

# A comparative study on marital adjustment among single and dual earner retired couples

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## ABSTRACT

Marriage is a beautiful relationship in which two people live together and faces so many hurdles together, live so many precious memories together. In marriage two people need to fully understand each other and give their best to make their relationship last forever. Therefore, present study was conducted with an objective to compare the marital adjustment of single and dual earner retired couples. The total sample consisted of 60 retired couples that are 30 single earners and 30 dual earners couples; the age range was 60+ years belonging to the empty nest stage of family life cycle. A self prepared background information proforma was used to collect the information regarding the personal and background aspects of the subjects. Marital adjustment scale developed by Tiwari *et al.* (2017) with some modifications was administered on the subjects to compare the marital adjustment of single and dual earner retired couples. The data obtained were analyzed in the light of objective by calculating frequency, percentage, mean scores and t- values. Major findings of the study indicated that majority of the single and dual earner retired couples had average level of marital adjustment, respectively. The subjects had a significant difference in overall and dimensions *i.e.* physical and economical. It can be conclude that proper psycho-social system and mutual understanding of the couples plays prime role in the well being during empty-nest stage.

## INTRODUCTION

Life is a pathway usually travelled with a spouse. It is filled of communication, belief, experiences, love, adjustment and identification. Every individual identifies him/her in a role and according to this the journey of life begins. Marriage is a primeval practice, although its meaning may have changed through era and space. The word marriage means only a lawful union between one man and one woman as husband and wife and the word

spouse refers only to a person of the opposite sex who is a husband or wife.

Marriage is a beautiful relationship in which two people live together and faces numerous hurdles together, live so many precious memories together. In marriage two people need to fully understand each other and give their best to make their relationship last forever. But it is being seen that after giving so much to the relationship couples start taking each other for granted in the late adulthood. The spouse start's reducing their efforts which

somehow effects on the marital success. Though marital success is a God gift but still it depends on a lot of factors some of them are duration of marriage, mental maturity, marital adjustment, emotional intelligence, personality of an individual etc. The term “marital adjustment” is defined as the contentment in husband and wife and with each other (Hashmi and Hassan, 2007). In marital adjustment spouses usually look after each other and feel satisfaction. It is a relationship where spouses confide and talk about their problems with sympathetic approach. Adjustment of a couple is a lifetime process of meeting issues and working out for the solution in a joint way. Marriage is a life long journey so it involves adjustment in many aspects like physical, psycho-social, emotional and economical.

Marital life is a lifetime expedition which covers variety of stages namely beginning family, child bearing stage, family with preschoolers, family with school children and family with teenagers, launching stage, empty nest, aging family etc. Each stage has it’s own characteristics and challenges which demands lot of skills to cope up with the situation. The “Empty nest” stage (renewing and redefining marriage relationship; preparing for retirement years) involves many challenging issues.

Retirement is a turning point in the life of a working person that requires adjustments in all areas of his /her life, including availability of income, relationships, daily routine, roles and responsibilities and even in personal identity. All these changes can create unexpected stress and unhappiness for the retired person. Retirement challenges goes on and particularly at this stage, due to a lot of changes in the family system, carrier option for children the elderly faces “empty nest” in their grey years. “Empty nest” is the period of life between the departures of the last child from the home and the onset of old age. During the period of empty-nest elderly couples feel a need to have somebody by their side to cherish them, make them feel wanted. But due to the absence of their child they seem to have no attention. It has both the positive or negative effects. It totally depends on the personality of both the spouses. Particularly a sound relationship with life partner affects very much on marital adjustment.

#### **Objective of the study was:**

– To compare marital adjustment of single and dual earner retired couples.

#### **Justification:**

Indian culture is rich enough to have family as major psycho-social support system and it’s also well known that in the old age the spouse plays pivotal role in wellbeing of the relationship. Particularly a sound relationship with life partner affects very much on marital adjustment. Marital adjustment depends on a lot of factors like personality types, type of family, occupation, education, socio- economic status; inter personal relationship etc. The present study is an effort to compare the marital adjustment between single and dual earner retired couples.

### MATERIAL AND METHODS

The present study was undertaken with the objective to compare the marital adjustment of single and dual earner retired couples. The sample for the study comprised of 60 retired couples (30 single earners and 30 dual earners). Which were selected through convenience sampling technique. The age range selected for the study was 60+ years retired couples belonging to the empty –nest stage of family life cycle residing within the municipal limits of Udaipur city. Self-structured background information survey was conducted to ascertain eligible samples for the study. Then the selected samples were studied by administering Marital adjustment scale developed by Tiwari *et al.* (2017) with some modifications was used to compare the marital adjustment of single and dual earner retired couples. It is consisted to four sub-aspects namely-physical aspect, psycho-social aspect, emotional aspect and economical aspect. To analyze the data, the collected information was scored, coded, categorized and put under statistical measured according to the requirements of objectives of the study. Frequency, percentage, Mean, SD and t-value were computed to each aspect of marital adjustment to compare the marital adjustment of single and dual earner retired couples.

