couples met each other in a variety of ways. Some knew each other as children and had grown up together. One elderly husband and wife had been born in the same village in Poland, had migrated to America about the same time, had lost track of each other and then had been reunited in Connecticut many years later.

Nine of the couples were related by marriage. It was not uncommon to find a man who married his deceased wife's sister or a woman who married her husband's brother. In one instance, the wife's son by her first husband married the daughter of the man she later married. Family ties, particularly among the foreign born, were very close and when two persons related by marriage both lost their mates, it was very easy for them to marry and maintain the family relationship.

Many of the couples met as adults. A few lived on the same street and had been friends or acquaintances for years. Some were introduced by relatives or friends or met each other at church or at social gatherings. In a few instances they were brought together by their children who were serving as matchmakers in a desire to provide a good home for their parents.

Two men actually advertised for a wife and secured brides in this way. An elderly man in a rural area of Connecticut joined a

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"lonely hearts club" which did a mail order business. He gazed at the pictures of three potential wives, reviewed their interests and backgrounds, and finally selected the most promising. She was receptive to the idea and they were married a few weeks later. An older widower slyly inserted an advertisement in the local newspaper for a "housekeeper—with marriage as a possibility." He had only one applicant and after spending a year with him as his housekeeper, she married him. Her comment was, "He proposed when he realized how much money it would save him."

Some of the older men and women met in more unusual ways. "I was out looking for a good second hand automobile. He was selling cars." Or, "She bought some plants for her garden from me." And then jokingly, "I had to marry her to get my money." One woman met a stranger in a New York department store one day and gave him some shopping advice. He was on his way to Europe but was so taken with her that he wrote her a letter every day for six weeks. Such devotion was rewarded when they were married shortly after his return to this country. Another woman was surprised to hear a familiar name called out as the winner in a Bingo game. She asked a friend if that man could possibly be the brother of a man she had known years ago. He was.

Probably the strangest meeting occurred between an elderly couple who had known each other 40 years ago and had often dated each other. At that time they had both known a girl who was about their age. Eventually they had separated, married someone else, and although they lived in the same Connecticut city, their paths had not crossed. Then one day each read in the local newspaper about the death of their mutual friend and decided to attend the wake. At this time, he had been widowed for five years and she for nine. At the wake they suddenly found themselves face to face with each other and a few months later they were married. He said, "I would not have remarried but when we saw each other we took up just where we left off." She offered this explanation. "It was my prayers that brought us together. I prayed for someone to talk to, never thinking of him, and my prayers were answered." "Though the mills of God grind slowly, yet they grind exceeding small."

The courting activities that the older couples engaged in only faintly resemble those activities popular with younger people. The

activity most frequently mentioned was that of visiting with their children. They also attended church together, went to the movies (although seldom to drive-in movies) and attended social events. A few of the older women confided that they didn't like to attend parties when they were courting. "I wanted to keep him for myself. There's no fool like an old fool, they say."

Sometimes the couple dined out but more frequently the bride-to-be cooked a dinner for her gentleman friend. No doubt a widower who appreciated a home cooked meal now and then soon found that he would like to put the arrangement on a permanent basis. Dancing, night clubbing and auto rides, so popular with young lovers, were not well liked by the older couples.

Most of the couples enjoyed a number of these courtship activities and it turned out that courtship patterns were closely associated with success in marriage. As with young people, the old couples who took time to discover the various interests they had in common were better prepared for marriage. Many of them had known each other for several years and the courtship gave them an opportunity to reaffirm impressions they had held for some time.

Older couples did not like to have their courtship activities arranged for them. Both men and women resented any attempt at matchmaking. One elderly bride exclaimed indignantly, "I never was so mad in my life. Those women kept after me all the time. 'Did he call you up last night? Why don't you invite him to the church picnic? Does he like to go to concerts in the park?' As if it was any of their business!"

And the courtships were not always smooth and serene. Most marriages must endure a few quarrels and a few test squabbles during the courtship may clear the air. "We never actually had a fight but we did disagree a few times." Sometimes competition was quite serious and this led to lovers' spats. Mrs. "L" was a 65-year-old widow whose courtship did not run smoothly. "Frank had another widow on the string when he met me. She had a house. Well, that woman never gave up until a few days before the wedding. She was still out to get him. Frank was just too nice to tell her to lay off—but I told her a thing or two."

Most couples had known each other for a considerable period of time and had accumulated a number of mutual friends over the years. These friends had to be considered when the courtship

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began. Their reaction could make or break the marriage. Their approval tended to reassure the older couple who were thinking of getting married. "I asked Elsie what she thought, and when she said it was a good idea, I felt a lot better. You can't trust your own good sense at a time like that."

Some couples decided not to tell their friends. One fourth of the husbands and nearly one fifth of the wives refused to discuss the forthcoming wedding with friends. This is a surprisingly large number who chose to remain silent. Certainly the marriage was a big event in their lives and one which they probably wanted to share with friends. Moreover, it was a decision that called for the advice and counsel of friends. Why, then, did so many never discuss their marriage plans?

"I was ashamed," one happily married woman confided. "All my friends had known my first husband and what were they going to think?" An elderly man remarked, "It was none of their business what I did. After all, I was old enough to know what was good for me." Mingled with these expressions of guilt were a few fears that friends and neighbors might try to talk them out of it or make fun of the affair. "I just couldn't ask Helen what she thought about my getting married again. I know she knew or at least suspected. I never really knew how she felt about it until after Jim and I were married—not that I would have followed her advice anyway."

When friends were let in on the secret, two thirds of them approved of the idea and less than one fifth were opposed. The remainder steered a neutral course and were noncommittal. The support given by friends was often a decisive factor in persuading the older people they should get married. "Everyone said it was a good idea so I decided to take a chance." "All my friends wanted me to get married. I don't know whether I would have the nerve to all by myself."

The support of friends was especially valuable when the children of the older couple either opposed the marriage or remained coldly aloof. "None of my children liked the idea. I could tell by the way they acted. But all my friends said 'go ahead, anyway' and I'm glad I did."

Courtship experiences indicate that older couples are quite conventional in their approach to marriage. Many of them had known

each other for a long time; some were related by the previous marriage. They engaged in a variety of courtship activities to make sure they had congenial interests and they were very mindful of the reaction of friends and relatives to the marriage. The same conservative approach and concern for public opinion are exhibited in the reasons they gave for getting married and in their wedding plans.

IV. Wedding Bells

The rites associated with marriage indicate that it is a significant stage in the life cycle of the individual. "Thrice is man wonderful: at his birth, marriage and death." Wedding dates, like birthdays, are remembered and celebrated by family and friends and the ceremonies reflect society's interest in marriage. A public ceremony suggests a public concern and the importance of public approval. No doubt the institutionalization of young marriages is based on the importance of these marriages in the perpetuation of the society; however no such imperative is present in older marriages. Ritual is less important in the remarriage of older persons than in the first marriage of young people. The courtship, the bachelor parties, the showers for the bride, the engagement, the wedding itself, and the honeymoon are all played in a minor key in the case of older persons who marry.

"You shouldn't make a social event out of marriage when you are my age. It is not a love affair. Marriage is for security and companionship." "We had a very simple wedding. After all, you don't want to advertise a second marriage." These comments were typical of those made by many elderly men and women. They felt it was improper or in poor taste to call attention to a December marriage by having a large wedding.

For others, an expensive wedding was out of the question for financial reasons. The cost would be prohibitive to a couple who knew they would have to live frugally. And there were no parents around to foot the bill. In one instance the children of the bride offered to pay for a wedding party but were turned down. "It didn't seem right somehow. They have their own expenses."

One of the functions of a wedding is to call attention to the marriage and to the change in status of the bride and groom. Some

older couples, afraid of public opinion, wish to keep their marriage plans a secret until the wedding is over, and for this reason a number of elderly men and women choose to marry in another state. Some slip away to Florida or Arizona for a winter vacation and return as man and wife, but only the wealthy can afford anonymity at this price. All of the couples included in the survey were married in Connecticut but a few managed to marry outside their home community, usually in a town where one of their children lived.

One elderly couple tried to escape detection and had an unusual wedding as a result. Neither had told anyone in the neighborhood about the remarriage since they didn't want anyone to know until the knot was tied. It was their plan to get married at a church in a nearby town. When they arrived at the church the minister informed them that the license had been issued in their home town and that he could not perform the ceremony unless they returned home. So they drove back across the town line, found a nice shady spot, and were married there. The 62-year-old bride was a good sport and exclaimed, "I always wanted an outdoor wedding."

Since most of the weddings were very simple affairs very few of the couples sent out invitations. For the most part, only a few friends and relatives were invited and these invitations were extended in person. Occasionally the bride expressed regrets that more people had not been invited. "It's a pity more of our friends were not asked to come. It was such a lovely wedding." Thomas Collins, writing in a newspaper column entitled "The Later Years," gives advice to older couples who wish to marry. He urges a big wedding with many invitations. "Not to solicit gifts—not for their own vanity—but for the friends, who will love it." This advice was not heeded by the older couples in Connecticut who, for the most part, preferred a quiet ceremony without formal invitations and elaborate plans.

Only three couples made a formal announcement of the wedding; others revealed the marriage informally, and one third proclaimed their marriages in the press. Information was usually given to the newspapers by friends or by the person who performed the ceremony. Sometimes an enterprising reporter picked it up at the marriage license bureau. It is quite difficult to keep a mar-

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riage secret, especially in a small town where so many people are interested. The relatives and close friends of the couple, the doctor and nurse who gave the blood test, the town clerk who issued the license and the person who officiated at the wedding all have some knowledge of the event.

After the wedding is over, the bride and groom may no longer wish to keep it a secret and, in fact, may want to spread the glad tidings. "I was so excited. I wanted to tell everybody in sight," one bride admitted. "We wanted everyone to know so we sent a casserole to the annual church meeting and signed the note Mr. and Mrs." "The Golden Age Club suspected we were getting married and when we told people at the next meeting they gave us a wedding party with a wedding cake and everything."

Most of the weddings are held in a church or in the home of the minister. Only five of the marriages took place in the home of either the bride or the groom. This is understandable, for the home is so closely related to the first marriage that it may not provide the right atmosphere for the second marriage. "I couldn't bring myself to a home wedding," one bride explained. "After all, it was Donald's (her first husband) home, too."

There was some evidence that the older couples preferred a church wedding because it tended to give sanction to the union. This was especially true in the case of marriages that had not received the blessing of children or friends. However, on one occasion the bride made arrangements for a church wedding and at the last moment had it transferred to the church parlors. "I got cold feet at the thought of a large church wedding. It didn't seem like the thing to do."

Most of the elderly couples had the marriage performed by a clergyman because they thought he would add solemnity to the occasion. Only rarely did a Justice of the Peace or some other civil authority officiate at the ceremony. The proportion of marriages performed by clergymen was slightly higher in the cases of older marriages than for all marriages in Connecticut. The pattern of conservative behavior followed by older persons in the selection of a mate and in the courtship was continued in the wedding ceremony.

Since the wedding plans were not widely known, attendance at most of the weddings was limited. Only one half of the weddings

attracted more than 10 people and fewer than 3 people witnessed a quarter of them. Eight of the couples had weddings with 50 or more persons in attendance. But even these were not big affairs. Usually, a large crowd at the wedding simply meant that it was held following a regular church service or that the couple had a large number of near relatives who lived in the vicinity. Many wedding parties included the bride and groom, the clergyman, the children and grandchildren of the bride and groom and a sprinkling of friends.

June is the most popular month for weddings, in general, but older women apparently did not choose to be June brides. Winter and spring months were not particularly popular and most marriages occurred between July and November. Fall and late summer marriages predominated for very practical reasons. Older persons find the cold winter months the most difficult. In the spring and summer they are able to get out more frequently and can fit into their children's routine more easily. Mrs. Cardiff explained it this way. "I like the summer best of all. There's more going on then and less chance to get lonely. Bertha (her daughter) needs me more then. I look after the children and one year I took care of them when Bertha and her husband were on vacation." But in the winter the need for companionship afforded by a spouse is especially acute.

In addition, couples who hoped marriage would ease the family budget realized that the cost of maintaining a home was higher during the winter months. "The same fuel delivery heats us both now." A few with taxable incomes may have seen income tax advantages although this was not explicitly stated.

Romantic notions associated with a June marriage may also have caused older couples to shy away from marriage in the month of June. There seemed to be a reluctance to equate their retirement marriage with younger marriages through the whole process of courtship and wedding plans. "I didn't want my picture up there with all those June brides."

Most marriages in Connecticut take place on Saturday. This gives the young couple the benefit of one or two extra days before they return to work. If they have only a week for a honeymoon, a Saturday marriage stretches it into nine days. Older people also choose Saturday as the favorite wedding day, probably to accommodate children and others who may be working. Monday,

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Friday and Tuesday are the next most popular days.

Very few of the couples spent their honeymoon away from home. Almost none of them volunteered information about a honeymoon and when specifically asked tended to be rather noncommittal. "When you are my age you don't need a honeymoon. You are ready to settle down." "I was so thankful to have a home of my own that I didn't want a honeymoon." Many of the older people lived on such narrow budgets that an expensive honeymoon was out of the question.

We have seen significant similarities and dissimilarities in both the wedding rites and the courtship patterns of young and old brides and grooms. Perhaps their different reasons for marriage can partly explain some of the variations that are found in the marriage rites of the young and the old.

V. Reasons For Marriage

Not long ago, according to a newspaper release, an elderly couple in Texas were married after they had supplied a computer with statistics about themselves. Apparently this man and woman were convinced they should marry someone and relied on modern technology either to select the proper mate or to confirm a choice already made.

Persons who have been married for most of their adult years are well aware of the advantages and disadvantages of married life. Their reasons for remarriage are based on experience, perhaps tempered with an appraisal of their current status as widows or widowers. Young people contemplating marriage do not have the benefit of personal experience and must rely on second hand knowledge and the extremely limited observations they may have made of other marriages. They lack the personal involvement in the day-to-day experiences of marriage. The older couples included in the survey have learned valuable lessons regarding married life, not only from their own marriages but from the marriages of other couples. They know what marriage has to offer and where some of the pitfalls lie.

One of the basic reasons for young people to marry is to have children; of course, this plays no part in the decision made by older people. But most of the other factors contributing to the marriage of young people also have a bearing in the decision of an older couple to marry: companionship, sex, the desire for security, the need to be needed and the quest for independence are found in varying degrees in the marriage of young and old alike.

Nearly three fourths of the men and almost two thirds of the women mentioned the need for companionship as a major reason

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for remarriage. Having experienced the pleasure and satisfaction of having someone to talk with, someone to look after, someone who cares, the older person in widowhood misses this attention and this companionship. Since these are not usually found in casual social contacts and very often his children cannot or will not supply them, he becomes convinced that only marriage can fulfill his need for companionship.

The depth of this feeling became apparent when the elderly couples began to describe their state of mind before remarriage. They had a feeling of uselessness, of being apart, and of missing experiences that formerly had meant much to them. The loneliness did not appear self-centered. It included a desire to be cherished by someone, to be useful to someone, and to feel that another person's happiness was dependent on yours. "I was lonesome. I hated to be alone. I wanted someone to share my life with, someone who needed me and who cared whether I was alive or not." Or, "It was the mother instinct in me, I guess. My first husband was such a baby. I had to have someone around who couldn't live without me." The decline in social participation that sometimes followed remarriage can be explained in part by the completeness of the companionship afforded by the second marriage. "We don't go out much any more. Before I was married I used to spend a lot of time at the Golden Age Center. Now I don't have to. We have each other."

Very few of the older couples openly subscribed to the idea of romantic love, often considered the basis for marriage in American society. Most of them looked for specific things in marriage and carefully selected a mate who met their requirements. The notion that each person can find an ideal mate who will be instantly recognized when he is first encountered and that happiness in marriage is not achieved gradually but almost instantaneously has been put to the test by older persons and found unsatisfactory. They realize that romance in marriage is usually very temporary and is replaced in time by a series of adjustments, compromises and discoveries. Marriage may destroy the romantic ideal but in a successful marriage, romance is replaced by companionship, lasting affection and regard.

Those older persons who clung to the romantic ideal described their choice of a mate in about the same words as young people

use. "When we were married everyone in town said, 'You were made for each other'. I fell in love with him and I am still in love with him." "It was love at first sight. I couldn't resist him." The relatively few older persons who responded in this way ran the risk of public scorn and derision.

Most young people are convinced that sexual urges decline with age and either disappear or should disappear altogether in old age. Most old people know better, but because they grew up in an age when sex was considered a necessary evil and certainly something not to be discussed, they are reluctant to evaluate the importance of sexual activity to themselves. Misinformation concerning the sex life of older persons was exposed in the Kinsey report and the sexlessness of older people has been challenged in many places. Dr. Stanley R. Dean, speaking at a meeting of the World Federation of Mental Health held in Prague stated, "We know the old do not cease to be human just because they are old; they have many of the desires of the young, and their need for companionship is even greater."⁴ A recent study made under the auspices of the Langley-Porter Institute in San Francisco has shown that most elderly people are vitally interested in sex and eager to learn more about the norms of sexual behavior for older people. Soviet gerontologists asked a number of men of advanced years at what age they became sexually impotent. Some of the centenarians had not reached that stage and indeed, a few of them had recently fathered children. The hero in *Augie March* was perhaps more perceptive, or at least more outspoken than most young men when he observed, "I quit thinking long ago that all old people come to rest from the things they were out for in their younger years."⁵

Only a few of the older couples made even oblique references to their sex life. The interviewers had been instructed not to introduce the subject of sex and not to appear unduly interested if an older person introduced the subject himself. Even under these strictures, a few older persons broached the subject and others got around to it indirectly when they discussed the importance of companionship or falling in love.

Older men may use remarriage as proof of their masculinity. The availability of sexual expression was important to them, perhaps more important than the sex act itself. The prestige that accrues to a man who late in life has been able to remarry gives

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him a sense of accomplishment. Lou Racine spoke with feeling about his visits to the Golden Age Club as a widower and how unimportant he felt among the men whose wives were still alive. "I wanted someone to take my arm and to whisper in my ear and to smile at me."

The role of sex in the lives of these older people extended far beyond love making and coitus; a woman's gentle touch, the perfume on her hair, a word of endearment—all these and many more reminders that he is married help to satisfy a man's urge for the opposite sex. The same is true for the older wife. One woman had this comment on her marriage. "I like the little things; the smell of his pipe, the sound of steps on the back porch, his shaving mug—even his muddy shoes." The sex life of older marriage couples is not confined to the bedroom.

The excess of females in the older age brackets means that many widows will never have an opportunity for remarriage. In 1960 there were 2.5 million more women than men in our older population. By 1985 the excess of aged females will reach 4.5 million. Currently, the ratio of widows to widowers is 4 to 1 and three fourths of the widows are 60 years of age or older. If companionship and some degree of sexual activity is important to these women—and there are those who say that sexual desires may increase after the menopause—pressure may develop to change our marriage customs.

Such a change has already been suggested by Dr. Victor Kassel of Salt Lake City. Writing in the technical journal, *Geriatrics*,⁵ he proposed a form of polygamy which would permit any man past 60 to marry from two to five women in the same age group. He believes that a genuine interrelated family group would emerge and that this new form would have many advantages over the present family pattern which condemns a growing number of older women to celibacy in their later years. It would enable one man and several women to pool their financial resources. It would insure a better diet and provide more hands to care for any member of the marriage group who became ill. In addition, it would lead to better grooming and more cheerful dispositions. And most of all, it would serve to eliminate the loneliness and neglect that has accompanied the disappearance of the consanguine family.

Dr. Kassel also bases his plan for a new family form on another argument. "With the American concept of equal rights and op-

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portunities, not only all older men but also older women should have the chance to remarry following the death of a spouse."⁷ As it stands today there are not enough men to go around. The 19th Amendment gave the women the opportunity to vote. Dr. Kassel's proposal will give older women the opportunity to marry.

However, in our sample of older marriages the brides and grooms are very conservative and a radical change in the institution of marriage would be highly repugnant to them. Many of them obviously did some intensive soul searching before they even considered a second marriage. Multiple marriage is out of the question for this generation of old people. Institutions associated with marriage and the family change very slowly. Plural marriage will be acceptable, if at all, only after some venturesome older persons test the plan and suffer the abuse that is almost certain to accompany their actions.

In addition to the need for companionship there are other socially acceptable reasons for older people to marry including such practical considerations as the necessity of stretching retirement dollars, the desire for a more healthful environment, and the need for a housekeeper, a cook, or for a man around the house to do the heavy work. Several women wanted to have a home of their own. "I got so tired of living in a home for older women. I guess every woman wants her own kitchen." Some of the men were looking for a housekeeper. "Making beds is woman's work and I never liked eating out of a can. Don't get me wrong. Lucille is more than a housekeeper, but that helps, too."

A few couples indicated that poor health prompted them to look for a mate and this may have been in the minds of others since poor health is a constant threat. Some of the men required a special diet and needed someone who could prepare the proper dishes. Other older persons were lame, had poor vision or hearing or were otherwise handicapped and did not want to live alone.

Sometimes the couples mentioned financial concerns as one of their reasons for getting married. In each instance there was insufficient income to pay taxes and maintain the home. They believed a second income, usually from Social Security, would help make both ends meet. A few older persons were afraid they might not be able to meet the expenses of maintaining a home and home ownership is almost always important to the older person. One man put it bluntly, "It was either get married or lose my home."

