

WOMEN'S REVERSE RETIREMENT

by

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for the degree of Doctor of Philosophy
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ABSTRACT

Thirty women ranging in age from 55 to 77, with diverse socio-economic backgrounds and work histories, were interviewed about the experience of returning to paid employment after retirement. Following initial analysis, the interview transcripts were analyzed in four cohorts, according to participants' birth years. The cohorts were designated, "Children of the Roaring Twenties", "Children of the Depression", "Depression Babies" and "Wartime Babies".

Most of the study participants belonging to the first cohort viewed work as part of their identities, and expressed negative attitudes towards retirement. All but one indicated that they intended to work as long as they were capable of doing so. Most of those in the second cohort also expressed negative attitudes towards retirement. They worked after retirement to avoid boredom and to remain socially and mentally active. Few had specific plans to retire permanently. A high proportion of those in the third cohort had retired after losing full-time jobs during economic restructuring in the mid-1990s. Their attitudes towards retirement were less negative, but most had no specific plans to retire. Those in the fourth cohort expressed somewhat more positive attitudes towards retirement. The relatively advantaged members of this group planned to retire permanently at a specific age, or after achieving specific goals. Those without such resources worked to support themselves, but even they planned to retire permanently at a specific age.

Three patterns of combining work, study and family responsibilities across the life span were identified: 'traditional' and 'multiple role' for mothers, and 'career' for childless women. These were found to vary across the four cohorts, with more mothers in successive cohorts adopting multiple role patterns. Mothers with multiple role patterns and childless career women were more successful than mothers with traditional patterns in finding work after retirement that matched their needs. Almost all participants engaged in part-time or temporary work after retirement, for which most expressed a preference. It remains unanswered whether this was a genuine preference or an accommodation to the non-availability of better-compensated and regular employment for older women.

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The metaphor of a marathon springs easily to mind as I reflect upon the process of preparing this thesis over the past several years. Unlike the lonely long distance runner, however, I have benefitted from the support and encouragement of family, coaches, friends, and unnamed supporters all along the route. Without them the whole effort would not have been possible.

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Chapter One

THE PROBLEM

Introduction

From the point of view of many older Canadian workers, the late 1990s can only be described as tumultuous times. The Canadian economy, once dominated by primary resources and manufacturing, has been re-structured towards an emphasis on knowledge-based services. In the private business sector, free trade agreements and technological change have intensified competition in the global marketplace, causing some firms operating in Canada to cease operations, others to relocate to regions with lower labour costs and less stringent regulatory regimes, and still others to reduce the size of their permanent workforces. The employer-employee relationship is being redefined (Marshall, 1995a; Marshall & Marshall, 1996; Schellenberg, 1997b; Schellenberg & Clark, 1997). The Fordist model¹ of stable, long-term employment, which provided wages adequate to support a family, as well as occupational pensions and group life and health insurance, is being widely supplanted (though not entirely replaced) by more flexible employment arrangements. Governments as well as private firms, under pressure to reduce operating deficits and accumulated debt, have drastically trimmed their workforces (Clark, 1997) and have embarked on a variety of strategies designed to reduce expenditures on public programs, including retirement income security (Myles & Quadagno, 1997).

¹ The Fordist model of production, named after the American automobile industrialist, Henry Ford, came to prominence in the United States after the Second World War and spread to Europe and Japan in the post-war period. It was characterized by assembly line, mass production; the concentration of workers in large factories; and a structure of wages and benefits, enforced by collective bargaining, that stimulated economic growth by facilitating consumption by workers themselves of the goods they produced (Harvey, 1990).

The trend toward unplanned, early exit from the labour force, often well before the traditional age of retirement², is changing the way retirement is perceived in industrialized nations, from a period of freedom and leisure to one of unpredictable timing and uncertain outcome (Guillemard & Rein, 1993). Reflecting this unpredictability and uncertainty, the repertoire of labour force exit patterns in later life is expanding to include reverse retirement, which involves a decision to return to work after formal exit from the labour force. Reverse retirement may take the form of partial retirement (Gustman & Steinmeier, 1984a), 'bridge' employment (Ruhm, 1994) or serial employment (Schellenberg, 1994).