### OBSERVATIONS AND ANALYSIS

Results revealed that physical aspect is an important factor in the retired couple’s life to have newness in their relationship. The intimacy reflects a lot about the chemistry of couples. Table 1 and Fig. 1 revealed that in physical aspect almost the entire single (88.33 %) and dual earner (98.33 %) couples were well adjusted with

their life followed by 11.66 per cent single and only (1.66 %) dual earner couples were having average level of marital adjustment. The results were supported by Rahmani and Khoei (2009) who concluded that marital adjustment and sexual satisfaction are directly related to each other. Couples having satisfied sexual relationship tend to have a happy marriage and better marital quality, which in turn help in reducing the risk of marital instability.

The other important sub aspect is psycho- social aspect in this aspect also majority of couples were having well level of adjustment. it is the most important aspect in retired couples life the intra-personal relationships, interest in social gatherings, the personality type tells a lot about a couple’s level of adjustment, the psychological ability tells about the thought process a couple have and how they deal with different circumstances a clear picture can be seen in the Table 1 and Fig.1. That majority of the single earner dual earner couples (83.33 % and 98.33%)

were well adjusted followed by couples having average level of marital adjustment where 16.66 per cent were single earner and only 1.66 per cent were dual earner. The results were supported by Ayse (2017) that effect of problem solving skills and resilience to the marital adjustment in old age and the dual and partial correlation between the predictor variable and marital adjustment or problem solving skills and resilience were found to have impact on the marital adjustment in elderly couples.

Majority of the couples had well level of adjustment in the emotional aspect this reflects that couples have good emotional bonding with each other and how strong their relationship is and in this aspect the questions were related to emotional stability of the couple as indicated in the Table 1 and Fig.1. A greater portion of single earner couples that is 91.66 per cent and 93.33 per cent dual earner couples were well adjusted in case of emotional aspect both groups were having average level of

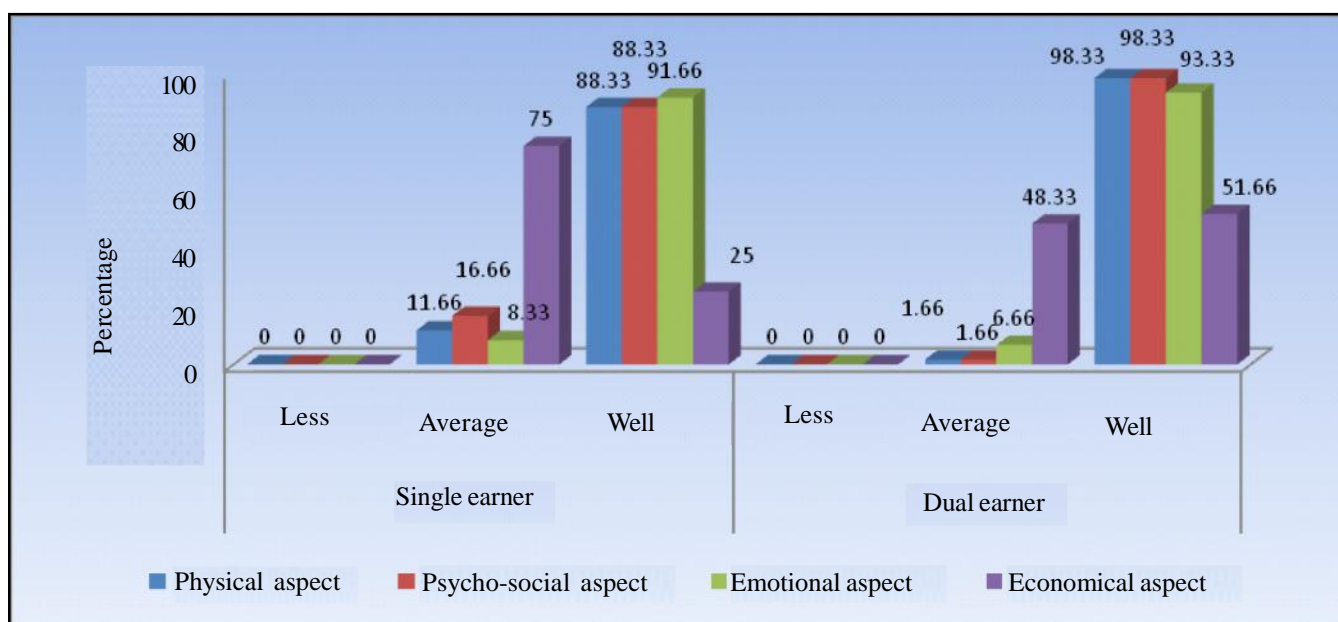


Fig. 1 : Percentage distribution of dimension wise marital adjustment of single and dual earner couples