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He hastened to add that his wedding bells brought other advantages as well.

At the time these marriages were contracted, Social Security benefits were reduced under certain conditions when a widow remarried. Unless her second husband had a primary insurance benefit that was higher than that of her first husband, her income from Social Security would drop slightly. It has been claimed that some older couples chose to live in sin rather than forfeit this loss of income. The trauma of trying to avoid detection, combined with the feelings of guilt that accompanied such an arrangement, does not seem to be worth the small gain in income. However, it must be remembered that when incomes are so near the subsistence level, any reduction is keenly felt. Fortunately, recent amendments to the Social Security Act have corrected this situation. The Railroad Retirement Act and the Veterans Pensions still may penalize the widow who remarries.

One husband expressed the belief that he had been tricked into marriage. "Marriage was her idea, not mine." One wife claimed that her husband pestered her until she gave in. "He was very insistent. I really didn't want to marry him but he rushed me until I finally said 'OK' just to get rid of him." She didn't explain how this got rid of him.

A number of the older persons remarried so they would not have to be dependent on children. This line of reasoning was suggested by other individuals who did not wish to state their position explicitly. In some cases the children obviously did not wish to look after their widowed parent and marriage appeared to be the only recourse. A seventy-five year old woman told us, "I don't want to live where I'm not wanted. It's much better this way." In other instances the children were willing to take their mother or father into the home but the parent balked at losing his independence. "I used to eat all my meals with my daughter and her family. They always wanted me to stay with them but I'm a different generation and I didn't belong with their friends. I relaxed when I met my present wife."

The traits and qualities one seeks in a potential marriage partner are closely related to the reasons for marrying. This is particularly true for the older person who tends to be more practical in the selection of a mate than the more romantically inclined

member of the younger generation. Mate selection has been a popular topic for study but our knowledge about assortative mating and marital success is not as complete as the computer marriage in the opening paragraph of this chapter might suggest. There are many hypotheses but few of them have been proved.

One hypothesis is that people tend to marry mother and father substitutes. Undoubtedly, children are deeply affected by their parents and a young person will try to choose a mate embodying those parental traits he admired. The selection of a mate in retirement marriage is more likely to be influenced by the older person's first spouse than by his parents. The husbands and wives included in our survey were not asked to make comparisons between their present marriage partner and the previous one, but many of them went out of their way to remark on the similarities that existed. In the case of a man who married the sister of his first wife or a woman who married her first husband's brother the similarity was expected. But many other brides mentioned qualities in their present husband that reminded them of the previous marriage and several husbands noted how much resemblance existed between their first wife and their current wife.

Another hypothesis found in assortative mating research is that likes marry likes—homogamy. A certain amount of correspondence in the traits of brides and grooms is to be expected even under the aegis of romantic love. Race, religion, ethnic background, education, age, social position, and to some extent attitudes and values are a function of social propinquity. Couples with these traits in common are more likely to meet each other. Our older couples followed the same general pattern and extreme differences in their backgrounds were seldom present. There were a few persons of different religious persuasions who married and some variation in education, age, ethnic background and social position was noted. Older persons did not regard these differences where they existed as especially important. Ability to share the same interests and a general fondness for each other overshadowed differences in education, income or social position. Mr. Beatty, a retired banker and highly regarded in his community, married a woman who had been a housekeeper. He said, "Age is a great leveller. I married just the right woman for me and I don't care who she was before we met."

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The crucial test of any marriage comes after the ceremony and some unexpected factors were found to be related to a happy retirement marriage. But first we must define what we mean by marriage success.

VI. Successful Marriage

At the time the couples were interviewed they had been married for 5 years—long enough for most of them to evaluate the success of their marriage. A few were so pleased they wanted others to know about it. Mrs. Robbins, obviously devoted to her husband, was enthusiastic. She said, "Our marriage is like the sugar in the bottom of the coffee cup—the best of all." Others were very critical of their marriage. Mr. Cranshaw bluntly announced in his wife's presence, "This marriage was the biggest mistake I ever made. She is no good and she knows it." But most people, young or old, hesitate to tell a stranger about their married life, particularly if it has not been a pleasant experience.

More reliable than the couple's own evaluation of their marriage, which can be misleading, are unobtrusive measures of marital success which grew out of the interview situation. Most respondents tend to give answers that are in conformity with social norms or with the expectations of the interviewer and these may conceal or distort their true feelings. The success or failure of the marriage was revealed by the couple's behavior toward each other during the interview and by some of their answers to questions only indirectly related to marital success.

The field workers were asked to make a subjective evaluation of the marriage after each interview and these were checked by a second person who carefully read through the interview and listened to the tape recordings. Five criteria were used to judge the success or failure of a marriage. Any one of these would not have been conclusive but together they furnished a reasonable basis for classifying the marriages.

I. If the couple showed affection and respect for each other during the interview it was a good sign that they were happily

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married. Both Ethel Tangari and her husband were rather quiet and reserved. They didn't explicitly say that their marriage was a happy one but their actions spoke for them. Several times during the interview Mr. Tangari put his arm around his wife and she nestled closer to him. He often asked her opinion before answering a question and once said, "I am living again now. I don't have to bother anybody. She is like a part of me." Mrs. Tangari wanted to make sure that her responses were correct and frequently asked her husband what he thought about this point or that. "He remembers things better than I do."

II. If the couple obviously enjoyed each other's company the marriage was considered successful. This was crucial in the case of marriages that had taken place several years after one or both of the parties had been widowed. Occasionally, a man or a woman who had lived alone for several years began to appreciate a certain amount of privacy and felt that the marriage intruded on it. Most happily married couples couldn't see enough of each other. Carl Coveleskie was like a groom of 21 when we talked with him. He had enjoyed every minute of his marriage and only wished the days were longer so he could be with his wife that much more. "Me and her are like two damn young ones. We watch TV until 11:15 and get up when we get ready to get up." His wife shared his joy with the marriage and acted as if it were too good to be true. Once she apologized to the field worker. "We sound so smug, but I can't help feeling like this. We have everything to make us happy."

III. If the couple made no serious complaints about each other the marriage appeared to be successful. During the interview, ample opportunity to comment unfavorably on various aspects of the marriage was first given to the husband and then to the wife. Most unfavorable criticisms consisted of comparisons with the former marriage. "My husband is so dirty. He is not at all like my first husband. Why, he never even washes himself or puts on a clean shirt." "Francine has a lot to learn about cooking. She can't hold a candle to my first wife. If she would only try, I tell her, she wouldn't have to make a mess of everything." Only a few such comparisons were made and they usually signified an unhappy marriage.

Most couples had nothing but good things to say about their spouses, past or present. They seemed to feel that they had been

extremely fortunate and couldn't understand how they deserved such good luck. Mr. Jacobson was 84 the day before the interview and his wife had baked him a cake and invited a few friends in to help him celebrate. He told about how happy this had made him and then added, "I am sorry I am so old. My wife is only 67. I wish I was a younger man for her." Mrs. Jacobson jumped to his defense. "You suit me just as you are."

IV. If the husband and wife are genuinely proud of each other the marriage is a happy one. Many times the wife would urge her husband to tell us about something he had made for the house or about the time he had helped a neighbor down the street. These women were proud of their husbands and wanted everyone to know how clever or wise, or public spirited they were. Husbands also exhibited pride in their wives and called attention to their ability as cooks, housekeepers, musicians, and organizers. One husband kept looking at his wife all through the interview as if he were seeing her for the first time. "Isn't she beautiful?" he kept saying. His adoration was so apparent that his wife must have been flattered. She was also somewhat flustered and after a while chided him. "Stop that. What will people think!" Emulation or admiration of the mate indicated that the ingredients of a successful marriage were present.

V. Finally, if the couple were considerate of each other, the marriage was a success. Little things that might pass unnoticed become crucial here. The husband who got his wife a sweater, who never interrupted her, who asked her if she were tired or made an effort to change the subject if he thought it disturbed her, who arranged the cushions in a chair before she sat down—all these suggested a concern for her comfort and peace of mind. The opposite occurred when one of them imposed on the other. "Get me a drink of water." "Why don't you hurry?" "You heard the lady. Answer her." "Can't you understand even that?" The effort to spare the feelings of the other, to reassure him or to comfort him, indicates the concern that leads to a successful marriage.

Other bits of evidence were sometimes used in judging marital success. If the roles of the husband and wife were sharply differentiated and clearly understood, the marriage had a good chance of success. Mutual dependence on each other was helpful. The husband had his contribution to make to the marriage and the

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wife hers. When one marriage partner interfered with the duties of the other or tried to assume all the responsibility, the marriage was shaky.

Although the marriages were only 5 years old, most couples had developed a degree of orderliness and a regimen in their marriage that gave it stability. Predictability and interhabituation are components of a happy marriage. "It's better to have things on an even keel most of the time." "I like a neat home with everything in the right place." Habitual behavior extends into the attitudinal realm as well. Husbands and wives who are fairly certain of the reaction of their spouse to each situation are usually well adjusted.

During the interview the husband and wife were each asked which one of them was the head of the family and which one made the decision on major purchases, menus, religious affiliation, and the extent of social activity. If they agreed on who made the decisions and if they shared the headship of the family, it was an indication that the marriage was a success. Suspicion that the marriage was not successful arose when the couple disagreed on who made the important decisions or who was the family head. Answers to these questions were considered in evaluating the success of the marriage but not much weight was attached to them. In our society, the husband is generally considered the head of the household and the person who makes decisions. Even husbands know this to be only partially true but both husbands and wives tend to give the socially acceptable answer.

Important time periods in the married life of a young couple are almost always designated and remembered with reference to family events. These include, the birth of the first child, the year he entered school, the summer the family enjoyed a camping trip, the day one of the children had a serious accident, enrolled in college or was married. All of these conveniently mark off important time periods in the history of the family of procreation. Older couples who were successfully married also tended to measure time with reference to events occurring within the conjugal family, while couples whose marriage was not a success often referred to events outside the family when trying to fix a point in time. This proved to be a useful indicator of marital success. The illness of the marriage partner, the year the husband quit work, the time the wife

sold her house, the day they lost their dog, the year they met, and the time they visited friends in Cleveland are examples of references to points in time that were family related. If the couples usually noted outside occurrences when trying to establish a date, such as the year there was a drought, an important election, a new minister, or the year taxes went up, the couple was less likely to have a happy marriage.

Many of the couples that achieved success in marriage had had misgivings about their chances for success during the courtship period, yet they hesitated to comment on the doubts and fears that plagued them before they decided to remarry. The attitude of their friends and of the public at large towards older marriage must have caused them concern. Often their children did not approve of the marriage and in a few instances they were actually hostile to the idea. Questions of finance, health, and where to live may have perplexed them. Older marriages are not encouraged in our society and older people who contemplate marriage must resolve the nagging fear that an action socially questioned is an action doomed to failure.

In order to arrive at some of their unexpressed concerns, the older couples were asked to comment on the success or failure of older marriages in general. Only 24 men and 32 women knew an older couple that had gotten married late in life. This in itself is significant. It demonstrates that there is little precedent for marriage in the later years. The elderly couples who venture to the altar have little to go on. A new course is being charted. When the interviewer asked Mabel Perkins about this, she said, "I know that most older people don't get married again. It isn't the thing to do. In my case it was different, though. I had known my present husband for over 15 years. They lived across the street from us. It seemed only natural for us to marry."

Those who were acquainted with other older marriages were reassured by what they saw. In nine cases out of ten the marriages they knew about had been successful. Those that had not succeeded had had a good reason for the failure and the experiences of others were carefully weighed by persons who were thinking about a second marriage. Mr. Wolzak was relaxing in a hammock when he was interviewed. He was the picture of contentment. It appeared as if nothing could upset him. "My brother is not like

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me. He is too rigid and won't bend an inch. I told him he was too set in his ways to adjust to marriage—it takes a little give and take. But he remarried in 1958 and doesn't get along at all with his wife."

The husbands and wives were asked to comment on older marriages in general and without reference to their own. Only 15 of the husbands and 13 of the wives believed it was easy for older people to marry. The others believed that it was difficult and this indicates that their own marriage must have been preceded by a certain amount of soul searching. They gave many reasons why the road to the altar is difficult for the older person. The desire to be independent, health and financial problems, a variety of personality problems, most of them centered around the difficulty of making adjustments as one grows older, the lack of opportunity to meet eligible mates and in the case of women, the actual shortage of men—all these were mentioned as stumbling blocks to success in December marriages. The most important reason appeared over and over again. Older people do not get married because it isn't the thing to do. The attitude that marriage is for the young still persists. Olga Perchevsky summed it up in one sentence. "Older people don't marry because they think they are too old to get married."

Memories of the first marriage did not discourage remarriage for most couples. In fact, a happy first marriage made it difficult for many older persons to live alone. Mr. and Mrs. Carter, a well adjusted pair from Stamford, were decidedly in favor of older marriages. "Both of us knew how nice a good marriage can be. That's why we got married and it turned out just as we thought it would—simply wonderful."

The first husband or wife is not forgotten. The couples often spoke of their first marriage and usually the current spouse seemed pleased that the departed one was highly regarded. After all, if your husband made a wise choice in the beginning, it speaks well of his later decision. In one interview the husband was delayed. He had been at the cemetery planting some flowers on his first wife's grave. His present wife remarked, "He had a fine woman. I want my husband to remember her. You can't forget your first love. My first wasn't as good as this one but I can't forget him. I think of him every day."

The interview with Mr. and Mrs. Zellers was a long one. They enjoyed letting us know how they had met and going back into the history of their lives. Every time Mr. Zellers mentioned his first wife, tears came into his eyes and he had difficulty in speaking for a moment or two. "Just look at him," Mrs. Zellers said. "He is thinking of his first wife. Isn't that nice. She died just one year short of their 50th anniversary. Wouldn't it have been nice if she had lived so they could have celebrated it together?"

The incidence of marriage success among married couples at any age is not easily determined. Divorce and separation, of course, indicate the failure of a marriage but the couples who continue to live together are not necessarily happily married. One investigator in the field of marital success estimates that less than two thirds of American marriages are successful.

Seventy-four of the older couples were given a successful rating and only six of the remaining marriages appeared to be hopeless. This high rate of success may be misleading. It will be remembered that many older persons who were married in 1960 or 1961 had died or could not be located and that others declined to participate in the survey. It might be expected that the incidence of marriage failure for these couples would be higher.

Why were some marriages successful and why were some not so successful? The answer to this question is important and may be of help to those older persons who are considering marriage, since their decision today must be made with so few guidelines to follow. The marriage of older people has not been accepted as a normal pattern. Of course, each case is unique and our findings apply to a population of marriages and not to a single marriage. Nevertheless, the experience of others can be helpful in outlining the danger zones and in charting the patterns of success. The remainder of this chapter and the chapters that follow attempt to identify the ingredients of a successful marriage between aged persons.

Age itself seemed to have little importance. Men in their seventies when they married were just as successful as those in their sixties. The success rate for women in their seventies was almost as high as the success rate for younger women. However, there was an important association between the difference in ages of the bride and groom and marriage success. If the bride was older

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than the groom or if the man was more than 14 years older than his wife, the ratio of success in marriage was lower. Success in marriage was greatest for those couples who were the same age and for those marriages in which the husband was a few years older than his wife. Almost all of the men who selected wives younger than themselves gave love and companionship as the major reason for remarriage. Those who married older women also mentioned companionship but were more likely to introduce other considerations, such as a place to live or the advantages of a combined income.

Not all of the marriages of a woman with a younger husband posed a problem. Some were an unqualified success. A retired school teacher, for instance, married a man five years her junior. She didn't realize the disparity in their ages until they applied for a license. They were happily married and managed to travel a bit, especially around New England. "I'm glad he is younger than I. If I should lose him (through death) I don't know what I'd do. I'd miss him terribly. We have such good times together."

The birthplace of the older persons was related to success in marriage. Only one half of the husbands and wives who were born in Russia, Poland or some other Slavic country had successful marriages. Those born in other foreign countries or in the United States had a much higher rate of success. The Slavic elderly had been born on farms and had grown up in a peasant culture where the wife and children were dominated by the husband and father. One of the marriage customs in the peasant village was to give the bridegroom a club with which to beat his wife. The name for a child, "rabonek," was derived from the word "rab" or slave. These men and women, when they came to the United States, were forced to live under an entirely different set of family rules. The transition was difficult and while the first wife may have accepted her husband's behavior, the second wife sometimes rebelled against it. The Slavic woman who migrated to this country also had adjustment problems. She had little education and few skills outside the home. Most of the Russians and Poles had low incomes and were beset with economic problems. Under such conditions it is easy to understand why their marriages—especially as measured by our standards—were not successful. A more flexible set of criteria on success in marriage might have reduced the number of Slavic marriages that were rated as failures.

One Polish woman understood the old world background of her husband very well. They were living on the edge of Waterbury where they had a little land on which they raised a family garden and kept a cow. The wife did most of the work. "My husband is very religious," she explained. "No wonder we are so poor. He does not see anything bad in life. I don't see anything good the way we live. One day in the old country, when he was a boy, he was riding in a wagon. It upset and broke his leg. When he woke up he kept saying, 'Thank God. Thank you God'. His brother asked him, 'What are you thanking God for? Your leg is broken.' My husband—he was just a boy—answered, 'I am thanking God because he saved me from getting a broken head.' He is still like that. He is my husband."

Years of formal education are not uniformly associated with success in marriage. Older men and women who had no formal education had as many successful marriages as those who had completed high school. Older persons who went to grammar school but didn't finish and those who attended high school but didn't graduate were less likely to have happy marriages. Perhaps school "dropouts" lead to marriage "dropouts."

Success in marriage was related to differences in the amount of education enjoyed by the husband and wife. Couples with the highest rate of success were those in which the husband had more education than his wife. Although our society may not be patriarchal in some respects, in others it is. Husbands like to believe they are superior to their wives in strength and in intelligence. There is evidence to the contrary but the myth persists and husbands at any age probably resent to some extent the wife who is better educated. In addition, the wives with more education may be more independent and not need the resources of a husband as much as those wives who have less education. It should be noted that if the wife had considerably more education than her husband, their marriage had a high likelihood of success. If her education only slightly exceeded that of her husband, the success rate was low.

Older wives were quick to point out that difference in formal education was really a trivial matter. "My husband can repair anything. He is the smartest man you ever saw. My first husband always called the plumber when the sink dripped. He was afraid

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to touch it. Jack can take it all apart and make it better than new. He is that quick." The woman who said that had finished high school and spent two years in normal school. Her husband had dropped out of school in the seventh grade.

The educational and social background of the couples was related to marriage success to some extent but other factors were more significant. In the next few chapters we shall analyze the influence of some of these more important factors.

VII. Preparing For A Successful Marriage

A happy previous marriage is one of the best guarantees for a successful remarriage. This was demonstrated again and again. Those older persons who had found the recipe for a good life in their first marriage usually managed to have a happy second marriage. The man who had been a good husband and the woman who had been a good wife brought the ingredients of success to their second marriage. When Mr. Cohen left the room for a moment during the interview his wife whispered to the field worker, "David is a wonderful husband, I just know that he and his first wife had a fine marriage. She was a lucky woman to have had a husband like that for over 40 years."

The first marriage was a good teacher. "I never would have married a second time if I hadn't been sure I could make it work. I learned a lot about married life over the years and anything I learned helps me now. Often little things become awfully important. It took me 15 years to realize my first husband needed to be alone once in a while. He worked very hard and needed a rest from all of us. Jim (her present husband) doesn't do much work but he likes to be off by himself now and then. It's little things like that that come from experience." Mistakes made in the first marriage were recognized by a few who were able to correct them in the second. "We never seem to quarrel, probably because both of us learned how to avoid unnecessary trouble years ago."

Occasionally, a widowed person has had such a good first marriage he is afraid the second marriage will be a pale imitation at best. Horace Dunham was like that. "When my first wife died I thought I would never get over it. I was very lonesome but the thought of anyone taking her place was ridiculous. I sat around

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and felt sorry for myself. After six months of this I decided the only thing to do was to take my life; it wasn't worth much anyway. There is a hill just out of town called "Suicide Cliff" and I planned to drive my car over that cliff. I went so far as to buy a pint of whiskey to drink just before I drove off—I thought it would give me courage. Well, my son got wind of it somehow and took the car keys until I got over the idea. Just after that I met Jennie. We got married pretty quick and for a year I still thought about my first wife. Then, little by little I stopped thinking about her. Now I realize how foolish I was."

One of the men who married late in life confessed that he and his first wife had discussed the possibility of remarriage if one of them should die. "We were half joking about it," he explained. "I used to describe the kind of man she would probably marry when I was gone. I even told her that my insurance money would pay for a good honeymoon. It never really entered my mind that some day I would be left alone. Now here I am married again. If she (his first wife) is watching me, I bet she gets a good laugh now and then. She always told me I wouldn't stay single long."

If one previous marriage seemed to prophesy a successful second marriage, one might think that two earlier marriages would practically insure a happy third. The opposite seems to be true. Although four fifths of those who had been married once before found success in a second venture, only three fifths of those who had been married twice before had a successful marriage on their third try. And the two men who had been married three times previously experienced an unsuccessful fourth marriage.

