



# Spillover effects of a husband's retirement on a woman's health: Evidence from urban China

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## ABSTRACT

Despite an increasing number of studies measuring the effect of retirement on individual well-being, research on spillover effects of one spouse's retirement on another spouse's well-being is limited. If such an effect exists but is not considered, it would result in an underestimation of the total retirement effect. This article examines the effect a man's retirement has on his wife's mental and physical health. Using data from the China Health and Retirement Longitudinal Survey (CHARLS), I exploit the large increase in the probability of retirement at the legal retirement age for urban male wage earners in China as a natural experiment. I implement a fuzzy regression discontinuity design to compare the health outcomes of women whose husbands recently retired with those whose husbands are close to retiring. Findings indicate that the retirement of her spouse improves a woman's physical and mental well-being, most likely by increasing the frequency of her social interactions and exercise.

## 1. Introduction

An aging population is a major public concern for China. China, with increased longevity and below-replacement fertility levels, is one of the world's fastest-aging countries (United Nations, 2015). In 2015, about 10 percent of the total population in China was age 65 or older, and close to a fourth of the world population over the age of 60 lived in China (United Nations, 2015). These numbers have continued to increase, and the severity of the situation has placed a heavy burden on China's social security and medical care systems. Maintaining the well-being of an elderly population has become a major concern for Chinese policymakers.

Retirement is one of the most significant transitions experienced by adults. A considerable number of studies have examined the effect of retirement on individual well-being. However, research on the effects of one spouse's retirement on the other spouse's well-being is limited. If a spillover effect exists, it would be an essential element when calculating the total retirement effect.

This research focuses on the effect of a man's retirement on his wife's health rather than the reverse for two reasons. First, a husband's retirement seems more likely to affect his wife's health than vice versa. Upon their husbands' retirement, many women report an increased level of stress and depression as well as a decrease in physical health. This phenomenon is often referred to as the *retired husband syndrome* (Bertoni and Brunello, 2017; Johnson, 1984). Second, for women born

in China prior to the 1970s, the husband is typically the primary or only breadwinner. His retirement is more likely to lead to a major disruption in household income.

One challenge in studying this topic is that health outcomes for women are likely correlated with their husbands' retirement decisions through unobserved factors. To mitigate this potential endogeneity, I exploit the large increase in the probability of retirement at the legal retirement age for urban male wage earners in China. Using data from the China Health and Retirement Longitudinal Survey (CHARLS), I implement a fuzzy regression discontinuity design (RDD) to compare the health outcomes of women whose husbands recently retired with those whose husbands are close to retiring.

This study makes several contributions to the existing literature on the impact of retirement. First, it contributes to our understanding of a relatively understudied topic by examining the existence and magnitudes of spillover effects of retirement between spouses and identifying mechanisms through which the spillover effects operate. Existing research on the consequences of retirement generally focuses on individual- or household-level characteristics of the retirees. In the past decade, although growing attention has been paid to the linkages between retirement and intra-household dynamics, relatively few studies have examined the effect of a spouse's retirement on their partner's health.

Second, this study provides evidence of spousal retirement spillover effects in the Chinese context. The results have important implications

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for Chinese policymakers. Due to its rapidly aging population, China is considering policies to ease the burden on its severely strained pension system. One seemingly obvious solution is to postpone legal retirement ages. However, as this study indicates, the answer is not so simple. Various aspects of the consequences of retirement must be considered when doing cost-benefit analyses of this and other policies. In China, although there is some evidence that retirement negatively affects the health of male retirees, the spillover effect on family members has not been previously studied. My findings of a positive spillover effect on women's health suggest that the negative health consequences of retirement may be less significant than expected for a household as a whole.

## 2. Retirement and spousal health: mechanisms and hypotheses

A man's retirement can affect his wife's mental and physical health through four mechanisms: lifestyle, health spillovers, marital quality, and household economics. Although it may affect his wife's physical health through different mechanisms compared to mental health, I do not focus on distinguishing those mechanisms in this study. The focus of this paper is to examine the effect of a man's retirement on his wife's general health, using a range of physical and mental health indicators. All four mechanisms that are examined in this paper are likely to directly affect the wife's mental and physical health. However, in general, physical health consequences may take longer to be observed compared to mental health consequences.