To date, retirement has received minimal attention in Canada as a research topic, and reverse retirement even less. Recent national statistics indicate that, depending on the data source and definitions used, between 16 and 21 per cent of men and between 9 and 11 per cent of women aged 45 and over re-entered the labour force after an initial retirement (McDonald, 1996b; Monette, 1996; Schellenberg, 1994). However, little is known about people who reverse their retirement decision. Their perceptions of retirement, their subjective reasons for returning to work, the meanings they attach to work and retirement, and how they experience the transition back to work remain somewhat of a mystery. While more detailed knowledge about the retirement experiences of both men and women is needed, it is especially important and timely that women's reverse retirement be addressed. This is because of the acute lack of attention to women's retirement issues in the Canadian social science literature, despite dramatic increases in women's labour force participation in all age groups in recent decades, and the persistence of relative disadvantage experienced by a high proportion of women in their later years. Increased understanding of the changing patterns of women's labour force entry, exit and re-entry is vital to the development of theoretical models to guide future research, the design of public and corporate policies, and the knowledge base of professionals who serve this population.

² In Canada, the traditional age of retirement is 65, the age of entitlement to full pension and other old age-related benefits.

The present study will explore whether retirement and reverse retirement among the study participants was conditioned by the world-views³ of the generations to which they belonged, and whether the participants' life course patterns influenced their retirement and reverse retirement experiences. I will argue that these generational and lifestyle differences represented different response to changing structural conditions associated with the emergence of post-industrial society following the Second World War.

National and international retirement trends

The average age of retirement among Canadians has been falling steadily since the 1950s (McDonald & Wanner, 1990). In 1994, the average age at first retirement was 60.4 years (Statistics Canada, 1995).

Some scholars, observing that the life course in modern, industrial societies is organized into three well-defined phases — education and preparation for work, work itself, and retirement from work — have argued that the pattern of most people's lives has become highly institutionalized and state-regulated (Kohli & Rein, 1991; Mayer & Muller, 1986; Mayer & Schoepflin, 1989). The widely-noted trend toward early retirement in industrialized nations since the Second World War appears to support this view. The growing popularity of early retirement and sharp declines in the labour force participation of male workers aged 55 and over paralleled the expansion and maturation of public and private pension systems in the 1950s, 60s and 70s. The availability of stable, long-term employment, occupational pensions and state pensions made it financially possible for increasing numbers of workers to retire even before the traditional retirement age, and to do so without suffering a major decline in living standards (Markides & Cooper, 1987; McDonald & Wanner, 1990; Myles, 1991).

However, other scholars have offered evidence that the life course is becoming *less* uniform (Held, 1986); is at least more diverse at the individual level (Henretta, 1992); or even that the "tripartite" division of the life course into education, work and retirement

³ The *New Oxford Shorter Dictionary*, 1993 ed., vol. 2, defines "world-view" as "...a set of fundamental beliefs, attitudes, values etc., determining or constituting a comprehensive outlook on life, the universe etc.".

is “coming undone” (Guillemard & Rein, 1993). During the 1980s and 1990s the trend toward uniform retirement ended abruptly as economic restructuring, which accompanied the absorption of national economies into a global, post-industrial economy, led to high levels of unemployment and the widespread ‘shedding’ of older workers from the labour force. It became common for both private sector employers and governments to encourage older workers to leave their jobs before traditional retirement age by offering early retirement incentives (Guillemard & Rein, 1993; Harvey, 1990; Laczko & Phillipson, 1991). Simultaneously, many governments took steps to reduce their commitments to universal, publicly-funded retirement programs as the long-term sustainability of such programs came under increasing scrutiny (Myles & Quadagno, 1997). Recent comparative studies of retirement in industrialized nations have indicated that, as transitions out of the labour force become less clearly defined for many workers, the relationship between retirement and old age is “loosening” (Guillemard & Rein, 1993; Laczko & Phillipson, 1991; Schmähl, 1989).