Sr. No.	Aspects of marital adjustment	Adjustment level of single earner couples n <sub>1</sub> =60 f (%)			Adjustment level of dual earner couples n <sub>2</sub> =60 f (%)		
		Less	Average	Well	Less	Average	Well
1.	Physical aspect	-	7 (11.66)	53 (88.33)	-	1 (1.66)	59 (98.33)
2.	Psycho-social aspect	-	10 (16.66)	50 (83.33)	-	1 (1.66)	59 (98.33)
3.	Emotional aspect	-	5 (8.33)	55 (91.66)	-	4 (6.66)	56 (93.33)
4.	Economical aspect	-	45 (75.00)	15 (25.00)	-	29 (48.33)	31 (51.66)
Overall marital adjustment		-	56 (93.33)	4 (6.66)	-	44 (73.33)	16 (26.66)

satisfaction that is 8.33 per cent in single earner and 6.66 per cent in dual earner couples. Jenny *et al.* (2009) found that between one in fourth and fifth older adults who are married exhibit moderate or strong emotional or social loneliness. The social loneliness was especially affecting single earner elderly moreover; smaller social networks and less contact with children also increase emotional and social loneliness in later life.

The greater part of couples had average adjustment level of marital adjustment in the economical aspect and it includes the type of question about the money management, does the money crises happen or did there are any conflicts in the relationship due to the lack of money or less management of money as seen in the Table 1 and Fig.1. Three forth part of single earner couples as compared to 48.33 per cent of dual earner couples had average level of adjustment in the economic aspect of marital adjustment. Almost half of the dual earner couples and only one forth single earner couples were belonging to the category of well adjusted facet with regard to economic aspect. The results get support from Bradbury *et al.* (2005) who noted that while determining couples marital satisfaction, socio-economic factor plays a major role in marital adjustment. It is indispensable for the survival of family life.

In the overall as depicted in Table 1. Majority (93.33%) of single earner as compared to dual earner couples (73.33 %) had average level of marital adjustment tag along by 26.66 per cent dual earner couples and 6.66 per cent single earner couples with the well level of marital adjustment. Swensen (2000) explored that both type of couples have different expectations from the marital relationship. He stated that dual earner couples usually report high level of marital adjustment as compared to the single earner couples they usually have more negative marital experiences.

Table 2 gives the mean scores and standard deviation scores and t-values of marital adjustment of single and

dual earner retired couples in overall and dimensions wise. Marginally higher mean scores were obtained from the dual earner couples in overall and dimensions of marital adjustment that is physical (46.83), psycho-social (83.15) and economical aspect (25.97). Dual earner couples had higher mean and standard deviation scores because they even after facing a lot of changes in the life style after retirement and empty-nest. They have good coping skills, understanding and most importantly have transparency in the relationship. Except emotional aspect where approximately dual earner couples (43.77) and single earner couples (43.12) has shown just a slight difference in their mean scores. The reason behind it can be that dual earner couples have a mindset that the other one will ask if they have some issue but on the other hand single earners know that they have to speak otherwise the issues will not be sorted.

The t- values further indicated that, there is a significant difference was found in overall and in dimensions of marital adjustment *i.e.*, overall (t= 4.113), physical (t= 6.173) and economical aspect (t = 4.567). Poor physical health is linked to lower positive and higher negative marital quality. More frequent sex is associated with higher positive or negative marital quality. Sexual activity, own mental health mediates the association between one’s own physical health and both positive and negative marital quality can occur. Also the couples mental health mediates the association between physical health with positive marital quality (Adena, 2013).

**Conclusion:**

On the basis of findings of the present investigation in marital adjustment of single and dual earner retired couples. It can be seen that there was a significant difference between the marital adjustments of single and dual earner couples that reflects that life style, level of understanding, openness in the relationship, education of a spouse, personality type and most importantly the

Sr. No.	Aspects of marital adjustment	Single earner n <sub>1</sub> =60		Dual earner n <sub>2</sub> =60		t-value
		Mean	S.D.	Mean	S.D.	
1.	Physical aspect	42.90	3.900	46.83	2.895	6.173**
2.	Psycho-social aspect	81.33	5.934	83.15	4.348	1.913 NS
3.	Emotional aspect	43.12	4.162	43.77	3.212	0.958 NS
4.	Economical aspect	23.40	3.792	25.97	2.139	4.567**
Overall marital adjustment		190.75	14.246	199.72	9.067	4.113**

\*\* indicate significance of value at P=0.01

NS= Non-significant

positive exposure of a spouse reflect a lot about their level of marital adjustment. Both single and dual earner couples had different type of challenges and coping system for dealing with the different circumstances according their level of understanding. Story *et al.* (2007) reported that emotional behaviour pattern in the couples differs on the bases of many factors like age, type of earning, gender and marital adjustment. The emotional intimacy issues starts when there is a lack of adjustment in the relationship.

### Suggestion and Recommendations:

The present study was limited to 60 subjects of each specific category *i.e.*, single and dual earner retired couples, which is a very small representation for making any generalization. To get the crystal clear picture and to get better understanding of the present research it is recommended to extend this investigation to large sample size. Even a comparative study can also be conducted transversely between different socio-economic statuses.

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