Widowers who had delayed remarrying for a long time had a relatively low rate of marriage success when they finally took the step. Probably they had several opportunities to remarry in view of the favorable sex ratio but chose to remain single. By the time they were ready to marry they had become set in their ways and adjustment to another marriage was difficult for them. One of the men who did not have a successful remarriage regretted that he had succumbed a second time. His wife wasn't feeling well the day of the interview and he was washing the dishes and complaining all the while. When he was asked why he got married he shrugged his shoulders and said, "I often ask myself that question. I lived alone down in New Haven a long time. I guess

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I kept thinking about all the good parts of being married and kept forgetting all the bad parts."

On the other hand, the chances for a successful remarriage are good for the woman who has been widowed for a long time, although there were some exceptions to this rule. In general, women who have been widows for from 3 to 6 years have the least chance for a happy second marriage. Women who remarry soon after the death of their first husband and those who wait for at least 10 years were more likely to have a successful marriage. Those who remarried soon after the death of their husband were probably attractive marriage partners since they had been able to find a husband so quickly. Those who waited a long time also had happy marriages. Usually they were not idle during this period; some held paying jobs and didn't marry until they had retired; others preferred to keep house until their last child left home before thinking of a second marriage. In each case they brought with them certain character traits that lent stability to their marriage. Those who waited a few years and then remarried may have tried to adjust to living alone and failed and then remarried in desperation. At any rate, their chance for a successful marriage was comparatively low.

Older men and women who had known each other for a long period during their adulthood had an excellent chance for a good marriage. The most successful couples consisted of persons who had been acquainted with each other before either one was widowed. Often the two couples lived near each other and saw a lot of each other and the older person was able to size up his future marriage partner as a good husband or a good wife.

The Gregorics and the McFails lived on the same street in a small Connecticut town. The two husbands worked in the same factory and were members of the same bowling team. Occasionally, the couples would get together in the evening and the children were inseparable. When Mr. Gregoric died, the McFails pitched in and helped Mrs. Gregoric get settled in a small apartment (which, incidentally, she never liked). A year later when Mrs. McFail was buried, it was only natural that Mrs. Gregoric and Mr. McFail should marry. Mr. McFail commented, "I have known my wife for a long time and knew how much Oscar (Mr. Gregoric) thought of her. I wasn't taking any chances when I mar-

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ried her." Older persons who had the opportunity to see their prospective mates in their first marriage usually were not disappointed in their choice of a marriage partner.

Couples who met each other after both had been widowed had a somewhat lower successful marriage rate. They had less time to get acquainted with each other and they did not have an opportunity to view each other in a family setting. "It is one thing to see a man with his family; it is another thing to see him outside his home."

None of the three couples who met for the first time after only one of them had been widowed had a successful marriage. One of these cases involved the marriage of an elderly man whose first wife had been bedridden for nearly 2 years. He employed a widow to serve as a nurse and housekeeper during his wife's last illness. It was a trying time for him. He had to watch his wife dying day by day and he was worried about the medical bills that had been incurred. When she finally died he was bewildered and lonely. Shortly thereafter he proposed to the housekeeper and they were married. His present wife, who gave the account of his first wife's lingering illness, remarked, "I never should have married him. He didn't know what he was doing. I never saw a man so completely helpless. He thinks I took advantage of him but I was only trying to help him."

The circumstances under which the couple met are also related to the success of their marriage. Those who married one of their in-laws had the most successful marriages. There were 9 couples who were related in some way to each other and in only one instance did the marriage turn out poorly. Usually the related couple had been married to a brother and sister and had known each other for many years. Muriel Jackson married her brother-in-law when she was 65. They were a devoted couple who lived in a duplex near the center of the city. Mrs. Jackson told this story. "When Sadie (her deceased sister) and I were old enough to think about young men for the first time, I was in love with Harry but he treated me like a little girl. You see, he wanted to marry Sadie and when she agreed I thought it would break my heart. Of course, I was awfully young and I soon got over it. But now Harry and I are married, just as I dreamed it would happen years ago."

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Seven years ago in New Britain a wedding took place. The bride's mother and the groom's father scarcely knew each other. Two years later a second wedding took place. The older couple went to the altar. "Now we are just one big happy family." Another marriage involved a very distant relationship. The wife tried to explain how she was related to her husband but finally gave up and said, "My first husband was Jack's umpteenth cousin. There's no law against that, is there?"

Those who met when their first spouses were still alive usually had successful marriages and those who had known each other as children had better than average success. Those who met at a social gathering, usually a church affair, were more likely to have a successful marriage than those who were introduced by a third party. This was especially true if the third party assumed a role of matchmaker. "I was forced into marriage," one elderly man complained. "My wife and this friend of hers kept after me so much that I had to give in to get a little peace."

Finally, those couples who were self introduced had the least success of any. This group included those instances in which one party answered an advertisement or got a name from a marriage broker. There was one exception. Harriet Saworsky picked out the man she wanted and then arranged to be introduced to him by a clergyman. She was a very determined lady who didn't want anything to stand in the way of a successful marriage. "I didn't tell him about all this until we were married. Then it was too late—he couldn't do anything about it." Fortunately, they were a happily married couple and the husband seemed to feel rather proud that his wife had gone to all that trouble to single him out and get acquainted with him.

All varieties of courtship activity contributed to a successful marriage. Those who had been entertained by their children or who had gone places with their children had an especially high rate of success but almost any continued social contact before marriage seemed to improve the chance for success. This is to be expected and is almost redundant, since one of the criteria for success in marriage is mutuality of interests.

The number of different courtship activities was a decisive factor in marital success. Couples who dined together went to social gatherings with each other, saw their children together, took

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automobile rides, attended church, or went to movies, card parties and concerts together were more successful than those who shared only one or two activities. All the couples who had engaged in a wide variety of courtship activities were successfully married whereas nearly one half of the couples without courtship activities had marriage problems.

Many of the older persons did not tell their friends about their impending marriage. A few of them said they did not think older marriages should be treated the same as the marriage of young people. Mrs. Butler was frank to say, "I was ashamed to be getting married at my age—after all, I was nearly seventy. I didn't want my friends to know it. They would find out soon enough."

The fear of criticism was unfounded for the most part. When friends were told, most of them offered encouraging remarks. Only 13 women and 13 men were criticized by their friends. "Most of my friends were happy to learn that I was getting married again. In fact, some of them told me they, too, would marry if they had a chance." The negative reactions were largely unspoken. "I knew she thought I was making a mistake even though she didn't come right out and say it. I think she was afraid that it would be too much for me. I never was a strong woman."

Closely associated with the success of the marriage are the reasons for getting married. Couples that fell in love or were seeking companionship were the happiest; those that married to have a place to live or needed financial help frequently had marital problems. Mr. Orskin was 70 when his first wife died. He was not handy around the house and needed someone to prepare his meals and keep house for him. His daughter lived in Buffalo and suggested he come and live with her family. But he declined and married his present wife on rather short notice. "I was desperate," he volunteered. "I had to have someone to take care of me. I couldn't afford to eat out and I got sick and tired of canned stuff and cookies and bread. It didn't work out though. Natalie is a good cook, I guess, but we do not get along. She spends too much money and gads about too much."

Almost all of the couples who sought companionship in the second marriage found it, partly because those who were looking for companionship wanted to be a companion as well. When the older couples were queried about their pleasures in life one fact stood

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out. Much of their enjoyment depended on making someone else happy and being useful to their spouse. "Frankly, I married Don because he was such good company. We hit it off from the start. After we got married he told me the same thing. I guess part of being happy is making him happy. If all I wanted was to be entertained, I could turn on the TV."

The marriage ceremony itself didn't seem to have much relationship to the success of the marriage. Older couples who were married in a church were not much more successful than those who were married in a private home. Those who were married by a civil official were less successful but only 6 marriages were performed by a layman. A large attendance at the wedding did not insure success and many of the marriages that turned out well were very small affairs. As Mrs. Cantor said, "It's not a fussy wedding that counts. It's who you marry."

Most of the older couples were well prepared for a second marriage. But problems turned up and often these problems led to unadjusted personalities which, in turn, endangered the marriage. The relation between an individual's personal adjustment and the success of his marriage will be treated in the next chapter.

VIII. Personal Adjustment and Success In Marriage

The adjustment of individuals to old age is not easy. Not only are many older people forced to live on reduced incomes, denied an opportunity to work, beset with declining health and bewildered by an over abundance of leisure time but, in addition, they have an infinite variety of family problems. Some find the reversal of roles with their children a difficult task. It is not easy to shift from a position of authority where one makes decisions and gives orders to a position of subordination where one's children decide what is best. Furthermore, many older women dislike the invasion of a retired husband into domestic affairs. "He follows me around all day like an efficiency expert. I wish he would keep out of my way. I managed pretty well for 40 years and I guess I can do all right without his help now." And finally, the married person who becomes widowed late in life has a most difficult problem added to his life at a time when adjustments are increasingly difficult. Very often he must live alone, a person without a family.

The 200 widows and widowers in the Connecticut survey had to make an important decision: "Should I remarry?" Many of them made this decision in a hostile atmosphere, since their children were concerned over the financial loss such a marriage might bring them or resented the intrusion of a step parent into their lives or couldn't understand why their parent was so childish as to wish to remarry. The children were often supported by the community at large. Friends urged the older person not to "make a fool of yourself." They cautioned him against the hazards of a second marriage, repeating the time tested adage, "Marriage is for young people."

Yet these 200 older persons did remarry and 5 years later told

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us their story. Although three fourths of the marriages were successful, some were not and a few individual husbands or wives were not well adjusted personally even though their marriage was reasonably sound. Sometimes a husband or a wife willingly sacrificed his own well-being in order that the marriage should succeed. "Soon after we were married William became ill. Now he is so sick he almost never comes downstairs. I am all he has. His children don't come near him. We have a good marriage only because I gave up everything—my friends, my social life, even my church." Mrs. Bunting was bitter when she made this statement. She blamed her husband for her disappointing existence and claimed he wanted to be treated like a baby. "It hasn't been easy for me and my son tells me to put William in a home and come and live with him, but I was taught to believe marriages were made to last."

It is not easy to measure the contentment, happiness or satisfaction of any population and it may be especially difficult in the case of older people. Standards that psychologists can readily apply to children, young people and those in middle age may not fit older people. In almost every instance, the experts who identify the standards of a satisfactory life have not experienced old age themselves. They have some idea of what children are like because they once were children. They know about young people and those in the middle years because those periods are within easy recall. But who is to say what is a satisfying life for an older person? No one but an older person himself can speak with authority.

The Life Satisfaction Index recently developed, tested and standardized by the Committee on Human Development at the University of Chicago recognizes five components of life satisfaction, using norms set by older people.⁸ It doesn't measure adjustment to the standards of middle age nor does it measure social participation, activity, financial position or health. Rather, it measures on a 25 point scale the degree of psychological well-being that was evidenced by the older person in his words and actions and by his response to a number of simple attitude questions.

I. The first element in life satisfaction makes a distinction between the man or woman who is enthusiastic in whatever he does and is full of the zest for living, and the person who is apathetic and bored with life. Mr. Bulow is contagiously enthusiastic and some of his zest for life has spilled over on his wife. He is a gar-

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dener, coin collector, a landscape artist and a cook. He bakes bread for the family. His wife claims he has a "new hobby every year." He ranked high on this component of life satisfaction.

Mrs. Portocelli is also full of enthusiasm, although her health keeps her indoors most of the time. "Just yesterday I made a new friend, or found an old one, rather. I saw her name in the paper and called her up. We talked for 25 minutes and she is coming to see me. Isn't it exciting?"

II. The older person who accepts responsibility for his life and doesn't blame himself or others for any misfortunes that occur receives a high rating in the second component of life satisfaction. A passive acceptance of life and the tendency to attribute misfortune to someone else or to bad luck in general indicates a low score in the Life Satisfaction Index. George Carr ranked high in this particular element of well-being and remained cheerful although a series of misfortunes had beset him. The most serious problem concerned his wife Kathleen who had suffered a stroke three years ago and was partly paralyzed. George didn't stop to worry over this misfortune. From that moment on his one concern was to bring his wife back to normal. First he taught her to stand up and then to walk. Later she regained the partial use of one arm. He is living for the day when her speech will return, hour after hour painstakingly teaching her to talk. He writes simple sentences on a blackboard and helps her repeat them. On the day the field worker visited Mr. and Mrs. Carr, sentences for the day were, "Tomorrow is Easter Sunday" and "Let us go to the grocery store." She is now able to repeat words and sentences after him but cannot form her own words. Meanwhile, Mr. Carr has taken complete charge of the housework. He prepares the meals, makes the bed, cleans the house and washes the dishes. "It could have happened to anyone," he explained. "I've always wanted to work with the handicapped. There is more satisfaction than you'd think in watching someone improve little by little. Kathleen is going to make it."

III. The third component of psychological well-being is the feeling that one's life is useful and important. Whether it actually is by external standards is not important. If the older person himself takes pride in what he has accomplished with his life, he receives a high score in the Life Satisfaction Index. On the other

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hand, if he speaks poorly of himself and believes that he has not done well in life, his satisfaction rating is low.

"You talk about old age and poverty. No one could say I was poor even if I didn't have a cent to my name. Look what I did with just a grammar school education. I raised three boys and two girls. Two of my boys are doctors and the other one is high up in the National Bank. My daughters are both married and have smart kids. My grandson was accepted at Yale when he was a junior in high school." Mr. Brooks was proud of his children and felt that he had done a good job with them. He had succeeded in what he set out to do.

Mrs. Farley was making jelly when the field worker called on her. The kitchen stove was filled with bubbling saucepans. Both tables were loaded with glasses, some sparkling in the sunlight ready to be filled, others filled, waiting to be capped, and still others ready to be put away in the cupboards. "My mother was a good cook and folks tell me I'm just as good. Last summer I put up over 400 jars of vegetables and 200 jelly tumblers. It's hot work but I like it. I'm never happier than when I'm working in the kitchen. Sit down and have some homemade bread with fresh currant jelly." Her goals were modest but she had realized them.

Pat Burns, on the other hand, had not achieved his personal goal. "I worked hard all my life just so I could have enough in my old age. You'd think a man in his 80's (he was 78) wouldn't have to worry about money. I worry all the time. I never should have gone on Social Security. I should have got another job. I quit too early."

IV. The elderly man or woman who takes pride in his personal appearance, who wears the mantle of old age gracefully and believes he is still a useful member of society receives a high rating in the Life Satisfaction Index. In contrast, the older person who emphasizes his infirmities and who can see no useful role for old people receives a low rating.

"I'm not a great singer but I make a good appearance and I can sing solo," Mrs. Wrobel said. She was a member of the East End Neighborhood Golden Age Center and had just returned from a choral program at the Berkshire Convalescent Hospital. She was well dressed, well groomed and exceedingly cheerful. "I enjoy singing there. They always ask us to come back. You really feel

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good to think you have helped someone like that. I didn't have much chance to do things like this when I was younger." She rated high in the psychological well-being scale.

Mrs. Tucker was quite different in appearance and in outlook. Her life was a series of complaints. "When you are old nobody wants you around. There is no respect for old people today. The young think they will never get old. Just wait until they have no friends and no money and nothing to do. I don't even want to go to the store any more, I look so old and sick all the time."

V. The final component in the Life Satisfaction Index concerns the mood of the older person. Is he cheerful and optimistic? Or does he feel depressed and lonely? The person who believes old age is a happy period in life receives a high score while the man or woman who bitterly complains about the later years rates a low score. "I am happier now than I used to be," Mr. Parcell observed. "When you get older you can sit back and relax. You have more time to enjoy what you have. I don't have any more than I ever had, perhaps less, but I get more kick out of life now. When you are on the sidelines you can enjoy the game more." His cheerful outlook on life in the later years gained him a high score in his well-being test.

Mrs. Lamoreaux received a low score. Old age was a period of bitterness for her. She told the interviewer, "Why do you waste your time talking to me? My life is almost over. I have nothing to say. I wish people would let me alone. People don't really care how we live. All they think about is themselves."

The older people were assigned from 1 to 5 points on each component in the rating scale. A top score was 25. The lowest possible score was 5. The husbands and wives who were interviewed made unusually high scores; over one half of the men and over three fifths of the women had scores that exceeded 20 and only 14 men and 17 women had scores under 15.

Persons who took part in the survey had higher scores than are usually found in the aged population. Older married people in general receive higher adjustment ratings than the unmarried. Judson T. Landis noted this in an article entitled, "Social-Psychological Factors of Aging" that appeared in *Social Forces* 25 years ago and his conclusions have been duplicated recently by others. Landis wrote, "The marital status group with the greatest per-

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centage of unhappy individuals is the divorced and separated group; this followed by the single people, then the widowed, and finally the married."⁹ Since all of the elderly persons included in the survey were married, the group as a whole could be expected to receive a high rating.

Furthermore, older persons who have recently married constitute a select group. Excluded were those men and women who, because they were personally unhappy or disorganized, were unable to find mates. The relatively attractive people who are able to remarry are more likely to be well adjusted. They are persons who are thinking about the future and it is reasonable to expect that their psychological well-being ranks high. The same characteristics that would give them a high life satisfaction rating would make them attractive marriage partners.

Finally, the sample did not include older couples who were not able to answer the questions or who refused participation. It did not include those who moved to homes for the elderly or those who could not be traced. Very likely the people who were omitted from the sample would have had somewhat lower adjustment ratings than those who could be found and who were willing to be interviewed.

Individual well-being is closely related to marriage success. Successfully married couples almost always had high individual adjustment scores and conversely, husbands and wives with low life satisfaction ratings seldom had happy marriages. For example, 9 of the 14 husbands with low life satisfaction scores were parties to an unsuccessful marriage and 15 of the 18 wives with low scores had unfortunate marriages.

Only one of the 8 marriages in which both husband and wife ranked low on the psychological well-being scale could be considered successful. This couple lived in a slum area of a large Connecticut city. The husband was in poor health and complained about the opportunities he had missed throughout his life. He had always wanted to be an engineer but couldn't quite make it. He hoped he could move into a better neighborhood but was too poor and "besides, who wants to have two old people like us for neighbors?" He believed that during the next 5 years "somebody will let loose an atom bomb and we'll all be gone." His wife was also pessimistic about her future and said, "Old age is a dreary

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age. You can't make up for what you have missed and you can't expect anything to get better." They reinforced each other's misery. However, they were considerate of each other and each pitied the other. "I don't know why she puts up with me. I'm sick most of the time," the husband remarked, and his wife was sorry that she could not be a better wife to him. "I'm too old to be much use to anybody." This marriage was working out well. Neither one wanted to bother his children and remarriage turned out to be a good solution.

The most perfect association that exists between personal well-being and marital success poses an interesting question. Does a successful marriage promote individual adjustment or is the latter an essential ingredient in a happy marriage?

The close correspondence between marriage success and the Life Satisfaction Index is to be expected, since some of the same criteria were used in measuring happiness in marriage and adjustment in individuals. However, marital success was based largely on the pattern of interaction existing between husband and wife while life satisfaction was keyed to the individual's appraisal of himself. A high degree of life satisfaction, moreover, may have resulted from the prior marriage, making that successful role accomplishment the antecedent to a stable personality, which is then carried over into the second marriage.

As far as we could determine, most of the individuals who remarried had relatively stable personalities at the time of the marriage. There were a number of well adjusted older persons who entered a marriage that turned out poorly and whose own life satisfaction rating subsequently dropped. Mrs. Hartman complained, "I never felt this way before I married. I used to look forward to my old age, now I dread it. My husband has dragged me down to his level. He doesn't care how he looks so why should I care either? He likes to sit at home all day and that means I can't go out either. I dropped out of the Golden Age Club all on account of him."

Possibly low life satisfaction scores are not related to marriage failures as much as both the marriage and the personal adjustment ratings are the result of other changes in the life of the couple. The constant shrinkage of the dollar for persons on fixed incomes has made old age a bitter experience for some. The onset of a chronic illness or disability has made personal adjustment

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difficult and marriages shaky. The older person is often subject to external pressures that disturb the individual and at the same time threaten his marriage.

The personal contentment and the happy marriages of so many of the older couples are remarkable when one considers the problems that confront them. Marriage apparently has been an active force in helping the well adjusted successfully meet the recurring crises in their lives. Marriage may not be able to rescue the poorly adjusted, but it seems to be a positive aid in maintaining and reinforcing psychological well-being in the face of problems often found in the later years.

IX. Income and Success In Marriage

Persons of all ages have money problems but for older persons income ranks next to health as a major concern. Most older couples have fixed incomes. As the value of the dollar declines, so does their real income and inflation becomes of stark importance to them. Each rise in the cost of living brings them closer to the day when they will no longer be self-supporting.

In some ways the depression of the 1930's provided an unrealistic benchmark, leading to a sense of false security. Today's older population became so accustomed to low incomes and low prices during the depression that they thought their retirement incomes would be sufficient. "I got by on \$30 a week and we had four youngsters then. When I retired my pension and Social Security came to \$170 a month. It seemed like a lot with just the two of us. But let me tell you, I can't begin to live on \$170 a month today."