### 2.1. Spillover effect through changing lifestyle

The family life cycle theory argues that family needs and duties vary across different stages of a couple's life. The wife's responsibilities are greatest during the childbearing stage (Rexroat, 1985). In contrast, husbands often perform a greater portion of household duties during the retirement stage (Rexroat and Shehan, 1987). Family system theories also argue that a spouse's retirement affects both spouses' household contributions (Szinovacz, 2000). Upon retirement, the husband is freed from the demands of earning a living. Couples may re-negotiate the division of household labor, particularly in households where the wife previously performed most of these duties. In addition, psychological evidence suggests that men experience personality changes that make them more willing to perform household duties as they transition to late life (Hess and Markson, 1980). Existing studies find that a husband's retirement is associated with an increased amount of his household labor and a decreased amount in his wife's domestic duties (Leopold and Skopek, 2015). The wife may then enjoy more leisure time, which enables her to make lifestyle changes that benefit her health. This leads to the first hypothesis: *the husband's retirement positively affects the wife's health by allowing her to make healthier lifestyle changes (H1)*.

### 2.2. Spousal health spillover effect

Studies consistently show that spouses' health and health behaviors are highly correlated with one another (Falba and Sindelar, 2008). These correlations may originate from multiple pathways, including selection caused by assortative mating (Becker, 1973; Mare, 1991), co-determination of intra-household allocation of resources (Goux et al., 2014; Hospido and Zamarro, 2014), information sharing between the couple (Clark and Ettilé, 2006), externalities on a spouse's preference produced by the preference of the other spouse, or altruism (Khawaja et al., 2006).

Depending on the effect of retirement on a man's health, his wife's health can be positively or negatively affected, leading to two competing hypotheses. On one hand, retirees have more leisure time than they did prior to retirement, which may benefit their health (Mein et al., 1998; Midanik et al., 1995). If so, *the husband's retirement may*

*benefit the wife's health by improving the husband's health and lifestyles (H2a)*. On the other hand, retirement can be stressful because of 'role exit' (Moen et al., 2001). Market work provides not only income, but also identity, social status, social support, and a daily routine. The frustration and depression associated with disrupting these benefits could adversely affect health. For example, Behncke (2012) finds that retirement increases the risk of being diagnosed with chronic conditions and worsens self-assessed health. In the Chinese context, Lei et al. (2010) find that retirement negatively affects health and health behaviors among men. Therefore, *the husband's retirement may negatively affect the wife's health by negatively affecting the husband's health and lifestyles (H2b)*.

### 2.3. Spillover effect through changing marital quality

High levels of marital quality improve individual health (see Robles et al. (2014) for a review). Marriage provides a key source for social support. For an average person, high levels of social support from a spouse are linked to greater integration into the spouse's social network, which brings a variety of health benefits (Cohen and Wills, 1985). Social support can mitigate the adverse health consequences of stress.

Depending on the effect of retirement on marital quality, a husband's retirement can have a beneficial or an adverse effect on his wife's health, leading to two competing hypotheses. On one hand, a husband's retirement may reduce marital quality, (Myers and Booth, 1996), particularly if his wife wants to renegotiate the household division of labor and this leads to marital conflicts (Moen et al., 2001). With more time spent at home after retirement, the husband may demand more of his wife, thus adding to her burdens and decreasing her marital satisfaction (Seccombe and Lee, 1986). An extreme case of marital dissatisfaction is divorce. Stancanelli (2014) finds that a husband's retirement increases the probability of divorce in France, particularly among female-centered households. Therefore, *the husband's retirement harms the wife's health by decreasing marital quality (H3a)*. On the other hand, depending on job characteristics and pre-retirement marital satisfaction, the husband's retirement may have selective effects on marital quality (Myers and Booth, 1996). If a man's job was stress-inducing and required long hours, retirement may promote marital satisfaction by eliminating work-family conflicts and reducing stress-related issues (Myers and Booth, 1996). In this case, *the husband's retirement may positively affect the wife's health by improving marital quality (H3b)*.

### 2.4. Spillover effect through household economics

Retirement can negatively affect household wealth due to the loss of a regular source of income. When the husband is the primary breadwinner, his retirement often substantially affects household income. The decrease in household income can negatively affect the wife's health. Bertoni and Brunello (2017) examined the *retired husband syndrome* in Japan. They found that the husband's retirement decreased the wife's mental health because it created financial and economic insecurity (Bertoni and Brunello, 2017). Mendolia (2014) found that a husband's job loss negatively affected the wife's mental health in the United Kingdom. Negative effects are also found upon the husband's retirement, although the coefficients are not statistically significant (Mendolia, 2014). Based on this evidence, it is predicted that *the husband's retirement negatively affects the wife's health by reducing household wealth (H4)*.

## 3. Legal retirement age and gendered retirement experiences

A series of government documents published during the 1950s stipulate age 60 as the legal retirement age for male employees in the formal sector. The law, however, is more complex for women. Female managers, scientists, and government employees must retire at age 55. Other female employees in the formal sector are required to retire at

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