Women and reverse retirement

Women and men who consider reversing the decision to retire face a formidable array of institutional constraints against re-entering the paid labour force after retirement. These include an ambiguous Supreme Court position on mandatory retirement at age 65 (David, 1993; McPherson, 1990), whereby the Court has ceded responsibility to the provinces, each of which has a different policy⁴; pension plan and taxation rules that penalize pension recipients with earned income (Gunderson & Muzynski, 1990); the general reluctance of employers to offer partial or phased-in retirement options that would allow older workers to withdraw gradually from career jobs (Marshall & Clarke, 1996; McDonald, 1996b); and the underdevelopment of specialized training, job placement and support services for older workers (Marshall & Clarke, 1996; One Voice, 1994). In

⁴ Two provinces, New Brunswick in 1973 and Manitoba in 1974, have left the practice of mandatory retirement open to challenge, with a few exceptions, under their human rights codes by not defining an upper age limit for the protection of workers from age discrimination in employment. More recently, in 1983 Quebec explicitly prohibited age-based discrimination in employment under its *Charter of Rights and Freedoms* (Atcheson & Sullivan, 1985), and in 1985 Alberta amended its *Individual's Rights Protection Act* to remove the age ceiling for rights protection (Alberta, 1985; McPherson, 1990, p. 397).

addition to these institutional constraints, both private and public sector employers have actively promoted early retirement during periods of high unemployment, as occurred in the early 1980s and the early 1990s (David, 1993; McDonald, 1996b; O'Grady, 1995).

Women may face a particularly daunting set of difficulties in attempting to maintain attachment to the labour force in later life, because of prevalent social attitudes, which have been referred to as the “double whammy” (Nishio & Lank, 1987; Posner, 1977). This discriminatory, double standard which applies to older women is explained by Nuccio (1989, p. 329):

Women are viewed as becoming older at an earlier age than men. In a youth-oriented society, the phenomenon of age discrimination in employment is not surprising. The additional emphasis on sexual attractiveness, and the narrow definition for women of what constitutes sexual attractiveness, increases vulnerability of older women who seek to secure and hold on to employment.

The perception and actuality of such social barriers may make the search for employment after retirement especially problematic for women as they age. In a British study of attitudes toward work among the middle aged, Ginn and Arber (1996) found that a high proportion of employed men and women — over 80 per cent in their late fifties — thought that they were too old to get a better job. Among unemployed women in their fifties, reduced job-seeking behaviour was influenced, not by a reduced desire to work, but by a perception that employers would be reluctant to hire a woman approaching the age of eligibility for a state pension.

While there appears to be little direct evidence of age and sex discrimination in employment, Stenzel (1987) summarized anecdotal evidence of employment discrimination against older women in the United States, collected through advertisements placed in newspapers across the country. Issues identified by respondents included being unfairly denied employment, being denied access to promotion and training opportunities, being laid off while younger workers were retained, and being encouraged to retire early. The 1986 *Age Discrimination in Employment Act*, prohibiting age discrimination in employment, was criticized as being under-promoted, under-resourced and under-utilized. Women were generally unaware of their rights under the

legislation, and even when aware, were fearful of reprisals, or were reluctant to pursue costly and often cumbersome bureaucratic and legal procedures with uncertain outcomes.

Thus, despite the dramatic increase in women's labour force participation during the past forty years, many women experience structured inequality and discrimination in the labour market, which leads to accumulated disadvantage over the life course. Women continue to retire on average earlier than men, and they are not returning to paid work after retirement as frequently as their circumstances suggest they might wish to.