The threat of dependency hangs heavy on the shoulders of the older population. It haunts them day and night. Mr. Bocci was indignant and he was also worried when he said, "They talk so much about poverty. They should look at us older people. Social Security should keep up with the cost of living. We should be able to live on Social Security instead of drawing on our savings. We can't go anywhere now. We can't buy clothes. We can't heat the house right. All your life you live in the city and pay taxes. They don't do a blessed thing for you. It isn't right. They say sell the house and if we do, what then? How can you pay your taxes, your insurance, your Medicare and all that and live half way decent? You can't. I don't want to go begging to my sons. I want to hold my head up but we're getting close to the place where we can't make it." "He can't sleep nights," his wife added.

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Over and over again the same story was repeated. "Everything goes for education today. They should do something for old people who couldn't get an education and earn enough for their old age." "Groceries have gone up out of reach." "Taxes are too high." "I don't get enough to buy clothes. I have to wear my burying suit." "Once a week we eat cookies down at the Center; it helps cut down expenses." "I stopped going to church. I don't go places unless I can pay my way." "When the bus fares went up we stopped riding busses. You wouldn't think ten cents a round trip would make that much difference but it did."

The hopelessness of the situation was apparent. The older couples were groping for a solution but the only answer was to cut down on expenses, eat less, buy fewer clothes and hope to postpone the day when they would have to ask for help. "When I was young, I could do something about it. One year I held down two full time jobs just so the missus and I could pay off some debts. But I can't work now and my wife can't work. There just isn't any way to get more money at our age."

The cost of maintaining a house was a great burden for many of the widows and widowers. "My first husband left me a house free and clear when he died. I thought I was well fixed. Just the opposite—it cost more than I had to pay—taxes and so on. I had to pay over a thousand dollars when the sewer went in." Mrs. Stamm later remarried and lives in a house provided by her second husband. "I don't know what we'd do without the money I got when I sold my house," she explained.

A few couples married partly for financial reasons. "There's only one light bill and only one heat bill when you're married. If you put your Social Security checks together they amount to something."

The average income of the older married couples was not quite \$3000 a year and 19 of them had to live on less than \$2000 a year. The income a couple had was related to the success of their marriage. Only 10 percent of the couples with a combined income of over \$4000 were classified as unsuccessful where nearly 40 percent of the couples with incomes of less than \$2000 had unhappy marriages.

Mr. and Mrs. Johnson did not have a good marriage largely because their combined income was too low. Even so, they were

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trying to make it work because neither one had sufficient income to live alone. Mr. Johnson had no children and Mrs. Johnson did not want to go back to live with her daughter, especially since her daughter had been opposed to the marriage. "I never thought that money was so important," Mrs. Johnson said. "I try to be careful but no matter what I do, he (her husband) complains. I know we don't get a big check and I really spend very little, nothing on myself." Mr. Johnson's side of the argument that ensued was this, "She thinks I'm made of money. She pays too much for things and she buys a lot of junk. She even bought paper napkins last month. You can't eat paper napkins."

The couples were asked if they had sufficient income and nearly one half of the men and well over one half of the women said that their combined incomes were too low. Although couples who believed their income was inadequate were more likely to have an unsuccessful marriage than couples who thought their income was sufficient, the actual amount of income was not always related to the couple's appraisal of its adequacy. Twenty-six persons with annual incomes of less than \$3000 considered their income to be sufficient and 7 persons with incomes over \$4000, two of them with \$10,000 a year incomes, considered their income too low.

A more realistic appraisal of the adequacy of income of older couples was obtained when the "added increment" method was used. This method consisted of asking the older person how he would spend an additional \$1000 each year. The gap between what a person has and what he would like to have is a measure of his relative discontent. The former represents his actual level of living; the latter his standard of living. If his standard of living, that to which he aspires, consists largely of items that are usually thought of as necessities, he may be considered to have less than an adequate level of living. If his standard of living also includes luxury items, then his actual level of living is usually adequate. Of course, there may be some individuals whose income adequacy is not accurately measured by this particular yardstick.

The idea of \$1000 additional income each year was most pleasant for the older couples to contemplate. No doubt many of them had been overjoyed each time their Social Security benefits were increased by a few dollars and many of them desperately wanted a small increase in their annual income. They had many uses for it. Some could think of necessities that would use up the \$1000. They

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had medical bills or back taxes. Their homes needed repairs or their wardrobes needed replenishing. Some wanted to use the money for food, a better diet. Others were interested in luxury items. They wanted to travel or to increase recreational expenditures. They would choose a wise investment such as putting money in a bank. They would donate more to charity or they would lavish it on their children and grandchildren.

Couples whose level of living was low, as measured by this method, were more likely to have unsuccessful marriages than couples who would spend the extra income on luxuries. One half of the couples mentioned only necessities when the prospect of additional income was presented and fewer than two thirds of them had successful marriages. Roughly 40 percent of the couples immediately thought of luxury items and over 80 percent of these had successful marriages. An adequate income does not guarantee a successful marriage but it enhances the likelihood of success. Likewise, an inadequate annual income does not doom the marriage to failure but it does increase the chance of failure.

Some couples with low incomes actually seemed to thrive on the lack of money. Mr. and Mrs. Hartman had an annual income of less than \$2000. They lived in a two room apartment that commanded a very low rent. Both of them had been accustomed to something better but seemed very happy. They managed on very little. Mrs. Hartman received second hand dresses from a friend and according to her husband, "She remodels them and they look like Lord and Taylor's." He does most of the shopping since she cannot walk without crutches and he prides himself on the bargains in food he is able to find. Mrs. Hartman smiled when asked what she would do with an extra \$1000 a year. "If you had a million you still couldn't buy what we have. Besides, it would be dull to have everything you wanted."

A crude income adequacy index was constructed based on three items: actual dollar income, the couple's evaluation of its adequacy and its adequacy as measured by the added increment method. When this index was applied to the 100 couples, 56 of them had adequate incomes and 44 had inadequate incomes. Eighty-two percent of those with adequate incomes were happily married and 64 percent of those with less than adequate incomes had successful marriages. Marital success is obviously related to income.

Income came from many sources. Almost all the couples re-

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ceived Social Security payments and usually these were supplemented with income from other sources. Most couples consider Social Security the basis for financial independence. They wish it could be larger but they are extremely grateful that it exists at all. It represents the difference between financial independence and charity. It gives them a sense of security that most of them could never achieve otherwise. "Social Security is only a halfway measure. It should be enough so couples could get by. But don't get me wrong, it has meant a lot to me. When I got it at 65, even though I didn't take it because I was still working, it gave me a wonderful feeling of independence that it was there for me."

Husbands had more divergent income sources than their wives. As a rule these were connected with previous employment in the form of pensions. Pensions for the most part are set up to provide income for the primary beneficiary, the retired employee. Very few of them also cover the wife in the event of her husband's death. None of the widows was receiving a company pension based on the employment of her first husband. Most widows relied largely on Social Security benefits and the income from capital investments, usually in the form of real estate.

A few of the couples, as we shall see later, had income based on current employment. Some got a little help from children and other relatives, and three couples were receiving welfare payments. Five of the husbands also were getting payments from the Veterans Administration.

Over one half of the older pairs were realizing income from capital investments. These included rental income from properties, income from mortgages, interest on savings accounts and other investments such as stocks and bonds. Those couples who had an income partially based on capital accumulation were more likely to have a successful marriage than those who depended on Social Security, pensions, or aid from friends and relatives.

Husbands in particular were very proud to have sources of income that were based on savings. It gave them a sense of personal accomplishment. Government payments, even though they are derived from payroll deductions, do not carry the same connotation of personal virtue. The older man who said, "I never lived up to my income or spent money unnecessarily. Consequently, I am very comfortably off," may seem smug and self satisfied, but he was

giving words to a set of values that is held by many persons in his age group.

When it became necessary for an older couple to dip into these savings the loss amounted to more than money; it posed a threat to their security. Older persons are very reluctant to sell a house for the same reason. They often hang on to their property even at great financial cost. The use of savings for health maintenance or the sale of a house because of the financial drain it represents may be a sound economic decision but it runs counter to the value system that led to the purchase of the house or to the accumulation of the savings. "I hate to use my savings even though we saved for this very occasion and time."

How the money is spent can be as important as how much money there is available to spend. When a couple's combined income is small, there is considerable involvement on the part of both husband and wife on how it is used. Younger couples frequently spend money fairly independently of each other. If the husband wants a new suit, he buys it. His wife orders clothes for the children and for herself without a family huddle. In the later years, each purchase represents a major decision. Usually one expenditure automatically and visibly excludes another. If the husband must buy a new suit, it means that the purchase of new tires for the car must be postponed. If the wife needs a health examination, she may not be able to buy Christmas gifts for her grandchildren. Under such conditions there is a tendency to postpone buying anything until the need is imperative. "Use it up, wear it out. Make it do or do without" is a New England maxim that older couples have taken to heart.

Couples were asked who made the decision on major purchases and four fifths of them agreed that it was always a joint decision. In addition, many of them pointed out that the decisions were made after very careful consideration lasting over several months. Mr. Caisse remembered how different it had been in the past. "I used to buy a car in 20 minutes. Once I ordered a brand new Chevrolet over the phone. Now my wife and I spend 2 weeks deciding what kind of an overcoat I should buy or whether I should get one at all." These couples who had worked out a general plan for major purchases usually had a happy marriage. The couples who couldn't say who made the decisions or who dis-

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agreed over who made the decisions were more likely to have unsuccessful marriages.

Frequently older people who remarry are advised to come to an understanding regarding money matters before the wedding bells ring. This is good advice, particularly if children are involved. Several of the older couples pointed out the importance of such an arrangement. "What's mine goes to my children and what's his goes to his. We agreed on this before we got married. This way there are no mistakes and everyone is happy." The difficulty arises in meeting current expenses. Although each situation is different, in general, couples who maintained a joint bank account and placed all their income in a common pool for living expenses had more successful marriages.

If each party to the marriage had a sizable income, its joint management was not necessary; however, the luxury of a private checking account was reserved for the few. Both Mr. and Mrs. Tabor have fairly large incomes. She said they kept separate accounts because "It is nice for each to have something of his own. If you want to do something foolish you don't have to ask the other one for permission."

If the husband had a good income and large nest egg, he sometimes encouraged his wife to save her money for her children. "What's mine is 50 percent hers. What's hers is hers." "I keep my own Social Security check so I can have my own money to spend on my children and grandchildren." "In a second marriage you can't have a joint account. What I have goes to my daughter."

But most couples need the combined incomes of the husband and wife just to meet everyday living expenses. "What I had before marriage is mine for the children but what we get now we spend together." Usually, the wife makes the day by day purchases and all the income of the couple is put in her hands. One wife described their money management in this way. "I put all our money each month in a drawer and I pay for groceries out of this. If my husband needs money he gets it out of there. That is better than saying, 'Here is \$20—that is all you can have this month'. I don't believe in saying to a man he can't have any more. My husband can take whatever he wants. Sometimes there is some left over and we spend it the next month."

Not quite two fifths of the couples maintain separate accounts

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and only one half of them have successful marriages. Just over three fifths have a joint account and nearly 9 of 10 of these marriages have turned out well. Many of the older couples with separate bank accounts discover that this practice leads to family quarrels and misunderstandings. "I don't know how much she has socked away but she's mighty sure she never spends any of it," one man complained.

A wife in Danbury had promised her son that she would keep her money in a separate account. "It has caused all kinds of trouble, most of it unnecessary. My husband always throws this in my face. We fight over nickels and dimes until it makes me sick."

Another unhappy married couple had carried the separate budget plan to the extreme. Each bought the food he wanted and the wife prepared two separate meals, one with the food she had purchased and one with the food he had bought. "I know it sounds silly but we each have our own butter dish and if I run out I have to borrow some of his and pay him back."

Probably the best arrangement for couples that can afford the luxury of separate accounts is to have an understanding that the money will be passed on to the children intact only if it is not needed by either the husband or wife. This gives the couple a feeling of security. Should one of them become ill, he would have the financial resources of both to carry him through. "Our children aren't exactly hard up," Mr. Lyman pointed out. "If Mary (his wife) needed any money for anything she should have it even if it meant cutting down on what I leave Robert (his son) and his family. I think she feels the same way."

Most older persons who remarry do not have this problem. Their combined income is so small that all of it is needed. Any property they may own is first of all a backlog for their own security. Their primary concern is whether they will have enough. "I would like to leave something for my children, of course. Right now I am worried for fear I will become dependent on them."

Marital discord based on money matters is not confined to older couples, but the urgency of the concern is greater when one must live on a small retirement income during a period of inflation. A general rise in the income of older persons would not guarantee success in retirement marriages, but it would remove the stress from the arena of despair.

X. Retirement and Success In Marriage

Work in our society means much more than the income derived from it. It is a source of human relationships and new experiences; it establishes a person's identity and is a sign of his usefulness to others. Most of the older husbands had been retired for at least 10 years when they were interviewed and they spoke with pride about their past employment and wistfully described how it felt to be without a job.

A small number equated their employment with income and income with security, and for the most part retirement came easiest for this group. Job security for them meant income security and, when the latter was reasonably well met, the job was not so important. Unfortunately, incomes were eroded by inflation and for this reason some of the older men were sorry they had retired. "It's easy to earn big money today. If I had my job back for a year or two I'd be on top of the world." Mr. Flanberty spoke these words and then added, "I retired about 10 years too soon. I thought I had enough to live on and didn't see why I should keep a job that some young fellow needed more. Now he's sitting pretty and I'm out of luck."

Retired persons not only sorely missed the income from a job but ran into other problems as well. Many a man's friends are job related and when he retires he loses contact with them. At work he is surrounded by friends. Some men travel to work with friends while others engage in company recreation programs and establish friendships in that way. At retirement these ties are often broken since those who retire have no common meeting place and soon drift apart.

Mr. Stevens puttered around his house trying to keep busy and not succeeding very well. He enjoyed every minute of the inter-

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view and seemed hungry for companionship. "I didn't realize how many of my friends came and went with the job. We used to play pinochle every noon and now I never see any of those fellows. They are either too busy or quit work and moved away. Same thing with bowling. They promised to go bowling with me when I retired and I remember Bob said 'You'll have lots of time to practice.' Well, it isn't any fun bowling by yourself and they never showed up once."

Other older men were able to acquire a new set of friends following retirement. If they had many friends at work they usually found it easy to make friends when they retired. If they had only a few companions on the job they had even fewer when they stopped working. "I make friends easily," Mr. Parker commented. "Right now I probably have more friends than any man on this street." It turned out that Mr. Parker not only had retired but he had moved to Connecticut from upstate New York, remarried, and settled in a new neighborhood.

W. I. Thomas, a famous sociologist, once wrote that one of man's basic desires is the wish for new experiences. The explorations of a baby in his crib, the quest for excitement by the adolescent, the zest with which one tackles new tasks and new hobbies in the middle years, all illustrate the basic desire for new experiences. The same desire is present in the later years. Physical disability, a decline in mental alertness and, perhaps of more importance, the removal of sources for new experience may make it difficult for older people to try new things. But the desire often remains and many persons continue to lead exciting lives, even with old age.

The loss of a job eliminates an important source of new experiences. When a person is working he is constantly exposed to new situations. Even dull, monotonous jobs are accompanied by some opportunity to expand one's horizon. Conversations in the shop, at lunch, or on the way to work take a person outside his own narrow world. The successes and failures of fellow workers are matters of interest and almost every day the routine of the job is interrupted by some new event. But creation of new experiences has to be set in motion by the individual when he is retired and this requires effort. That is why many retired people say that "retirement is much harder than working."

John Costa was lost without his job and told the field worker

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all about it. He had retired 6 years ago but he remembered all the details of his work at the service station where he had been employed. His eyes lit up as he recounted some of the interesting things that had taken place there. "There was always something doing at the garage," he said. Unfortunately, Mr. Costa had always needed help in finding new experiences, and although for years his job gave him that help, retirement created a void in his life.

Employment is only one avenue for new experiences and some retired persons have found others. "After I retired I began to look into all the things I didn't have time for in the past. Personally, I don't like hobbies, I want to do useful things. Last winter I volunteered to collect money for the Community Chest and I was the first one finished so they gave me another block and I finished that." Unfortunately, many older persons try to concentrate on one or two activities that interest them when they retire and are not able to find new outlets for their energies. "I used to think it would be fun to go fishing any time I felt like it. Now that I have the time I don't want to fish. There really isn't much for a man my age to do in this town."

A job also establishes a person's identity; he is known as a G. E. man, a bricklayer, or a cook. When he retires he becomes anonymous; a man plays many roles but his occupation is the one role that signifies his place in the community. When he is asked, "What do you do?" he almost always answers by telling where he works or by giving his occupation. He never says, "I am a father" or "I am a husband" or "I am a member of the Elks." Instead, he says, "I am a barber" or "I work at International Silver." Many retired men find the question "What do you do?" embarrassing. Often they answer by saying, "I am an engineer but I have retired" or they say, "I used to work at Pratt Whitney."

Occasionally a retired person does acquire a new identity. Mr. Boswell explained it this way. "I retired from the Tax Department 10 years ago. Everybody knew who I was then but I bet nobody remembers. Today everyone in this section of the city calls me "Coach." Why? Because up until 2 years ago I was in charge of a Little League baseball team. I got to know all the kids and most of the parents. (He had some unfavorable comments to make about parents in general.) I became "Coach" to everybody."

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The loss of identity through retirement poses a problem partly because of the older person's attitude towards work. He grew up believing that only the idle rich don't work. It was a sin not to work for, "Satan finds some mischief still for idle hands to do." He sang "Work, For The Night Is Coming"—not "Enjoy Yourself, It's Later Than You Think." For this reason an older person wants to be identified by a job, and when forced to admit that he isn't working indicates that he was forced to retire. "I didn't quit—they made me. Automatic retirement, you know."

A job also demonstrates that a man is able to take care of his family. When an older man marries he usually expects to carry over the role of provider. Those marriages in which the wife has most of the income in her name do not work out as well as those in which the husband is the provider in fact as well as in theory. Questions regarding income were ticklish for this reason. Often the husband claimed he furnished the income even though it was obvious that his wife was in a better position financially. The touchy matter of whose house to live in if both parties to the marriage had a home of their own is related to the husband's concept of his role as a provider.

Mr. and Mrs. Perkins were relatively well situated. Mrs. Perkins still operated, with help, a little business left to her by her first husband. Her income enabled them to travel and to afford luxuries that they couldn't have had otherwise. The check Mr. Perkins got from Social Security was helpful but it wasn't enough to pay all the ordinary expenses of the household. For example, Mrs. Perkins always paid the taxes on the property. During the interview Mr. Perkins claimed that he had a used car business in Arizona during the winter months and was in the process of describing how it operated when his wife cut him short. "Now Frank, you know you don't have that car lot any more. You haven't gotten a penny out of it since we were married. Why do you talk that way?" This was a humiliating experience for Mr. Perkins. He knew the role society expected of him but was unable to fulfill it after retirement.

Marriage success is related to former occupation and to the adjustment that has been made in retirement. Men who held white collar jobs or were farmers were more likely to have successful marriages than men with other occupations. Women who had never

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held a paying job were more likely to have an unsuccessful marriage than women who had worked during part of their adult years.

Only a few of the husbands and even fewer wives still had gainful employment and most of these worked only part time. The marriages in which the husband still worked were more likely to be successful than those in which the husband had retired. The opposite was true in the case of the older wives; only 3 of the 6 working wives had happy marriages.

The working husband not only has a source of income but, in addition, he is playing the socially acceptable role of being the provider. This has a salutary effect on the wife as well. She basks in the reflected glory of having a working husband and she can assume full responsibility for management of the home. "I'm glad he works part time. No wife likes to have a husband under foot all day long. I pity Mrs. Stein (her neighbor). She can't do anything without Max (Mrs. Stein's husband) tagging along after her."

In most instances the wives who were still working had little choice; they needed the income. Their husbands were ill and the extra money from cleaning houses, watching after children, or sewing, came in handy. These women were all in the late 60's or early 70's and were struggling over the combined task of keeping house, serving as a nurse to their husband, and holding down a job. Mrs. Stakowski married an old friend of her first husband and felt duty bound to help him when he became ill soon after their marriage. She commented, "I worked all my life and I'll keep working as long as I can. I don't earn much but we need every bit of it. I don't know what we would have done without Medicare. I was at my wit's end."

Most of the men retired shortly after they were 65 but 30 percent of them did not retire until they were in the seventies. Men and women who retired some time between 70 and 74 were most likely to have successful marriages, and those men who retired after the age of 74 were the least likely to have a happy marriage. Men and women who can work as long as they want to and yet do not have to work beyond their seventy-fifth birthday apparently have fewer problems of adjustment and this is reflected in their rate of success in marriage.

The older man who had to make the adjustments in his life brought on by retirement during the first few months of his sec-

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ond marriage had a difficult time and his chances for a successful marriage were substantially reduced. Only one half of the men who retired the same year they were remarried had a happy marriage and 9 out of 10 men who had retired before they remarried had a successful marriage. The coincident onset of a new marriage and retirement status places a strain on the marriage. A well established second marriage eases the burden of retirement. "I thought a lot about retirement after my first wife died and decided it was better to keep on working—for me, at least. After I married Frances my attitude changed. I was getting older and there were lots of things we wanted to do together. So two years ago I retired and we've been busy ever since." Mr. Benton's second marriage had much to do with his successful retirement. He was able to retire to something.

When the older persons were asked why they retired, many of them gave defensive answers. Those who were old enough for retirement to be a socially acceptable status usually said they retired because they wanted to. The men who retired at an earlier age were more likely to say that retirement was forced upon them and that it was not really their decision. Some gave poor health as an explanation for stopping work. Almost two fifths of them volunteered the information that they were forced into retirement prematurely because of their age. A man's reasons for retirement were not related to marriage success, partly because those reasons were often rationalizations based on the importance attached to work. Several older men pointed out, "It's a shame that a man like me who wants to work can't get work."

Over four fifths of the retired men, however, are not interested in coming out of retirement and only 1 of the 13 who said they would like to work was actually looking for a job and could be considered part of the labor force. Most of the older men have become resigned to retirement and either like it or realize that work opportunities for them are next to impossible.

Some, as they grow older, enjoy the relaxed atmosphere of retired status. "I don't have to get up and go to work in the morning and come home and go to bed so I can get up the next morning." Others would be embarrassed to say that they would not work even if they had a chance, and have convinced themselves that the doors of employment are closed to them. "There's no work for an old man. You feel sometimes that you would like to

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be doing something—some constructive work—but nobody hires a person my age (73)."

The men who indicated they would like to work and couldn't get a job were less likely to have a successful marriage than the men who did not care to resume work. The same was true for the older wives. Frustration in employment is related to frustration in marriage and both are associated with personal dissatisfaction. Some older persons turned to community service projects following their retirement.

When a person is young he tends to direct his energies towards his own future, educating himself for a job and preparing himself for marriage. Later, his family comes first and his efforts are spent in providing for them. Old age sometimes brings the opportunity to provide for the well-being of a larger group, the neighborhood, the community, or even the nation.

Those older persons who have the ability, the opportunity and the will to help others almost always have happy marriages and well adjusted personalities. Mrs. Crawford donates one day a week of her time and skills in making noodles for the church. "It's the happiest day of the week." Another elderly woman sings in the choral group of the Golden Age Center. Another makes band-aids. One had so many activities she didn't have time for all of them. "There are so many more helpful things and projects I would like to do for others if I had more time." A retired man organized a retirement club; another has been very successful as a fund raiser for voluntary health groups. A retired day laborer was instrumental in landscaping the entire area around his church.

Frequently persons who have been active in community work during the middle years continue at an accelerated pace in their later years. It was said in one rural town, "If you want to get something done, ask Charley. He is the busiest man in town but he can always do one more thing." When Charley retired from his small general store he became even more active in community betterment projects. "For one thing," he said, "I can say anything I want to now. I used to be careful not to hurt someone's feelings because that might hurt me at the store."

A few men, as they grow older, withdraw from community activities, but the number is small. Once a doer always a doer is generally true. Mr. Sykes was the exception. When he retired

from his job at the Post Office he also resigned as chairman of the historical society, withdrew from the Volunteer Fire Company, and stopped taking community assignments. "Less is expected of me now, town and civic duties, that is. I can relax a bit more now. I have reached the place where I can say 'No' and live my own life."

Retired men and women who don't take part in community work are not necessarily idle. Most of them are able to find jobs around the house to keep them busy. Mr. Bloom at age 83, cuts his own grass, rakes leaves, even shovels snow, despite a broken hip. On the day of the interview he was perched on a ladder, painting the shutters on his house. Some men and women are excellent gardeners and take particular pleasure in growing flowers and vegetables for others. It gives them recognition and a feeling of being useful. The older couple who raised Easter lilies so beautiful they were featured in the local newspaper were justly proud of their handiwork.

Others find that a house can be very demanding and spend more time than they want to keeping their home in good repair. One older woman complained about the cost of maintaining her home and the lack of money for repairs. Her husband observed, "She knows now how useful it is to have a man around the house. I'm some good around here after all."

In the disengagement process older people may withdraw from some social systems but keep active in others. Family and employment provide the two most important roles for most men and when both of these are lost an emptiness is created that makes adjustment difficult. Remarriage is one way to maintain a family role and its success is often related to the older person's other major role—that of a breadwinner.

XI. Health and Success In Marriage

Health becomes increasingly important with age. Good health enables the older person to enjoy the good life; poor health negatively affects every facet of his life. The aged person who suffers from a chronic illness or from a physical impairment finds that his economic life, his social life and his plans for the future are dominated by this one compelling fact. It is reasonable, then, to expect that the health of the parties to a retirement marriage will greatly influence the success of that marriage.

Illness and incapacities not only affect the aged person who is afflicted but they seriously affect his spouse and other members of the immediate family. They tax the financial resources and, more importantly, the physical and psychological resources of both parties in the marriage. Yet for the older person in poor health the presence of a mate increases his chances for survival. The aged individual who lives alone is severely handicapped when he becomes ill or disabled. He lacks the personal care and attention and particularly the emotional support that a spouse can supply.

Mortality rates and morbidity rates are lower for married men and women than for widowed men and women. Married persons are a select group partly because persons in poor health are less likely to attract a mate, but mainly because of the differences in the environmental circumstances surrounding the married and the unmarried. The opportunities for healthful living conditions, a regulated pattern of living, better diet, moderation, and mutual care are greater in the married state. Likewise, the danger of accidents is probably less when there is a helping hand in the home and another pair of eyes in the front seat of the family automobile. The greater likelihood for illness and accident in the later years makes marriage especially important for older persons and the

growing number of widowed oldsters is having a negative effect on the apparent health of the older population. It has been predicted, "Unless our society can improve its measures to cope with the social problems relative to divorce and widowhood, the physical and emotional disabilities that accompany the unmarried state will increase with the increase of the population aged 65 and over."¹⁰

A team of British doctors recently discovered an excessive death rate among widowers during the first six months of bereavement but observed that the death rate returned to normal shortly thereafter. The selective remarriage of the fittest men was one of the reasons, although there were several others, for the subsequent decline in the abnormally high death rate that occurred in the first few months of widowhood. Since most older couples surveyed in Connecticut found happiness, personal adjustment, and companionship in their retirement marriages, is it not likely that marriage contributed to their health as well?

The measurement of health is not easy, even when clinical examinations and laboratory tests are available. Usually health is measured negatively, that is, with reference to illnesses and disabilities. Moreover a household survey such as the one conducted in Connecticut does not always uncover the undiagnosed illnesses or the minor disabilities that may impair the health of the older person. The older couples were asked a series of questions designed to reveal symptoms of disease as well as diagnosed illnesses. Eight pages of detailed questions such as, "Do you have palpitation, swollen ankles or chest pains? Do you sleep flat in bed? Can you climb a flight of stairs at a steady walk? Do you have any abnormal bleeding? Are you troubled by your hands sweating so that they feel damp and clammy?" were asked. Only a few couples were bored with these questions or made facetious comments like "If I had all those, I'd be in the cemetery" or "I'll never complain again after hearing what could be the matter with me." The older couples were genuinely interested in health and enjoyed discussing their ailments or boasting about their robust good health.

Information on health was assembled by lay interviewers but the questions and the subsequent analysis of the answers were the work of a physician who had wide experience in this field. As a

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result, a fairly good picture of the health of the 100 elderly couples was obtained, one that was corroborated by other information about them.

Two things should be kept in mind as we scrutinize the health of the older married couples. In the first place this is a biased sample of all retirement marriages performed 5 years ago in Connecticut. Lost are the couples in which a death occurred. Gone are the couples who were too ill to be interviewed or had moved to a hospital or convalescent home and many of the other couples that could not be located may also have experienced serious physical setbacks. The health of the interviewed couples in all probability was superior to those who were not interviewed.

However, it should be remembered that men who are 70 and over and women who are 65 or older have high morbidity rates and are likely to have any one of a number of physical impairments. They may have learned to live with chronic illness, or with partial blindness, or with a leg that no longer supports the body's weight, but they are handicapped to some extent by these ailments. As one woman of 78 said, "You'd never know that my husband had a cholestomy and that I had a hysterectomy and still have bleeding ulcers and high blood pressure but believe me, we know it and there isn't a minute when we can forget it."

The proportion of persons with chronic illnesses and physical impairments increases with age. According to the United States Health Survey taken in 1957, 75 percent of the older population had at least 1 chronic condition and in most instances their activities were limited to some extent. Just over 40 percent of the total population had a chronic condition and only 10 percent were restricted in their activities because of it. It has been estimated that nearly 25 percent of persons who are well at age 60 will develop a chronic illness within the next 5 years and 40 percent of the well persons at age 70 will have a chronic illness before they are 75. This suggests that most of the persons who married late in life either had a chronic illness at the time of marriage or fell prey to one shortly thereafter.

In general, the older married couples enjoyed good health. Approximately one fifth of them, 21 husbands and 18 wives, had no evidence of illness or disability and most of the others were ambulatory with minor impairments or with diseases that were

being treated. Only 7 husbands and 6 wives were ill and only partially ambulatory and 4 husbands and 5 wives had major impairments. A few of the older persons had illnesses that had not been diagnosed or impairments that had not been corrected. Many had never had a physical examination during their adult years except for the Wasserman test required under Connecticut marriage laws. One woman remarked, "I had to laugh when they made me take a Wasserman test at my age but during the process the doctor found out I had high blood pressure so it was a good thing after all."

Some illnesses were not considered serious enough to mention by older persons. They considered them part of the process of growing old. An old man in the Hartford area explained, "I have no illness. Of course, arthritis has been my middle name for 17 years. I wouldn't feel right without it." Many of the older persons interviewed claimed to be in good health, but at the same time they admitted to a chronic illness or a physical disability.

The impact of the illnesses and infirmities of old age can be seen in the everyday patterns of life of the older couples. Nine of the men retired from active employment because of health and many more had to give up certain jobs around the house because of a weak heart, failing eyesight, varicose veins, rheumatism or some other ailment. They no longer could do such things as shovel snow, cut the grass, wash windows, lift heavy objects or paint ceilings. Some are even more restricted and must not climb stairs, remain standing for more than a few minutes, or bend over. A housewife who complained of low blood pressure said, "Five years ago I could tear this place to pieces and put it back together and then go downtown shopping. But not today. When I go somewhere now I do nothing beforehand except rest and get ready for it."

Poor health also contributes to the reduction in social life that sometimes accompanies old age. "I gave up going to the Rebeccas on account of my health." "I used to go out a lot but I don't feel up to it any more." "My children say, 'Why don't you come over and see us' and I tell them, 'You come over here. Your mother hasn't the strength she used to have.'" Poor vision and slower reflexes have reduced or stopped altogether the driving of an automobile and this, in turn, has forced a reduction in social life. "My

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husband finally gave up driving at night and since then we haven't gone anywhere."

Many of the older couples were resigned to a less active life and some seemed to enjoy it. "Sometimes I'm lazy, sometimes all right. I sit down more often when I can't work any more. There is a difference—not worse, but different." "We haven't stopped doing anything, we just do it slower. We're not as fast but we get it done." "When you have plenty of time, it seems foolish to spend it in a hurry. Besides, I'm not as healthy as I used to be."

"I wish I could afford to be sick." Mrs. Peabody was speaking for many older persons included in the survey. The cost of an illness, an operation, a chronic condition, or an accident is often a major expense, one that strains the budget and sickens the mind. "We paid the doctor \$100 last year and owe him \$60 this year. I don't see how this can go on much longer." "Blue Cross lasted only 31 days and then all my savings were used up and my wife is still no better." Many older persons are willing to curtail their activities, reduce their expenses and suffer the hardship of illness or impairment, but cannot endure the despair of unpaid medical bills or unmet medical needs.

This has led to a serious blind spot in health care. In order to avoid medical expenses a number of older persons ignored symptoms of illness, delayed medical examinations and used home remedies of dubious value. Mr. Carroll frankly stated, "I don't believe in checkups; you pay a lot for nothing. They tell you you need operations, you need medicines. Medicines make you worse." And then he added significantly, "Besides, I couldn't pay for another operation like the last one."

Many older persons were afraid they already had a serious illness and preferred to live in ignorance rather than to learn the truth. "I don't see a doctor. There is nothing the matter with me. I feel pretty good." The woman who said that had been losing weight for two years and suffered from internal bleeding. An elderly man with a history of high blood pressure refused to see a doctor because "He would only upset me. I'd rather not know the truth."

"I never bother with doctors—I go by 'feelings.' I can take care of whatever is wrong with me. I guess I'm just old fashioned." There were several persons like Mrs. Lucas and they used a wide

variety of home remedies and drugstore patent medicines. Mrs. Lucas herself took four kinds of pills and couldn't remember what they were supposed to do for her. Arthritis "bracelets," tranquilizers, headache powders, sleeping pills, laxatives, "old age syrups" and many other household remedies were extensively used. A concern for health, a fear of knowing the truth and the threat of unmanageable debts cause older persons to avoid competent medical advice and seek help from home cures and therapies recommended by newspaper advertisements and well meaning friends.

The proportion of persons with robust health declined with age. One third of the men who were 70-74 years of age at the time of the survey were in reasonably good health with no disabilities; only 10 percent of those past 80 enjoyed good health. The same trend was observed for older women with an even more precipitous decline in the proportion who were without illness or infirmity in the later years.

Good health is also related to income. Four fifths of the couples who were in good health had satisfactory incomes and less than one half of the couples who had some illness or impairment had satisfactory incomes. Other research has shown low income groups usually have more than their share of chronic illnesses even when age is held constant. Poor health can be both a cause and effect of low income. Couples who are in poor health may incur heavy financial expenses for hospitalization, surgery, medicines and other medical needs and these expenses are a heavy drain on retirement incomes. One serious illness can wipe out a lifetime of savings.

But low incomes are a cause of poor health as well. Usually low income families have poorer housing, live in less sanitary neighborhoods, have less to spend on proper nutrition and have neither the education nor the resources to practice health maintenance. "A complete medical exam would cost me \$30," a man of 85 declared. "I don't have that kind of money and besides, I'm so old it would be money down the drain," he added.

Health is closely associated with personal adjustment and happiness; persons in poor health usually had low life satisfaction scores. Men found it especially difficult to make a good adjustment when they suffered from a chronic illness or some form of body impairment. Burnight has published similar results for older persons with physical disabilities based on a survey he made in Providence,

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Rhode Island.¹¹ He found an association between impairments and general health and between impairments and life satisfaction scores, especially for older men. Women, he pointed out, are better and more frequent customers of medical services than are men and they adjust to illness or disability more easily than do men. Women also complain less, are more likely to seek medical advice and in general, take better care of themselves. As a result, impairment and illness may not affect their general well-being as much as they affect the life satisfaction of men.

The chances for marital success are increased if either the husband or wife has robust health. However, good health does not guarantee a successful marriage and poor health doesn't always result in an unhappy marriage. Sometimes the onset of a chronic illness makes the marriage all but impossible. "I don't know what to do. My husband took sick right after we got married and he has been a difficult patient. I feel sorry for him but my own health is not too good and I don't know how much longer I can look after him." In other instances an illness or impairment has helped make the marriage a success. "She needs me now more than ever before. I feel I am of some use to somebody. We sort of help each other."

Almost one half of the older men and women had illnesses and disabilities that could be helped by the care and attention found in marriage. This was especially true for the men who reported that they received much better care as husbands than as widowers. Three fourths of the the 43 men who needed the care of a wife indicated that their health had improved since marriage. However, only one half of the women who had a health condition that married life might have helped reported their health had improved since remarriage. Most of the wives took reasonably good care of themselves, both before and after marriage, but the men were less likely to be mindful of their health without a wife in the picture. An elderly man in Eastern Connecticut put it this way. "You know, a man goes to the cemetery first—a woman goes to the doctor first."

The wives did a good job in making sure that their husbands ate the right kind of food, kept warm, took "them one-a-days" and other medicines on schedule and received nursing care when needed. Several wives who were ill or partially disabled remarked

on how helpful their husbands had been. "My husband watches my diet a lot better than I do myself." Living alone can lead to irregular eating, exercise and sleeping habits for either the man or woman and remarriage may add many years of health to elderly couples.

Two thirds of the men and not quite one half of the women believed that their diets had improved since marriage. There were 25 men and 24 women who had diabetes, hypertension, or some other illness that necessitated a regulated diet. In these cases marriage was of positive benefit, particularly for the husbands who required special diets. Elderly women tended to be careful of their diets at all times but the men became careless when there was no one around to look after them. The wives sometimes improved their own diets in the process of making sure that their husbands ate well. "It is a lot easier to cook for two than just for myself," one wife pointed out. "I want my husband to eat right and I found out I was eating better myself."

Even so, a number of older men and women continue to ignore medical needs and for one reason or another do not take proper care of themselves. For example, at least 1 older person out of 10 needs dental work but does nothing about it. The following comments are typical. "My husband lost his dentures while drunk and the new ones didn't fit. He filed them down himself but finally gave up using them." "I had all my teeth pulled in 1946 but I don't like false teeth so I never got any." "Every so often a tooth drops out. So, let it drop!" "I have partial uppers but I can't keep them in. They gag me." "My teeth fell out when I was swimming. They weren't covered by insurance and I never got new ones." "My false teeth need relining. It will cost \$65 and I can't afford it." Eyeglasses, special braces, shoes and corsets were also discarded, lost, or never used by some older persons who need them. "I can't make my husband use braces on his leg so I just humor him and let him do what he wants." "He is supposed to take two pills a day but he takes only one to save money." "Someone told him to put turpentine on his hand when it gets numb. He won't try it."

One fifth of the brides and grooms had deteriorated in health during the five years that elapsed since their marriage. When this occurred their chances for a successful marriage declined rapidly. For example, the rate of marriage success was 86 percent for

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women who showed no signs of poorer health; it was 67 percent for women who exhibited some evidence of worsening health; and the chances for marriage success dropped to 58 percent for those women whose health was definitely poorer now than it had been 5 years earlier. Declining health also affected their life satisfaction scores in a similar way. Mrs. Barbour had a serious operation 2 months after her marriage. A ruptured appendix was removed. "I haven't been happy since then, either in marriage or otherwise, mostly because I don't feel well enough to do the things I really want to do."

Minor mental illnesses are not easy to identify; so a distinction was made between objective and suggestive evidence of mental problems. Roughly two thirds of the older husbands and wives showed no signs of mental disturbance and in only 5 percent of the cases was there objective evidence, either physical or emotional, that some loss of mental competence had occurred. There was suggestive evidence, again including both physical and emotional evidence, of a drop in mental competence for about one fourth of the husbands and wives.

Mental competence is very closely related to life satisfaction scores. Practically none of the older persons for whom there was objective evidence of mental decline had high adjustment ratings and those with suggestive evidence of mental disturbance ranked very low in personal happiness. This, in turn, affected marital success. Only one third of the husbands and wives who had objective evidence of loss in mental competence had successful marriages.

One important clue to emotional stability was the reaction of the older couple to noise. The noise created by children was especially irritating but barking dogs, radios and television sets, train whistles and other disturbances also upset some of the older persons. "Last year my wife was bothered by the boy next door who played ball and was noisy. When she asked him to stop he called her an old hag. She became hysterical and called the police." "When I try to take a nap the neighborhood children bother me. I tell them to stop by knocking on the window but they pay no attention." Part of the difficulty with children is their lack of obedience, which upsets the older person as much as the noise itself.

Imaginings, dreams, and visions plague a few of the older per-

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sons. Some are worried about their unreal adventures; others take them in stride; and some actually seem to enjoy occasional trips into fantasy. "Every morning we tell each other the bad dreams we have had. For nearly a year she (his wife) had worse dreams than I. Lately I've had some pretty bad ones. In fact, I'd say that my dreams are worse than hers now."

Health is an overriding consideration in lives of older people. Aged couples are indeed fortunate when one or both of the marriage partners does not fall victim to an illness or some kind of physical impairment. Yet marriage is a positive force in health maintenance and the older men and women who remarry probably are adding years to their lives.

XII. Housing and Success In Marriage

The living arrangements of older people is an important element in their general well-being. Widowed persons face a number of alternatives: whether to live with children or not, whether to remain in the area where they have spent most of their lives or move to a warmer climate, whether to maintain a home or apartment or live under some congregate living arrangement, and whether to own or to rent a home. The older men and women in the survey had already answered 2 of these questions in a certain way or they wouldn't have been included in the sample. They had chosen not to live with children and had not moved to a different part of the United States. The other questions still had to be answered and their answers give us insight into their personal adjustment and into the probable success of their marriage.

Home ownership is a symbol of security, representing much more than the monetary value of the property. For many older persons, to own a home has been one of the most important goals in their lives. Most of them had acquired a home during the early part of their first marriage, often at considerable sacrifice. It was their most important investment and the most important safeguard against the hazards of old age. Moreover, it took on new meaning as the years went by. Their children often were born in the home and almost always grew up in it. The home held memories and it held their treasures, the furniture, the pictures, the knickknacks, and the accumulations of a lifetime.

A private residence, either owned or rented, provides an environment for older people that becomes increasingly important for them. Most older persons today do not regard their home as merely a place to sit out their remaining years. Their incomes, though not large, are sufficient to let them pursue an active life

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and to use the home as a base from which to operate. They retired at an age which gives them 10, 15, or more years to enjoy their leisure and again the private residence provides a good environment. The health of older persons is better than ever before and most of them can lead useful and independent lives, especially if they have a home or apartment of their own.

The shelter and comforts provided in homes for the aged and in other forms of congregate living may be as good as or better than those in a private home but the feeling of independence is lacking. Mrs. Nevers spent 2½ years in a church home for elderly women. She spoke appreciatively about the modern conveniences in the home. "We had air conditioning in every room." She was grateful for the care and attention she received there and for the many interesting group activities that were a regular part of the program. When she remarried she moved into her husband's home. It was not a modern house and its location left much to be desired. But to Mrs. Nevers it was "a home of my own! This is like living in heaven."