Nonetheless, several trends support the view that reverse retirement among women will probably become more common as time goes on. These include

- the dramatic increase in, and the distinctive patterns of, women's labour force participation;
- the impact of economic restructuring and workplace change on the life course and on patterns of retirement;
- the increasing proportion of later life in which women live in non-family households;
- the public policy shift toward individual responsibility for old age income security; and
- the projected shrinkage of the labour force in the second decade of the twenty-first century.

These trends will now be elaborated.

Women's labour force participation

Women's labour force participation has increased dramatically during the past four decades. During the Second World War, women entered the labour force in unprecedented numbers as the government actively encouraged them to fill jobs vacated by men who had enlisted in the armed forces; but when the War ended, women were just as firmly encouraged to return to their 'natural' roles as homemakers and caregivers (Guest, 1985; Prentice et al., 1996). However, social attitudes against women working

moderated somewhat in the face of the women's movement of the 1960s; and with the widespread adoption of birth control, women gained greater freedom to pursue their personal educational, career and income objectives (Prentice et al., 1996). In the 1990s, working for pay outside of the home for a significant proportion of the life cycle is socially acceptable and normative for the majority of women (Ghulam, 1997). By 1993, 58 per cent of all women aged 15 and over were in the labour force, and women comprised 45 per cent of the total labour force (Statistics Canada, 1994). Increased participation was not confined to younger women. Women in older age groups increased their labour force participation, even as the labour force participation of older men was declining. By 1991, almost one-half of women aged 55 to 59 — 49.7 per cent — were in the labour force, up from 38.7 per cent in 1971, while the participation of men in this age group fell from 84.9 per cent in 1971 to 77.8 per cent in 1991. The participation rate of women aged 60 to 64 remained stable during this period at around 28 per cent, while the rate for men in this age group declined from 74.1 to 53.6 per cent (Schellenberg, 1994).

Despite some gains, however, the increased labour force participation of women has not eliminated the general disadvantage of working women in the labour force compared with men. Women are still highly concentrated in the services sector of the economy, in a number of 'traditional' women's occupations. In 1991, 71 per cent of women were employed in teaching, nursing and health-related occupations, clerical work or sales and services occupations, as compared with just 31 per cent of men (Statistics Canada, 1994). The services sector is distinguished by wide variability in compensation levels, working conditions and stability (Economic Council of Canada, 1990). Women's lower levels of compensation, pension plan membership and access to group life, health and dental insurance benefits reflect their over-representation in lower-paid, non-standard jobs. In 1994, 70.9 per cent of all working women, but only 45.3 per cent of working men earned \$28,000 or less per year (Scott & Lochhead, 1997). Approximately 70 per cent of all part-time⁵ jobs are held by women (Schellenberg, 1997b; Statistics Canada, 1994).

⁵ Part-time work is defined as less than 30 hours of work per week (Schellenberg, 1997).

Although the proportion of men in temporary⁶ jobs (56 per cent) is greater than that of women (47 per cent), mainly due to the predominance of men in seasonal work in agriculture, forestry and fisheries, women account for 64 per cent of workers employed through temporary help agencies, and 60 per cent of on-call workers (Schellenberg & Clark, 1997).

The prevalence of low-paid service work and part-time work among women carries important implications for their economic security and independence in later life, particularly since the availability of occupational pensions associated with such work is generally low. In 1993 only 43.5 per cent of all working women were members of occupational pension plans, as compared with 50.7 per cent of working men (Statistics Canada, 1995); but only 17 per cent of all part-time workers were covered by occupational pension plans (Schellenberg, 1997b), and according to Statistics Canada (1995) 69.4 per cent of part-time workers were women. While the flexibility of part-time and temporary work is preferred by some women and older workers, these forms of employment are often the only option available in the rapidly expanding services sector of the economy. Consequently, underemployment due to the non-availability of full-time employment is an increasing problem for many women whose incomes from part-time work are inadequate to meet their and their families' needs. In 1993, 34 per cent of women working part-time indicated that they would prefer full-time work but were unable to obtain it (Statistics Canada, 1994). In 1995, 46 per cent of women who worked part-time indicated that they would prefer to work more hours for more pay (Schellenberg, 1997b). For all of the above reasons, more women may wish to reverse their retirement in future in an attempt to offset their life-long disadvantages in the labour market.

⁶ Work is considered to be temporary if it is of fixed duration according to a contract between the worker and employer, or if it is obtained through an agency which contracts workers out to client firms for specified periods of time. In the latter case, the worker is normally paid by the agency, which charges the employer an extra fee for its services (Schellenberg & Clarke, 1997).

Economic and workplace change

A second trend that may contribute to increased reverse retirement among both women and men is widespread change in the nature and organization of work (Marshall, 1995a; Marshall, 1995b; McDaniel, Lalu, & Krahn, 1993). During the recession of the early 1990s, massive layoffs and plant closures radically altered labour markets and contributed to the widespread early retirement of older workers, especially in the manufacturing sector (Betcherman, McMullen, Leckie, & Caron, 1994; Siroonian, 1993). Economic restructuring in the 1990s left many older workers unexpectedly unemployed, or unable to obtain employment at a level of compensation commensurate with their previous employment (Cook, 1995). By 1993, the unemployment rate of men and women between the ages of 45 and 64 approached 9 per cent, a rate not exceeded since the Great Depression. The rate of unemployment among older workers remains lower than that of younger workers, partly because of longer job tenure and seniority; but the *duration* of unemployment among older workers is considerably longer (Schellenberg, 1994). Although job stability has actually increased overall since the 1990-91 recession⁷, in many industries the stable, long-term career has been replaced by new, flexible forms of employment (Marshall, 1995b; Schellenberg, 1996).

These changes have affected older women and men somewhat differently. Older men were often concentrated in the goods-producing sector of the economy and in primary industries, where compensation and working conditions were generally favourable. As these types of employment became less available, they frequently found themselves at a competitive disadvantage. New jobs associated with the new economy often required new knowledge and technical skills that older workers, especially those with low levels of formal education and/or industry-specific skills, did not possess. New pathways to retirement appeared, including protracted unemployment, disability, partial retirement and serial employment (Schellenberg, 1994).

Women, on the other hand, were the prime beneficiaries of the expansion of

⁷ Heisz and Côté (1998) present evidence that, contrary to popular opinion, job stability in Canada, as measured by the average duration of employment, has actually been increasing since 1990.

employment in the service sector of the economy during the 1960s, 70s and 80s (Committee on Women and Economic Restructuring, 1994; Foot & Gibson, 1993). Overall, the service sector has been less affected by restructuring than the goods sector, and women as a group have experienced less unemployment and shorter durations of unemployment in recent years than men (Committee on Women and Economic Restructuring, 1994). However, as governments have joined private firms in shedding workers women have been far from immune to the effects of workplace re-structuring. The loss of steady, well compensated employment in the public services sector, where most jobs in health, education and social services are located, has forced many women into private sector or self-employment which are generally less well compensated and secure. In 1986, 21.2 per cent of women's and 19.1 per cent of men's jobs were in the public sector. By 1996, the proportion of women's jobs in the public sector had fallen to 17.8 per cent, compared with 13.4 per cent of men's (Clark, 1997).

Another reality of women's labour force participation is its frequently discontinuous nature. Although women were less likely in the 1990's than in past decades to interrupt their paid work, a high proportion of women exit and re-enter the labour force throughout the life cycle, in response to the changing needs and demands of family caregiving. Data from the 1995 *General Social Survey* indicated that, while over 70 per cent of women returned to work after an interruption (not including retirement), less than one third (31 per cent) returned to their former jobs, and less than one-half (47 per cent) returned to work full-time (Fast & DaPont, 1997). Over time, this can have deleterious consequences for career continuity, upward mobility and ultimately, resources for retirement. Most interruptions in paid work occur among younger women, in relation to child bearing, although stopping work to care for elderly parents is becoming more common (McDonald, 1996b).