However, ownership of a home does not guarantee a successful marriage for older people. The 73 couples who owned the house in which they lived did not have a higher rate of marriage success than the 27 couples who rented a place. Home ownership is a mixed blessing in the later years for several reasons.

In the first place, a "home of your own" can be an expensive luxury. This is especially true of older homes that have recurring expenses for repair and upkeep. The roof that leaks, the water pipes that must be replaced, the wiring that becomes a hazard, the floors that begin to sag or the exterior that needs repainting can be a serious drain on the budget. Financial problems arise when these maintenance items are not budgeted. The cost of a new roof represents a huge item for the couple who is barely able to make both ends meet. "We went in debt to get our furnace repaired." "Most of our savings went for the new well. I don't know what we will do now. You can see our house needs painting and the porch roof leaks. Where is the money coming from?"

Although the value of the dwelling may be depreciating and thus be a hedge against inflation, this is a form of "paper profits." It represents no return on the investment until it is sold and with the sale goes the sense of security so important to the elderly

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couple. "I sometimes think we would be better off in an apartment," Mrs. Flannery mused. "My son tells me that we could get \$15,000 for the house. That's a lot of money. I guess you could say we are 'house poor'. I don't think we would be happy in an apartment."

Current expenses in a privately owned home are large. The cost of fuel oil, gas and electricity is a steady drain on the budget. Property taxes are high and have been rising for a long time. They pose a special threat since the individual has so little control over them. He can reduce the cost of utilities by being careful in the use of gas and electricity, by shutting off a room or two to conserve heat or by doing without a telephone but no matter what he does, the taxes on his house continue to rise and take a growing share of his fixed income. "When my husband died our taxes on this place were \$75 a year. Do you know what we pay now? Nearly \$250. And you ask why we don't go to a doctor. I'll tell you why we don't go to a doctor. All our money goes for taxes."

The widowed person who lives in his own house must meet these expenses from a single income. There is economic pressure for him to take in roomers, remarry, or to ask one of his children to move in with him. It is too expensive to live alone. One older widow who found herself in this predicament chose to remarry and she apparently found a husband who knew how to reduce expenses. "He showed me how to do things. He watches every little thing. He is awfully good at fixing. He fixed the furnace and we spend less for oil. He follows me around and turns off the lights just to save electricity." Her husband was pleased with all this and beamed, "I guess you got a bargain when you got me."

Unfortunately, most of the houses owned by older couples are much too large for their needs. "We just rattle around in this place." The size of the home appears to be related to the maximum size of the family. When it was filled with children it may have seemed too small but as an "empty nest" it is much too large. The usual size of the older couple's home is six rooms and over one fourth of them had more than six rooms. What was an optimum size for a growing family becomes much too large for the aged couple.

A large house, even if part of it is unused, can be a burden to the housewife who must keep it clean and in order. As she be-

comes older and perhaps less able to get around this task looms larger and larger. A certain pride in housekeeping may force her to try to keep things just as they were and in the end she becomes a slave to her house. Several of the older women who were interviewed continued to wash curtains, sweep floors or scrub the woodwork during the interview. One of them apologized. "Excuse me if I keep busy. I don't dare get behind in my work or I'd never catch up again."

Occasionally the couple has been able to convert a large old house into two or three small apartments. This leaves them plenty of room and reduces the amount of housework. It also provides an income that can be closely adjusted to changes in the cost of living. "We raise the rent when taxes go up." Unfortunately, most older couples cannot or do not wish to subdivide their homes. Many of the large homes are located in neighborhoods zoned for single family residences and many older persons hesitate to remodel a home that holds so many memories, preferring to leave it as it is. One elderly woman explained why she didn't rent one of her rooms that had a separate outside entrance. "When my youngest son was three years old, he was very sick and we slept in that room. His daddy was in the war (World War I). I wanted to be able to get to the doctor's real quick if he got worse some night. I wouldn't want just anyone to live in that room."

Home ownership also has the disadvantage of tying older persons to one place because they are afraid to leave a house unattended. "Who will make sure the pipes don't freeze?" "What if someone breaks in?" "You need someone here all the time to look after things." "An empty house is an invitation for trouble in this neighborhood." These are some of the replies when the elderly couples were asked if they travelled much or visited their children in other parts of the country. Probably most of these people did not want to travel or could not afford to travel and merely used their home as a convenient excuse. Nevertheless, the house served as an anchor for many and prevented them from moving around as much as they might have wished.

The longer the home has been owned by one of the older persons, the greater the probability that certain problems of location will have arisen. Homes selected for perfectly valid reasons 40 years ago may not appear to be well chosen today. Highway construction and urban redevelopment have changed the character of

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many neighborhoods. One home was located very close to a heavily traveled super highway and the noise bothered the elderly couple who owned it. "You should have seen this place when I bought it," the husband commented. "It was way out in the country then, almost a farm. We used to wake up and listen to the birds sing. Now we get wakened—and it isn't by birds, either."

Houses that were within walking distance to work and the downtown stores and churches are now in a transition area that attracts low income families. Since the houses are large, many of the newcomers have large families and their children are a constant source of annoyance to the elderly couples. The older persons want desperately to communicate with children but the gap in generations is large and the children do not always respond to the aged person's overture for friendship. Children often behave in ways that shock an elderly couple unacquainted with the freedoms given to the modern child. Any attempt to control the child's behavior results in disobedience and soon degenerates into mutual dislike. Several older couples complained bitterly about the behavior of neighborhood children and one older woman actually became emotionally unbalanced as a result of a series of encounters with children in the area.

The home is so important in the lives of older people that it can affect the success of their marriage. It is related to their sense of security, it serves as a constant reminder of past associations connected with the earlier marriage, and it tends to determine who is head of the household. At the same time it provides a bond between the marriage partners and gives them status in the community.

The type of housing does not have much relation to marital success; couples that lived in single detached dwellings were no more successful than couples who lived in duplexes or in apartments. Only 2 of the 6 couples who lived in a housing development sponsored by an agency of the government had successful marriages. Those couples also had low incomes by definition and the lack of economic stability probably was the crucial factor in their unhappy marriages.

Although the type of housing and home ownership had little relation to marital success, the particular home in which the couple lived was an important element in the success of their

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marriage. Individuals who lived in the same house they had occupied before the remarriage tended to have a somewhat lower chance for a successful marriage than individuals who lived in a different house after their remarriage. Exactly one half of the men and roughly one third of the wives remained in the same dwelling after their marriage. When the couple chose to live in a house that neither husband nor wife had occupied, the chances for a successful marriage were 8 out of 10. In the instances where the couple lived in a house formerly occupied by either the husband or by the wife, the rate of success in marriage was less and when they lived in a house that both had occupied previously, the chances for success dropped to 5 out of 10. Couples who lived in the same house immediately prior to the marriage usually consisted of a widower who married his housekeeper or 2 persons who lived in a rooming house.

Mr. and Mrs. Pitkin were a couple who chose to begin their second marriage in a house that neither had lived in before. Mrs. Pitkin gave the reason for this decision. "I always said I wouldn't live in another woman's house and it wouldn't have been fair to ask my husband to move into my house. It won't work that way because you can't help but make comparisons. Paul's first wife was a fine person and I am sure she kept a good house but she didn't keep house the way I do. Nobody does it exactly alike. And I don't want to hear how she did it." Her husband, Paul Pitkin, said the same thing in fewer words. "We just wanted to start out fresh in a new house."

A decision very crucial to marital success developed when the couple had the choice of living in a home formerly owned by one of them or finding a different residence. Sometimes both the bride and groom owned a home before marriage and under these circumstances their marriage had a good chance of success. Home ownership is related to financial position and those couples who had property on both sides were more comfortably situated than the other couples. In addition, if both parties owned a house there was flexibility in the choice of where to live. Twenty-two of these couples chose to live in the husband's home, 16 in the wife's home and 14 disposed of both homes and chose to live in a third dwelling. The 3 alternatives were all favorable to a successful marriage, probably because a wider choice was available, with both the bride and groom having a home to offer.

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As a rule, when the couple decided to live in a home owned by one of them, the other spouse either sold or rented his property or turned it over to his children. When the couple chose to live in neither the wife's nor the husband's house, they usually sold their houses and sometimes pooled the money to buy another house.

The importance of prior home ownership to marital success was most dramatic when only one of the partners had a home and a decision had to be made whether or not the couple should live in it. There were 26 couples in which only the husband owned a house before remarriage and 13 couples in which only the wife had a house. Two thirds of these couples had successful marriages, which is slightly below average for all couples. However, if the bride or groom sold his house and the couple lived elsewhere, the chances for a successful marriage rose to 84 percent. If the couple chose to live in the home of the marriage partner, who had a house from a prior marriage the rate dropped to 50 percent. It made little difference whether the bride or the groom originally owned the house. If the couple chose to live in it, the chances for success declined. If the couple selected another residence and the husband or wife disposed of the property by renting or selling it, a happy marriage almost always resulted.

To understand why such a relationship between marital success and prior home ownership existed we turned to some of the comments they made during the interview. The wives as a rule preferred to begin housekeeping in a home that had not been furnished by their husband's first wife. "I had a lot of good quality furniture but it didn't fit his house," one woman complained. "I felt more like a housekeeper than a wife living in his wife's home," another added. "My friends all live on the north side. I don't know anyone around here." "It will always be 'her house' to him." Apparently, the second marriage brought more problems to the wife when only one home was available and it belonged to her husband. Some wives were so happy to have a home they could call their own that they were quite content to live in their husband's home. "This is a lovely house. I never realized how convenient it was. The longer I live in it the more I can understand why he (her husband) likes it so much."

The husbands who were forced to live in a home owned by the wife probably felt this was a threat to their position as head of

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the house. Mr. Young had been forced to sell his home during the illness of his first wife. He was careful to say that the present arrangement was fortunate for him but he pointed out that it wasn't the same as "owning the house yourself." "I don't like to ask my wife if it is all right to move this or does she want the glass puttied up." One wife pointed out, "I am the head of the house, of course. The house is mine." Her husband didn't contest this but it was apparent that he resented her saying such a thing.

Only a few of the couples mentioned during the interview the decision-making process that had led to their selection of the home in which to live. Usually the choice was an obvious one; either the husband's home or the wife's home seemed like a logical choice. Those couples who decided to begin their retirement marriage in a house that neither had occupied before usually had already decided to dispose of any property they owned. One husband and wife were too quick in disposing of their homes. He sold his house at a nice profit and she gave hers to a daughter, and then they began looking for a place to live. They searched all over the town and read all the real estate advertisements. In fact, they postponed their wedding 3 weeks when they discovered that it wasn't going to be easy to buy a home or rent one in a suitable neighborhood. Finally the daughter offered them the house that her mother had given her. "And do you know, she charges us \$75 a month." It is probably just as well that only a few parents gave their homes to children outright.

Choosing a place to live thus becomes very important for the older couple who decides they wish to marry. Although often it is not desirable for them to move into a home that passed to one of the marriage partners from the first marriage, the advantage of a private residence, regardless of ownership, was apparent to most older couples. It will be seen that, as their social life began to diminish, the home assumed greater importance to them and more of their time was spent in home-related activities.

XIII. Social Life and Success In Marriage

The older person who has retired and whose children have left home is often faced with the problem of how to use the spare time that has been thrust upon him. He may consider his retirement income a form of deferred benefit earned during the working years, but he has never quite accepted the notion that free time is also a fringe benefit he has earned. He subscribes to a belief in the nobility of work, yet lives in an affluent society that can afford the luxury of leisure. In his mind, only earning a living and rearing a family are respectable roles. Social activities, not work related or family centered, are forms of play and to indulge in them gives rise to feelings of guilt. These attitudes are magnified for widows and widowers who no longer have the duties and responsibilities of the conjugal family to occupy their time and affirm their usefulness to society.

There are those who believe that aging results in a decrease in the amount of social interaction between the aging person and the social systems to which he belongs. This theory of disengagement or mutual withdrawal holds that, as a person gets older, he tends to reduce his participation in many facets of his life including gainful employment and membership in social groups, both formal and informal. These changes take place partly because the individual wants to reduce the pace of social interaction or has to because of declining capabilities and partly because forces exterior to himself require it. There are, of course, wide variations in the scale of these changes; some older persons remain active in society and others almost completely withdraw from social life.

The loss of a marriage partner late in life removes one role from the older person. He may adjust to this loss by remaining

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disengaged or he may attempt to have closer ties with his children, with siblings or with friends. The persons under investigation remarried and thus maintained the conjugal role. Marriage in the later years counters the disengagement process in the arena of primary relations but does not necessarily indicate a desire to maintain other roles and to remain active in other social systems.

For example, an aging person may remarry in order to secure the companionship he needs and wants with the least personal effort. "It's nice to stay at home evenings," Mr. Dorr confided. "Before I met Catherine I was on the go all the time. I belonged to half a dozen clubs and between meetings I used to visit my kids. Now we sit at home most every night except Thursdays."

Others have discovered new friends through their marriage and have increased the tempo of their social life. "Until I got married I didn't go out much. Now I go wherever my husband says. He goes to the Golden Age Club six days a week and I go with him. One morning every week I sew for the Red Cross. My husband drives me there and comes and gets me. I would say my social life picked up after I got married."

Occasionally, the loss of the marriage partner reduced social participation in an area that was especially important to the surviving spouse. When this was the case, the selection of a new mate was partly determined by a desire to resume the interrupted activity. "My first wife was a great dancer and so is Marge" (his second wife). "I was so happy to find a man who liked to go on fishing parties just like my first husband." "I suppose I married Jack because we both play cards a lot. I missed the card games when my husband died. He always enjoyed a good game."

In this chapter, two kinds of social participation will be analyzed; informal visiting among friends and activity in formal organizations. Visiting with children, an equally important form of social participation among older people, is treated in the next chapter. In general, there was some decline in each of these activities but with considerable individual variation. The analysis was focused on the question, "Did remarriage hasten or delay the disengagement process associated with aging?" Although we did not arrive at a definitive answer to the question, the analysis provided some interesting conclusions regarding both remarriage and social participation.

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Most husbands and wives had a social life that was satisfactory to them; 85 percent of the men and 82 percent of the women said that they went out as much as they wanted to, yet nearly one half of both the men and women said they went out less now than 5 years ago and only one fourth of them said that there had been an increase in their social activity. The proportion of those who were satisfied with the amount of social life they had was about the same for both those who reported a decrease and those who reported an increase in social activities. Disengagement apparently was not accompanied by dissatisfaction or at least the couples did not admit to disappointment.

Those who said they were not participating as much as they would have liked gave a number of reasons but most of them blamed it on poor health. "We don't go out much now. He (her husband) won't admit this but he is not up to much driving any more." "Since I got sick I don't get to do the things I used to. I'd like to get down to the Club once in a while but I get dizzy spells and I have to stay at home." A few blamed their lack of activity on others. "People don't have time to visit one another now." "Only young people go places. You are too old. What can you do? Sit in a hall and nobody likes you. They look at you but don't speak." Low incomes were also mentioned as a reason for curtailed social life. "I'd like to go more but everything costs money nowadays. I don't look right because I can't afford to dress up any more."

But most of the older couples who had reduced their social participation were perfectly content to withdraw from this form of activity. "I have plenty of music and reading matter and do not miss social life." "My garden is all I want." "We should make more effort to see people but we are so content we like to stay around the house." "Friends are OK but when you get old you don't have to see them all the time."

The men and women who indicated that they were not satisfied with the extent of their social involvement often had low life satisfaction scores; two thirds of them had scores below the average. The need for more social activities apparently is a personal matter and one that is not related to the actual scale of social participation as much as it is related to personal adjustment.

Couples were asked if the number of their friends had declined

in the past 5 years. The death rate in this age group is high and it might be expected that most of them would have lost some friends in recent years. On the other hand, the marriage undoubtedly increased the number of potential friends for both the husband and wife. Only 10 couples indicated that they had experienced a drop in the number of friends during the past 5 years and a third of the couples claimed an increase in the number of friends. Perhaps the possession of friends is such a socially expected situation that few couples were willing to admit to a decline in the number. In addition, friends are not easily lost. "I still have my friends even if I don't see them very often. Once a friend, always a friend is my motto."

Those who reported fewer friends had low personal satisfaction scores and a very low rate of marital success. Eight of the 10 couples with fewer friends had an unsuccessful marriage. Probably this represents both cause and effect, since persons who are in the process of losing friends are poor prospects for a happy marriage and couples who have an unhappy marriage may find that this gives rise to a degree of social isolation and a decline in the number of friends. "I don't blame my friends for not coming to see me. My husband scares them away."

Most older persons explained that even though they saw less of their friends in recent years the number of friends had not changed. "I still have friends in East Hartford where I used to live. I haven't seen some of them since I left but they are still my friends." "We enjoy seeing friends and they are welcome. But when you get older it is nice to have them leave so we can get back to normal." Some couples seemed to prefer friends who did not insist on extended visits or close ties. "I see my best friend maybe once or twice a month. She lives three houses up the road but I don't bother her and she doesn't bother me." "As for guests, I want them to come after breakfast, bring their lunch, and go home before supper."

Most researchers in gerontology have discovered that people tend to drop out of formal organizations in their later years. The withdrawal from social life has occurred in all types of organizations, including the church. Eighty of the couples interviewed were members of a religious organization; about one half of them attended regularly and the others, for the most part, were mem-

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bers in name only. A few reduced the extent of their participation in church activities following their marriage and a few increased it somewhat. One elderly wife said she still pays her dues to a church so she can remain a member and get the "spiritual benefits" of membership but "I don't actually go to church except maybe on special occasions."

After the remarriage the husband and wife had to decide which church to attend. Almost always the choice was left to the individual; the wife made a unilateral decision in only six cases, the husband in only one. "My first husband wasn't interested in religious matters. When I married Vincent, I was pleased he went to church regularly so I tagged along with him."

Church affiliation was related to marriage success. Usually if the husband was a church member he had a successful marriage; but if he was not a church member, his marriage had only small chance for success. The relation between church membership and marriage success was less striking for the wives but tended in the same direction.

One half of the older men and women belonged to at least one formal organization other than a church. This included membership in business, professional, labor, fraternal, political, recreational, military and social clubs. Usually, the husband and wife were active members in 1 or 2 organizations but a few were in the process of reducing their participation if not withdrawing completely. Clubs for older persons received frequent comments, most of them positive but a few negative. One wife observed, "I don't know what we'd do without the Golden Age Center. It has been a godsend to us." Another woman held an opposing view. "I hope I never get so old that I enjoy a Senior Citizens Club. They are for people who have nothing worthwhile to do."

The husbands and wives who belonged to a social organization but not to a church had a slightly less than average chance for marital success. Those who belonged to both a religious and a secular organization had a better than average chance for a happy marriage and those who were not members of either a church or a social club had the least chance for marital success. If 1 partner to the marriage was a member of at least 1 organization and the other was not, the marriage had only 1 chance in 3 of success. This was probably the result of the unsatisfactory marriage rather

than a factor contributing to its failure although one husband did complain that his wife spent "most of her time going from one nonsense meeting to another."

Most of the couples reported there had been no change in their social activities. One fourth of the older husbands and wives had reduced the extent of their participation in organizations since their marriage and practically none indicated an increase in social participation. Those couples who had reduced their social participation tended to have a greater chance for marital success than couples who indicated no change in the scale of their participation. This was especially true for the husbands. "I don't need to go out much," Mr. Golub stated. "My wife and I find lots to do around the house and we watch television together." Several husbands remarked on how their lives had changed after the remarriage, pointing out that the companionship they sought in organizations was not nearly as satisfactory as that afforded by a home of their own. "Who wants to go out? I had enough of that after my first wife died."

Although some of the husbands and wives reduced their social participation in organizations after marriage, few actually withdrew their membership in these organizations. Even those who were disabled and couldn't leave the house maintained nominal membership. Older persons who actually resigned seldom claimed that lack of interest was the cause; rather, it was the expense of annual dues, illness, distance to the club and a fear of nighttime driving. One man couldn't get along with the other members of the organization. "When they began to throw their weight around, I left." The field worker learned that this was not an isolated occurrence for him. The interviewee had resigned from many organizations for the same reason over the years. Another elderly husband claimed he dropped out of a fraternal order "in order to give a younger man a chance. It's wise to step down when you get older."

Closely associated with social participation is the automobile. Older persons in rural areas and many of those in cities do not have public transportation that is convenient and within their means. This has resulted in a dependence on a personally owned automobile for transportation to social events. Older persons recognize this dependence and manage to own and operate an automobile long after it is economical and safe for them to do so.

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This is especially true for older men who seem to relate their masculinity with an automobile and whose pride will not let them stop driving a car. The same phenomenon was observed by the author in the Russian Caucasus where the older men hated to relinquish the ownership and use of a horse and several self-styled centenarians insisted on showing visitors that they could still get around on horseback. One man, reputedly 120 years of age, got out of a sick bed and mounted his horse for the benefit of his guests. The automobile holds a similar place in our society. An elderly husband insisted that the field worker step outside and look at his 20-year-old car. It was in perfect condition. He boasted, "It runs so quiet people don't think it is on."

Most of the older couples maintained an automobile in running order and one third of the women and two thirds of the men had an operator's license. One husband at 84 years of age bought a car for his wife to drive while another man in his 80's drives daily but is careful not to drive on busy streets or at night. Three of the couples have a car but never drive it, suggesting that car ownership is a mark of prestige.

Those who do not have a car must depend on others for transportation, usually on children and grandchildren, but occasionally on neighbors and friends. Most elderly couples did not like to be "tied down without a car." Mrs. Perry ruefully explained, "It would be good to have a car to go to church. I have a good daughter and she often takes me shopping. Stores used to be in town; now they are more out in the country. There are no buses and we have to depend on others. Mr. Perry drove until the year before last; he had three accidents and couldn't get insurance."

One aged couple, on the other hand, finally sold their car and claimed they saw more of their children as a result. "Our children have been really good about it, especially Bob. We don't like to bother them too much but they seem to enjoy it and we see a lot more of them than we ever used to."

Some individuals manage to operate a car even though they are in poor health. One elderly woman has Parkinson's disease and trembles all over, yet she drives regularly. In the two days preceding the interview she drove over 100 miles each day. At least 12 of the older persons whose health record showed them unfit to

drive a car were still on the road, most of them every day. Sixty men and 17 women in their 70's and 80's drive an automobile daily.

A few men and women surrendered their operator's license late in life because they decided either that a car was too expensive to operate or that their health would not permit them to drive. Several had minor accidents and were told by their insurance company they no longer could get coverage. Almost all of the older persons who gave up driving a car did so before remarriage and it was often a traumatic experience, particularly for the man. Those who still drive, about one half of whom are men over 75 years of age, indicated that they used the car several times a week, if not daily. They are trying to postpone the day when they can no longer get behind the wheel. Mr. Vernon was almost 80 and probably realized that his reflexes were not those of a younger man. Yet he couldn't bring himself to give up his license. "I couldn't get along without a car," he ventured. "When that day comes I'll know I'm through."

Possession and use of an automobile was related to marriage success. Eight out of 10 couples with a car had a successful marriage; for those without a car the success ratio was less than 6 in 10. Couples with low incomes and in poor health are less likely to have an automobile but when these factors are held constant, marriage success remains related to the possession of an automobile.

A marked decline in social participation would be evidence of widespread disengagement by older persons but this has not occurred. The older couples for the most part have clung rather tenaciously to their membership in religious and other organizations and have resisted those forces that tend to reduce social activity. Remarriage itself is an indication of their desire to maintain the roles of middle age, and retirement marriages, in balance, have made it easier for older persons to remain active.

XIV. Children and Retirement Marriage

The generational relationship between older parents and their children almost always includes an element of conflict. Although social norms dictate that parents and children should continue to love and respect each other and that they should mutually help and support each other, interaction between them often leads to friction for a number of reasons.

The different generations to which they belong do not have the same set of values and the corresponding patterns of behavior are also dissimilar. "It's the young people who do all the changing—older folks just keep things as they are and should be." Middle aged adults are having a hard time bridging the generation gap between themselves and their own children and are not inclined to accommodate themselves to the norms of their parents' generation. The aged parents, meanwhile, have a decelerating rate of socialization and find it most difficult to adopt the newer standards held by their children. Many older couples were aware of this conflict but either unwilling or unable to adjust to it. "She (her daughter) can bring up her children the way she wants but she will never get me to let them talk back and be disrespectful."

The specific roles that parents and children play in the conjugal family are well understood when the children are young but as they get older and have families of their own, the roles are less clearly defined. Role ambiguity occurs for both the aged parents and their children, since it is difficult for the adult child to assume a superordinate position in relation to his parents and it is equally difficult for the parent to extend to his children the prerogatives of decision making. "I want my daughter to be a good mother but I don't want her to mother me." The reversal of roles takes place gradually as a rule and seldom is formalized.

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Most parents and most of their adult children would emphatically deny that a reversal in roles has taken place. It's only when a major decision arises, such as the question of remarriage, the sale of a house, or the parent or parents living with a child, that hostility over the *locus* of authority may develop. "After my wife died I got along fine with my kids, but when I retired and sold my house the troubles started. I never realized until then that they wanted to do my thinking."

Intergenerational tension may occur because of physiological differences between the aging parents and the active adult children. Parents dislike to be reminded that their eyes are dimming or that they no longer have the physical vigor they once enjoyed. They resent being told, "Let me thread that needle, Mother," or "Dad, you should not try to lift that chair." They recognize their infirmities but do not want others to notice them. "I feel more comfortable at the Center (for older people) than anywhere else. None of us are very spry but we're all in the same boat." "Who wants to spend his life with a big brute of a son-in-law and three children that stay up all night?"

Children are disturbed when they see their parents succumb to illness and physical disabilities. The contrast between the vigorous health of middle age and the infirmities of old age is readily apparent when children are in constant touch with their aged parents. The children are in the prime of life and it is unpleasant for them to see what may happen to their own health and appearance in the future. One daughter cornered the field worker as she was leaving and whispered, "My father was once the healthiest man I ever knew—and very handsome, too. It makes you think. I hope I go just like *that*," and she snapped her fingers.

When the parent is widowed, the conflict situation is often brought to a head. Children feel that they should absorb the remaining parent in their family, shelter him, provide for him and give him a measure of the affection he has lost. The parent frequently was brought up in a social order where this was the normal course of events. Yet, to a degree, both the children and their parent realize that three generations in one household tend to intensify the problems of interaction already existing. "My son and daughter-in-law begged me to live with them when Henry died but I knew enough not to go." "You can't live with a daugh-

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ter who has two children in high school." "My aunt lived with my mother and father after Uncle Bill died and it was good for all of us. She was like a second mother. But I don't think my daughter really wanted me to go to her. She never said so but I don't think she did."

The tensions that arise between generations have pushed some older persons into marriage. "I didn't belong with my daughter and her friends. She has her life to live and I have mine. She wanted me to go out with them but I am a different generation and I didn't belong. I relaxed when I met my present wife. She understands me better than any of my four children do."

In the first chapter it was pointed out that the decline of the three generation family has led to an increase in the number of older marriages. The widowed person, left without a family, decides to establish one of his own. This may lessen the potential conflict existing between him and his children in one way but in other ways it aggravates the situation. The widowed parent and his children consider remarriage from two widely divergent points of view. The children are pleased that their mother or father has found a source of affection and protection but have guilt feelings that he had to go outside the family to find it. The aged parent is pleased that he will not be a burden to his children but fears his decision may be considered disloyal by his family of procreation.

The possibility that an aged parent may remarry is not often contemplated by the children and when it happens it comes as a shock to them. Frequently they react negatively and think their aged parent is too old to know what he is doing. The idea of their parent wishing to marry again is a source of embarrassment. Romance in the later years is not generally accepted and young adults are revolted at the thought of their parents having sexual interests. The remnants of the child's conception of his parents' role has no overt sexual context and therefore the idea of his parent remarrying abruptly confronts the child with a form of parental behavior he has previously masked. He jumps to the conclusion that his parent is making a fool of himself; he is having one last fling; he is childish; if he doesn't know better he should be told. The child takes on the role of a parent and assumes responsibility for the marriage. "When I first told Sue (his daughter) that I planned to get married she hit the ceiling. She as much

as said I was a nasty old man and should be ashamed of myself. She even bawled me out for thinking such things so soon after her mother died. It was almost a year then."

Aged parents may react to criticism on the part of their children by reasserting the parental role since they don't like the idea of sons and daughters deciding their future. This resentment, coupled with a measure of guilt feeling, may endanger the courtship. As a rule, neither older person likes to see the impending marriage threaten to break family ties. One of the respondents, Mrs. Varga, almost gave up the idea of marriage when she saw how it might come between Mr. Varga and his two sons. "I knew I couldn't be happy if things went on like that. They wouldn't even speak to each other. We put off the marriage twice and after the second time something happened. I'll never know what it was, but thank the Lord they got together again and now we get along just fine."

Sometimes property considerations are the core of the problem. Usually both parents have saved and made sacrifices in order that they might leave something to their children and when one parent dies, the obligation is held in trust by the surviving spouse. Many widows and widowers, wishing to keep the property intact for their children, hold on to their home even though it is mismanagement of resources to do so. The children, on the other hand, have been told that some day the assets of their parents will belong to them and may even have planned their future with this in mind. When an aged parent decides to remarry, a new and different distribution of property becomes a possibility and this can be a source of concern for his children. It can affect the attitude of the children to the remarriage and it can be the basis for continuing disagreement after the marriage has taken place.

Despite the potential conflict between the generations and the aggravation of this conflict during widowhood and its intensification in the case of remarriage, most remarried older persons are deeply attached to their family of procreation. The new family unit they have created is not complete; it provides for the conjugal relationship but not the parent-child relationship. The functions of the family that the older people expect and desire can be only partially fulfilled by the new alliance.

The first function of the family is that of procreation and with it the control of sexual activity. Older marriages are not concerned

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with the former but the cessation of fertility does not necessarily mean a cessation of sexual activity. The sexual urge and certainly the urgency of sex declines from the teens throughout the remaining years. Part of the decline is physiological and part is psychological. However, both older men and older women may continue to have sexual needs and society has established norms governing their sexual behavior. The importance of sex in the marriage of older persons was discussed earlier and undoubtedly is a contributing factor in retirement marriage.

A second function of the family is the socialization of its members. Usually, this is described with reference to children or grandchildren but even adults undergo a continuing process of socialization. The dehumanization of the older person who becomes a recluse occasionally occurs in our society. We sometimes read that the body of an old man or woman has been found with circumstances suggesting that he had lived for many weeks in the filth and hunger of complete neglect. How many others may have continued to live, starved for human contact and affection? Remarriage makes it possible for the widowed person to keep in constant touch with at least one other person and usually with several others. He is less likely to withdraw from the life around him.

Older persons may also contribute to the socialization of their grandchildren. In some societies grandparents have an important role in the care and training of their children's children. In our society many believe that the influence of the grandparent, in some cases, may be harmful, particularly in the case of the widowed grandparent for whom the child provides an emotional outlet without the responsibility that parents must assume. Overindulgence can create severe problems in the socialization process of the young child. To some extent the remarriage of the doting grandparent reduces the danger since part of the need for love and response is now assumed by the new mate, enabling the grandparent to establish a more realistic and less selfish relationship with the grandchild.

The responsibility that older persons assume in the socialization of their grandchildren can be a burden and if they have everyday contact with grandchildren they may not feel free to drop this responsibility. "As long as I lived with my son and his wife

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I worried about what they did or didn't do. I love my grandchildren and I wanted them brought up right. I honestly hated to leave them. Now when I go back for a visit I see them on their good behavior. They are getting along fine. Little Judy will finish college next month."

The third function of the family is the establishment of the status or position of a person in our society. When the children are young their status is determined by their family. The child from the family "across the tracks" carries the status of that family at least until he becomes an adult, at which time his status may change. The immediate family fixes position in society. This can be an important consideration for older persons who remarry just as it is for younger persons who marry. To marry "up" or to marry "down" introduces a problem of varying degrees of intensity into the marriage. When older persons remarry, a divergence of status between husband and wife may affect their children, even more than it affects the older persons themselves. In fact, there is some evidence that older retired persons place less importance on status *per se* than younger people. For example, many clubs for older people include persons of widely differing social positions, and class lines, though apparent, are of little importance. Some of the children, however, wanted to make sure that their parent met the "right kind of person" and "did not marry just anybody." "My daughter kept saying that my husband wasn't good enough for me. He may not have been good enough for her but I married him and he suited me fine."

Some of the unhappy marriages were between persons from disparate backgrounds. It is not known whether these differences resulted in the downfall of a marriage or whether an unsuccessful marriage brought the differences into sharper focus. Mrs. Cobblestone and her husband barely spoke to one another. She constantly complained to the field worker that her husband was "a low type person." "He acts more like an animal than a human being. His filthy habits have driven me out of the house more than once. I go to live with my daughter. He promises to act better and I go back to him but some day I won't be able to put up with him and his low life family."

The family also has an economic function that is reinforced by moral and legal sanctions which dictate that parents and children should provide for each other. The economic function of the

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family has been declining in our society. In the past the family was often a self-sufficient economic unit that produced what was needed and was the sole source of its members' requirements. Today, the family is seldom a production unit and many of the needs of its members are met through other channels. Parents must still support their children wherever possible but adult children have been relieved of legal responsibility for the support of their parents in some states and a growing number of social measures such as Social Security, pension plans and public housing for the elderly have made it possible for older parents to remain independent.

Remarriage usually creates a new family that is a more stable economic unit than the two single person families it replaces. By pooling resources the elderly couple is in a stronger position to remain independent than either the man or woman acting alone would be. Their combined assets and incomes make them less vulnerable to unexpected financial burdens and the living expenses in a single dwelling unit are usually lower than the costs of maintaining two establishments. Such an arrangement often relieves the children of a potential economic burden and many of the children are fully aware of this.

There is another side to the story, however. Financial aid between aged parents and adult children takes place in both directions. A surprisingly large proportion of older persons are able to give financial assistance to their children and many others hope to leave their children something when they die. When the older parent remarries, the children may consider this a threat to their own economic well-being. The opposition of children to the remarriage may stem from a concern over the disposition of the estate. A 59-year-old widow who signed herself "Miami" recently wrote Ann Landers that she was having a hard time getting a proposal from an elderly widower.

" his children are against it. They do not dislike me but they don't want me to inherit any part of their father's estate I'd be very happy to sign a premarital agreement leaving everything to his children. (I will leave what I have to my daughter). All I want is his love and companionship."

Very likely some older persons seize upon their children's concern for money as a convenient explanation for any opposition to

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their marriage. The interviews with 100 older couples were conducted 5 years after the marriage took place and some of them still had feelings of guilt with respect to the marriage. It is easy to reconstruct what might have happened during the courtship days. The children, surprised and a little shocked that their mother or father would even consider marriage so late in life, urged the parent to think it over and not act hastily. The parent, with some misgivings of his own, and probably not used to being on the receiving end of advice, resented this intrusion into his private life and could only understand it on the grounds that his children were after his money. The high proportion of children who at first opposed the remarriage and then later expressed approval of it suggests that financial concern was not the basis for their early opposition.

The final function of the family and the one that is most important in retirement marriage is that of providing affection and companionship. Well over two thirds of the husbands and wives interviewed considered this to be the major reason for the marriage and almost all of them mentioned it as one of the reasons. Each party to the marriage had been married before and presumably understood how marriage can supply the love and affection so necessary to his happiness. Each had been deprived of this source of companionship and affection and had learned to live without it during the period of widowhood. Their evaluation of affection in the marital relationship is highly significant in view of their personal experience.

Companionship and affection require a mutual response. The warmth of love is felt both in giving and in receiving and it is felt in all the roles each marriage partner plays. Frances Merrill, in her book on *Courtship and Marriage*, has pointed out that the married couple are "friends, lovers, playmates, companions, confidants, business partners, and practical nurses."¹² The aged couple may have a somewhat different hierarchy of roles to play than the young couple but conjugal affection underlies them all.

There is also an element of dependency in the concept of affection and this element is often emphasized in describing marriage in the later years. However, dependency is a factor in marriage at any age and usually is not the dominant factor. Dependency ideally is held in reserve for periods of stress, and is recip-

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rocal, not one-sided. Older persons who marry simply because one of them needs the other are not likely to have a happy marriage.

Affection in the family is not confined to husband and wife. Children require unlimited amounts of love and affection from their parents during the early years and later are expected to reciprocate. There is one important difference. The affection between parents and children is prescribed by their position as family members while love and companionship between husband and wife are matters of free choice, based on individual decisions. Parents and children feel obliged to care for each other because they are parents and children, rarely because they look upon each other as personalities. The older person who remarries has made an individual choice and the affection that has developed is not based on duty or obligation.

The widowed parent, when he remarries, does not necessarily destroy the affectional function of his family of procreation. He still has a need for the warmth and affection that children can provide. The broadening of his base for affection may, in fact, enlarge the affection he shares with his children. Mrs. Kinsman was a thoughtful person who had definite opinions about the advantages of old age. "The best thing about my present age is that my children and grandchildren are all grown up. I can enjoy them for what they are—nice people."

Most of the elderly husbands and wives had children from their first marriage and over one half the couples had children on both sides of the marriage. Only 5 of the couples had no children. There was some opposition to the marriage of the widowed parents by their children but most children encouraged the marriage. Nevertheless, a negative attitude on the part of the children probably has prevented a large number of retirement marriages which otherwise would have taken place.

Some of the children actually promoted the marriage. Eight of the married men and 6 of the wives claimed the children went out of their way to suggest marriage partners, arrange meetings and otherwise encourage the marriage of their parent. "My daughter introduced me to no end of men who had lost their wives. I'm sure she hoped I would like one well enough to get married. You might say I was rushed into marriage." "My daughter-in-law

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kept saying, 'Why don't you bring some nice lady home for dinner?' She was an awful matchmaker. She practically threw the lady next door at me." In those instances where the children promoted the marriage the rate of marriage success was low and when the marriage turned out to be unsuccessful the children still approved of it. Obviously, their major concern was to place the responsibility for their parent on his spouse even if it meant an unhappy marriage.

The few children who tried to discourage the marriage of their parents used a number of techniques. They made fun of marriage in the later years and chided the parent who gave some indication of more than a passing interest in the opposite sex. They asked the parent to respect the wishes of his former spouse and not to embarrass his friends and family. They interfered with the courtship and they found fault with their parent's choice for a new mate. One of the elderly wives was conscious of the attitude and actions of her husband's children before the marriage took place. "They didn't think he should remarry at his age and they kept nagging him about it. Children should not interfere with their parents. I never did with my children when they wanted to get married."

The attitude of the children before marriage plays a significant role in the eventual success or failure of the marriage. Over four fifths of marriages which were encouraged by the children succeeded and only three fifths of those that were not encouraged were successful. If the children disapproved of the marriage some of the couples may have allowed this to interfere with the marriage itself. Of course, in some cases the children may have wisely discouraged a marriage which was not likely to succeed.

After the remarriage had lasted 5 years a high proportion of the children approved of it. The children of nearly 80 percent of the husbands and 85 percent of the wives were pleased with the outcome. "My husband's 3 sons did not want him to marry. They had nothing against me but they thought he was too old. They are perfectly satisfied now because their father gets good care. One of them has started to call me 'mother'." Another wife remarked, "His family is pleased—they should be. Not one of them would do what I do for their father all the time." Her husband was temporarily bedridden. Mrs. Parker loves her home and her

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husband and is grateful for the comfort and warmth that marriage has brought her. She pointed out that her husband's boys are very kind to her. Once she asked them why they treated her so well. "Because you are so good for our father," was the answer. Although none of them encouraged the marriage at first, all of them are pleased with it now.

Over one half the children who originally did not favor the marriage have changed their minds. These children were mindful of their parent's happiness and as soon as they saw the benefits of retirement marriage they acknowledged that all had turned out for the best. "I never thought my daughter would ever approve of my marriage. She fought it tooth and nail. Now she calls up Elsie (his wife) every day and just last Sunday she told me how lucky I was to have such a fine wife."

Mr. York was deeply hurt when his two children did not approve of his remarriage. "They didn't even send me a card" (about two thirds of the husbands and wives received either a gift or a congratulatory card before the wedding). Bit by bit they became reconciled to marriage, gave it their grudging approval and more recently, enthusiastically supported it. Mr. York was almost in tears when he spoke of the reconciliation and how happy it made him when his daughter first invited him and his wife to dinner. "It was the best dinner I ever had," he beamed.

Older people are not physically isolated from their children as a rule. Even though mobility is very high in the United States, adult children and their parents manage to live fairly close to one another. Ethel Shanas, a highly respected gerontologist, has suggested that a new three-generational family may be emerging, one in which the children do not live under the same roof as their aged parents but in close proximity. Over four fifths of the husbands and wives who had children lived in the same town with them and many of them lived in the same neighborhood. This made it possible for the children to keep an eye on their parents, visit them frequently, chauffeur them if they did not drive, and be nearby in case of emergency.

Two thirds of the elderly husbands and wives visited with their children several times a month; often almost daily. Fathers were more likely to visit with the sons and the mothers saw their daughters more frequently. There was some tendency for sons to live

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near their aged fathers but sons and daughters in equal numbers tended to live near their mothers. The wives were more likely to have frequent visits from their children than were the husbands, one reason being that the sons who visited their fathers did not have as much free time during the day as the daughters who visited their mothers.

Ten of the wives and 14 of the elderly husbands saw their children once a year or even less frequently. Children who visited with their parents only once a year usually, but not always, lived at some distance. Those who never visited might live in the same town but most of them lived in another state and some of them had been lost track of completely.

Visits by children were related to marriage success but perhaps not in the expected way. Parents who saw their children once a year had a very high rate of marital success as did those who visited with children several times a year. However, older couples whose children made more frequent visits had a somewhat lower rate of success and the few who almost never saw their children had about only a 50-50 chance for success in their marriage.

Parents who were visited by their children daily fell into 2 categories; those who were extremely well adjusted and those who had relatively low life satisfaction scores. Children visited with the first group as friends might visit, to pass the time of day, to recall past events and chat about current happenings. The parents did not need the children but were pleased to see them and let them share the happiness of their new home. The second group of parents were less fortunate; they were not well adjusted. Often they were physically or emotionally ill and needed the attention of their children who, in turn, sensed this need and made frequent visits to help out when they could and provide some measure of comfort to the aged parent. It was this type of marriage that lowered the marital success rating of older couples who were visited several times a week. The visits did not create the unsatisfactory personal adjustment and unhappy marriage; they were an attempt to alleviate the situation.

Over 30 percent of the older husbands and wives reported that they saw their children less frequently after the remarriage. In some instances the children, busy with their own affairs, have used the marriage as an excuse to stop seeing their parents. Mrs.

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Cord was hurt by her children's behavior following her marriage. "They just stopped coming to see me. Nothing was said one way or the other. I think my son's wife doesn't want him to come because she is afraid Timmy will give me some money. I am very lonely at times when no one comes to get me to go somewhere—anywhere."

The older persons who have taken sick or have become incapacitated expect to see more of their children and feel abused when the children stop visiting as often as before. "When you are ill, nobody comes near you—not even your own children." The field worker observed that illness and infirmities were sometimes used to attract her sympathy and suggested that the parent who complained about his poor health probably discouraged rather than encouraged visits by the children.

Some older people did not seem to mind a reduction in visits by their children. They had plenty to do and were more interested in having a good marriage than in maintaining close contacts with the children. "Older people are better off when they don't have to lean on their children. They feel like living their own lives and become more interested in politics and world affairs. They are concerned over future generations. I don't want my children running to me with their problems all the time. It's time they took care of themselves."

Parents who see more of their children now than before the remarriage were almost always blessed with a happy marriage. Those who saw their children less frequently had a low rate of marital success and those whose visiting patterns with children had not changed had average success or better. Almost all parents want to visit with their children and are pleased when their retirement marriage enables them to see their children more frequently. "The best thing that has happened to me is my marriage and the fact that my son is well married with 6 children and that my husband loves them and that we can visit back and forth." Some parents had misgivings lest the retirement marriage lead to separation from their children. "When he proposed I said, 'I will marry you but one thing has to be. My kids have to be yours and yours mine—all one big family. I want our marriage to bring our children closer to us, not farther apart.' This is how it has become."

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Some parents who saw less of their children had happy marriages but a significant number of them did not. Only rarely did the older couple actually dislike each other's children but one wife admitted that she never had liked her husband's children and grandchildren and that her husband was jealous of her children. "No wonder we never call on them." Usually the children stopped seeing their parents. They were pleased when "Mom" or "Dad" got married because it relieved them of the burden of visiting. "As soon as my kids got me safely married, they forgot I existed. There's something wrong with the world when children want to forget their parents." An attitude like this on the part of adult sons and daughters no doubt contributed to the unhappiness of the parent and in turn may have led to the downfall of the marriage.

Most of the older persons had other relatives as well as children. Brothers and sisters, nephews and nieces, cousins and more distant relatives were available to take up the slack in case the children chose to ignore their aged parent. However, the same pattern existed. Those parents whose children deserted them were also forgotten by other family members and this was reflected in the low rate of their marital happiness. The man who had 62 cousins and was on fine terms with all of them had regular visits with his children and could boast of a successful marriage. The woman whose children never came to see her saw less of other members in her family as well, and had an unhappy marriage. Only one half of the elderly wives who reported a drop in family visitation since the marriage had a successful marriage.

Nearly one third of the husbands and wives recalled that one or more of their children had spent part of their adult years in the parent's home, usually before he was widowed. In some cases the children began housekeeping in their parent's home. This was a frequent occurrence during the depression years. Occasionally, an adult son or daughter returned home to live following a divorce or separation. A few moved in when the parent was widowed. Parents who had taken children into their homes did not have significantly different rates of marital success than parents whose children had never lived with them. None of the couples had children living with them when the survey was made.

A few older men and one fourth of the older women had lived in the home of their children during all or part of their widow-

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hood. The wives who had lived with their children had higher rates of marriage success than wives who had not but the marital success of the husbands did not seem to be related to where they lived after they became widowers.

Each older person was asked, "Whom would you call in an emergency?" The answers were revealing. Older husbands tended to list their sons and the wives listed their daughters. This was to be expected since it corresponded to the visiting pattern between parents and children. A few husbands listed their wife's daughter, suggesting that this daughter had established good rapport with the aged couple. Very few wives said they would turn to their husband's daughter in case of emergency.

Nearly one fourth of older husbands and wives, principally those who were childless or whose children lived at a great distance, indicated that they would rely on other relatives or friends in an emergency. One wife said she had a "young friend" who came at least once a month to clean the house and cook a meal and "do the things children usually do for their parents. She would come right away if we needed her."

Husbands who did not depend on either a son or daughter had the highest rates of marital success and those who counted on their own or their wife's son had the lowest rate of success. Wives who depended on a daughter had the highest chance for a happy marriage. Throughout the analysis it was apparent that the personal well-being of the wife and the success of her marriage was related to the presence and active support of a daughter. The husbands, in general, were less dependent on their own children but frequently seemed to get along well with the children of their wife.

One of the most important ingredients in a successful retirement marriage is a wholesome relation between the old couple and their children. Especially fortunate were those parents whose children lived nearby, visited their parents occasionally and stood ready to help the elderly couple in an emergency.

XV. The Key To Successful Retirement Marriage

Persons who became widowed late in life find themselves without a family, yet living in a society that frowns upon December marriages. Even so, more and more older widows and widowers are defying public opinion and occasionally the wishes of their own children by going to the altar. The 100 older couples who told us how they met and about their courtship experiences and the wedding itself, and who shared with us the details of the first 5 years of their married life, have given us many clues regarding successful retirement marriage. Their trials, their problems, their successes and failures will make it easier for older persons in the next generation to decide whether they should undertake marriage late in life.

Can the elements of a successful retirement marriage be distilled from the information at our disposal? Is it possible to predict success in marriage for older persons? Every marriage is different and each bride and groom brings to the wedding a set of characteristics, experiences, personality traits and family ties that is unique. No scale for predicting success in marriage can guarantee results for any one couple. At best, these tests can measure only the probability of success for a large number of marriages. More importantly, a test for marriage success can make the couple aware of the strengths and weaknesses which they bring to the marriage and this awareness may improve their chances for success.

The adjustments made by older couples *after* they were married have been described in previous chapters but these are of limited value in predicting the success of marriages still on the planning board. In this chapter we will look at the characteristics of the same couples *before* they were married and determine if

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any of these traits can be used in predicting eventual success.

When the research was undertaken it was expected that the key to successful retirement marriage lay somewhere in the relationship that existed between older parents and their grown-up children. This proved to be much too simple an explanation. True, some children opposed the marriage of a parent and these marriages in general were not as successful as those in which the children encouraged the parent. But many of the children originally against the marriage later changed their minds and were highly pleased that their parent had gone ahead without their blessings. Furthermore, when the children did more than encourage the marriage and went out of their way to arrange a marriage for their parent, the parent usually had an unhappy marriage. The conflict between generations and specifically, the conflict over the particular roles parents and adult children were expected to play, seemed to operate almost as strongly after the marriage as before. Children were indeed a factor in marriage success but a very complex factor, one that is not simply explained and one that certainly did not dictate marriage success or failure.

Many characteristics of the bride and groom did not prove to be significant when examined for either marriage partner alone but when these same traits were analyzed for both marriage partners, they became more important. For example, the age of the bride or groom was not crucial to marriage success but any great difference in their ages reduced the chance for a successful marriage. Similarly, education, income and occupational status were not important items in marriage success until comparisons between bride and groom were made. The patriarchal tradition definitely influenced older marriages and wives who were richer, better educated or older than their husbands did not enjoy a high rate of marriage success.

Sometimes individual characteristics were not significant determinants of marital success unless combined with other similar traits. Almost any one courtship activity was associated to a slight extent with a happy marriage but the sum total of courtship activities had an almost perfect association with marital success. Couples who shared only 1 courtship activity had a low rate of success; all those who took part in 10 or more courtship activities had a successful marriage. The same was true for sources of income. Any one source of income did not bear much relation to marital

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success but the number of sources was highly correlated with marriage success.

Factors that had a superior predictive quality can be summarized under six general headings which form the basis for the questions used in the Test For A Successful Retirement Marriage appearing at the end of this chapter. Any couple contemplating marriage can predict fairly well its probable success from their scores on this test.

I. Brides and grooms who know each other well usually have a successful marriage. Many couples surveyed became acquainted long before marriage was under consideration and these couples almost always had a happy marriage. Some had grown up together in the same community, others had met as young adults and then drifted apart. A large number of the older men and women had met each other during the previous marriage and had become close friends, never dreaming that one day they would become husband and wife. This enabled the older man to make an appraisal of his second bride. He observed her in the role of wife, mother, housekeeper and companion, as well as friend, and armed with this knowledge he had formed a good idea of how they would get along together. "When Ethel (his first wife) died, Marie was only a friend, but a very good friend. I never even thought of marrying her until a year later when I suddenly realized how much she meant to me. Up until then I always thought of her as Ethel's friend. Now it seems that I've always been married to her." The older woman who had known her second husband before he became a widower had also formed a good idea of what kind of a man he was. "I was very sure Jack would make me a good husband. It wasn't like marrying a stranger."

A surprisingly large number of the couples were related to each other through their former marriage and got to know each other in the intimate way that only relatives experience. This degree of familiarity enabled the couple to be reasonably certain their marriage would be a success. "My first wife and Jennie were sisters. When we used to visit back and forth everything was very informal. Jennie was a lot like her sister, always cheerful and good natured and good with children, too. It made you feel good to be around those two girls. I don't know what I'd do without

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Jennie now. I used to call her 'Aunt Jennie' and my children still do."

Couples that had the same interests and enjoyed the same activities usually found happiness in their retirement marriage. We have seen that couples who took part in a variety of courtship activities had a successful marriage. Occasionally a single interest was so strong that it almost guaranteed a successful marriage. The wife who "just had to have a husband who fished," the older man who liked to travel and met a widow with the same wanderlust, or the couple who "would play cards all night" are examples of the importance of common recreational interests. Couples who got married only to discover that their interests were not alike were less likely to succeed in marriage. The woman who wanted her husband to attend the Senior Citizens Club but was never able to persuade him to go; the man who was an ardent churchgoer but never could interest his wife in church affairs, and the man who preferred to sleep all afternoon so he could go out alone at night and play cards with his children, were partners in unsuccessful marriages. Brides and grooms who have known each other a long time and who share similar interests usually enjoy a successful marriage.

II. If the marriage is approved by children and friends, its chances of success are improved. Older persons approach marriage in a much different climate of public opinion than do young people. For the latter, marriage is expected and the young person who does not marry is the exception. His parents and friends undoubtedly exert some influence on the choice of a mate, but both parents and friends believe that he will eventually find a marriage partner. The older person is not expected to marry and must overcome a certain amount of social resistance if he chooses to marry in the later years. The pressure against older marriages may be lessening but some of it still exists and most certainly there is no stigma attached to the older person who decides not to marry. Older couples who think of marriage do not always meet active resistance but in the background there is usually some of the gentle derision that Edward Young has described in *Night Thoughts*:

"Though gray our heads, our thoughts and aims are
green,
Like damaged clocks, whose hand and bell dissent,
Folly sings six, while Nature points at twelve."¹³

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The older person in this situation tends to be cautious about getting married. He has learned to live alone and has proved to himself that it can be done. He doesn't want to risk the ridicule of friends or the displeasure of children. The reassurance of his friends and the support of his children are often needed to overcome social pressures, real or imagined, that impede his marriage. He knows the advantages and the problems of married life from experience and approaches remarriage much more rationally and dispassionately than does a young person. He attaches more weight to the opinions of others than a younger person does.

Encouragement by children and friends not only influences the decision of the older person to marry; it also affects the success of his marriage. If the marriage has not met with general approval, the couple must make it alone and if they find that marriage has widened the breach between them and their children or that their circle of friends has been narrowed, a strain is placed on the marriage. The problems of marital adjustment may loom larger without the support of children and friends. If the wisdom and judgment of the older person has not been affirmed, if, in fact, to some degree it has been challenged, his confidence and peace of mind may be badly shaken.

Sometimes an older person is reassured if he knows another couple who married late in life and had a successful marriage. This means the adventure on which he is ready to embark has been tried before and proved to be possible and even successful. Or he may look back on his own marriage, especially if it lasted into the later years, and satisfy himself that marriage has much to offer the older person. "They say old people shouldn't marry but I say differently. I lost my first husband when he was 70 and I was nearly 65. We were happy together at that age. In fact, we were happier those last few years after he retired than ever before. My present husband is about my age and we're happy, so I say marriage is good for old folks."

III. Elderly persons who easily adjust to the disengagement that takes place in various aspects of their life, whether these are the result of personal choice or are thrust upon them by society, usually have a high rating of married success.

The withdrawal of older persons from some of the roles they

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played in the middle years demands a number of readjustments. The first of these occurs when the last child leaves home. This is a period of adjustment, especially for the wife, who usually has devoted a large portion of her time to her children. Fortunately, she has many other roles to play at this stage of her life and is young enough to find additional activities if she so desires. Retirement from gainful employment requires adjustment by the older person. He must rearrange his activities so that the loss of a job does not leave a vacuum in his life larger than he would like. Sometimes disengagement from the social system connected with his occupation disrupts his life so severely that he doesn't become reconciled to the change for several years. During this period his wife must share some of the strain, since she sees more of him and is exposed to the anxieties confronting him.

An abrupt or a gradual decline in health or in physical strength and perception also requires a major reassessment of objectives and daily activities. The older person whose sight or hearing is failing, who falls victim to a chronic illness or who begins to lose the strength and vigor of middle age must readjust many facets of his life. He may have to give up driving a car at night or even surrender his operator's license; he may not be able to see well enough to read or hear well enough to converse readily; he may no longer attend clubs and organizations. All of these represent a withdrawal from former activities and all of them are potential problems in adjustment.

If the older person is experiencing difficulty in arranging his life to meet the reduction in his social roles, the added adjustment created when he remarries may prove too much for him. Failing health, the loss of a job or a withdrawal from active participation in the social life complicates the process. On the other hand, if he is well adjusted to the retirement years he usually can take a retirement marriage in stride.

In a few cases, marriage apparently made it easier for the husband or wife to meet other crises in life. Both Mr. and Mrs. Peters had slowed down before they were married. Mr. Peters, in particular, had been forced to give up his job, resign from several professional organizations in which he had taken an active part, and carefully husband the physical resources that remained at his disposal. Mrs. Peters also was confined to the house much of the time although she still drove a car once or twice a week. Both

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of them had become well adjusted to this way of life. "The pace is slower," he said, "but we enjoy our home, our garden and each other. I am rather glad to be out of the 'rat race.'" The lives of this couple had changed with the passing of years but they had made the necessary adaptations and had a very successful marriage.

IV. Success in marriage is also related to home ownership. When both the bride and groom had a home they came to the marriage on equal terms. Each had something to offer and they could look over the situation and choose the home they preferred to keep. Some disposed of both homes and lived in a third, and others kept both homes and either used one as a summer place or rented it for additional income. The important element in the success of these fortunate couples seems to be that the bride and groom had a choice and neither the bride nor the groom had an advantage with respect to home ownership. It should be added that the possession of two houses usually meant the couple was relatively affluent. If neither held title to a house, the couple probably had meager resources and the marriage was in jeopardy for financial reasons.

When only one of the parties to the marriage had a home, the success of the marriage seemed to hinge on whether or not the couple decided to live in it. If the home was sold, given to children, rented or otherwise disposed of, the marriage had a good chance of success. If the couple decided to live in the home, the chances for a successful marriage were low, whether the house was owned by the bride or by the groom. The marriage partner who did not have a home felt at a disadvantage. It seemed to signify that a little bit of the former marriage remained in the lives of the remarried couple and that one party to the marriage had gained an advantage. "This will always be his first wife's home," one woman said. "I wouldn't feel at home here if I lived to be a hundred."

No doubt home ownership is an important predictive factor because it stands for much more than the shelter it provides. It represents the relative position of the husband and wife in the union. Those marriages that were entered into because one of the partners needed something, whether it was a home, a housekeeper, a nurse, or a handyman, did not have a good chance of success.

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If the couple came to the marriage as equals, looking for love and companionship, they had an excellent chance of finding happiness.

V. Income is a valuable component in predicting success in marriage for much the same reason. If both the bride and groom had sufficient incomes they usually had a successful marriage. There was wide variation in the definitions of sufficiency; some couples with a high absolute income did not consider it sufficient; others with a relatively low annual income were well satisfied. The question concerning how they would spend additional income proved to be a good measure of the adequacy of the current income.

Older persons who made reservations about their property had less chance for a happy marriage than couples who pooled their resources and jointly spent their combined income. Perhaps the most satisfactory management was for the married couple to use their combined income and reserve any property they might own for their children, with the understanding that in the event of unexpected expenses the property itself could be used by the elderly couple. Marriage success was related to placing the marriage partner first on the priority list and children second. Since most couples live rather frugal lives, the children probably would fare quite well under this arrangement.

VI. The final and a very important element in predicting the success of retirement marriage concerns the personality structure of the bride and groom, a crucial factor in young marriages as well. Some individuals are so constituted that they will be happy in almost any marriage situation; others do not have the capacity for a successful marriage. Unless the husband and wife are reasonably well adjusted individuals, their marriage is not likely to succeed.

If the bride and groom are satisfied with their lives up to this point and do not feel that luck has been against them they have a good chance for marital success. If they are content with old age and consider it a happy period in life, their marriage is likely to be happy. If they are cheerful and optimistic and willing to try new things, they usually have a successful marriage. These attitudes do not guarantee a successful marriage and on a rare occasion, husbands and wives without these qualities still have a good marriage, but the association between the Life Satisfaction Index and marriage success is very close.

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Brides and grooms in the later years began the development of their personality in an age quite different from the present. Filial piety and domination of the husband and father, for example, were much more prevalent then. Recognition of these early beliefs but not blind obedience to them seems to characterize the successful retirement marriage. When both the husband and wife respected the values of the past but adapted those values to new situations as they arose, the marriage usually succeeded. In those cases where the husband demanded a subservient wife or the wife expected too much from her children, the marriage was less likely to succeed.

The Test For A Successful Retirement Marriage which follows is intended to be a guide for elderly couples who are debating whether or not to get married. Usually, the couple who is eager to marry late in life, despite the pressures against such marriages, will find such a test amusing but not particularly helpful. The couple who is doubtful about marriage and needs some reassurance may find this test instructive. If their score is high, it means that other couples who received a similar rating had a successful marriage. If their score is low, it does not mean that their marriage is doomed to failure but it may suggest the reasons why a successful marriage will be difficult for them to achieve.

Test For A Successful Retirement Marriage

Elderly couples considering marriage should answer the following questions to the best of their ability and record the number of points scored on each question in the right hand column. The sum of the points in this column will give a good indication of the probable success of the marriage.

Successful marriage practically assured	_____ 35 or more points
Very good chance for a successful marriage	_____ 25 to 34 points
An even chance for a successful marriage	_____ 15 to 24 points
Very little chance for a successful marriage	_____ 10 to 14 points
Almost no chance for a successful marriage	_____ Fewer than 10 points

1. Bride is not more than one year older than groom
and not more than 15 years younger than groom.
(1 point)
2. Groom has same or more years of education than
bride. (1 point)
3. Groom has not been married more than once be-
fore. (1 point)
4. Bride has been widowed for more years than
groom. (1 point)
5. Bride and groom have known each other for more
than 10 years. (2 points)
6. Bride and groom are related by marriage. (1 point)
7. Most of groom's friends encourage the marriage.
(1 point)

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8. Most of bride's friends encourage the marriage.
(1 point)
9. Groom's children encourage the marriage.
(2 points)
10. Bride's children encourage the marriage.
(2 points)
11. Bride and groom both had successful first marriages.
(3 points)
12. Bride and groom both wish to marry mainly for companionship.
(2 points)
13. Bride knows other couples who have had a happy marriage in the later years.
(1 point)
14. Groom is gainfully employed, or if retired, does not wish to return to work.
(2 points)
15. Bride is not gainfully employed.
(1 point)
16. Groom belongs to church or other religious organization.
(2 points)
17. Either bride or groom has automobile and one or both can drive.
(1 point)
18. Neither bride nor groom has living children.
(1 point)
19. Bride and groom each owns a home of his own.
(2 points)
20. Only bride or only groom owns a home and does *not* expect to live in it after marriage.
(3 points)
21. Both bride and groom are nearly always cheerful and optimistic.
(3 points)
22. Both bride and groom are convinced that old age is one of the happiest periods in their life.
(3 points)
23. Both bride and groom are enthusiastic and like to try new things.
(3 points)
24. Both bride and groom are satisfied with life thus far.
(3 points)
25. Groom is in good health with no major disabilities.
(3 points)
26. Bride is in good health with no major disabilities.
(3 points)

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27. Income of groom includes money from one of the following: investments, savings or rents. (2 points)
28. If bride had an additional \$1000 a year income she would use part of it for travel, gifts for friends or children or savings. (3 points)
29. Bride and groom plan to have a joint financial account. (3 points)
30. During courtship period bride and groom do any five of the following things together:
- (a) visit friends or relatives
 - (b) dine at home or in restaurant
 - (c) go to church
 - (d) go to theatre
 - (e) attend social gatherings
- (3 points)
- Total Points

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