Older women living alone

A third trend that may be expected to influence the reversal of women's retirement decisions in the future is the increasing proportion of women living on their

own or in non-family households. As a result of greater life expectancy⁸, widowhood and marital dissolution, women are likely to spend an increasing proportion of their lives outside of marriage. The likelihood of living alone increases with age. In 1991, only 12 per cent of women aged 45 to 65, but 38 per cent of women aged 65 and over, lived alone; and 17 per cent of women aged 45 to 64, but 51 per cent of women aged 65 and over lived in non-family households (Statistics Canada, 1995, p. 19). Unattached women — those living alone or with non-family members — are at greater risk of low income than their male counterparts, and this risk increases with age. In 1993, the majority (56 per cent) of all women aged 65 and over living alone or with unrelated persons, had incomes below Statistics Canada's Low Income Cut-Off (Statistics Canada, 1995, p. 35), which was \$16,511 for a one person household living in an urban area with a population of 500,000 and over (Statistics Canada, 1998a, p. 17). Increased life expectancy, and the propensity of women to marry men older than themselves, contribute to the incidence of widowhood. In 1991, 47 per cent of women aged 65 and over were widowed, as compared with just 13 per cent of men in this age group (Statistics Canada, 1997, p. 30). Widows have the greatest risk of low income of all seniors (McDonald, Donahue, & Moore, 1997).

Marriage breakdown and divorce also contribute significantly to the likelihood of older women living alone and being at risk of poverty. The introduction of the first uniform divorce legislation in Canada, which came into force in 1968, was immediately followed by a sharp increase in the divorce rate, from 54.8 per 100,000 population in 1967 to 124.2 per 100,000 in 1969. Except for a three year period from 1982 to 1985, the divorce rate increased each year, reaching a peak of 362.3 divorces per 100,000 population in 1987, or 96,200 divorces in that year (Statistics Canada, 1995). Since then, the incidence of divorce has abated considerably. In 1997 the divorce rate was 222.6 per 100,000 population, representing 67,408 divorces (Statistics Canada, 1999a). It is important to recognize that the divorce rate, as a measure of formal marriage dissolution, is only a crude indicator of the full extent of marriage breakdown in society (Department

⁸ In 1996, the life expectancy of females at birth was 81.4 years, compared with 75.7 years for males *Canadian Social Indicators* (Winter, 1998, p. 29).

of Justice, 1990; Eichler, 1996).

On the positive side, there is recent evidence that the incidence of marital dissolution may be falling, overall. In 1997, 34.8 per cent of marriages were expected to end in divorce within 30 years, as compared with 36.9 per cent just one year earlier. There was also a trend during the 1990s toward divorce occurring later in life. In 1997 the average age of divorcing men had risen to 41.4 years and of divorcing women, to 38.8 years (Statistics Canada, 1999a). While these trends may mean that young children are less likely to be exposed to the breakup of their parents' marriages, divorcing a few years later is not likely to materially alter the disadvantaged economic position of many women following divorce.

Shifting old age income policy

A fourth trend that may lead more women to reverse their retirement is the dwindling commitment of the Canadian state to the economic well-being of its older citizens. With the demographic transition that has accompanied population aging in most industrialized societies, political and economic concerns regarding the sustainability of large-scale public pension guarantees have intensified (Myles, 1995; Myles & Quadagno, 1994; World Bank, 1994). The spectre of escalating pension and health care costs, combined with foreboding about the pending retirement of a particularly large 'baby boom' generation are stirring the cauldron of pension reform and its attendant passions. During the late 1980s and throughout the 1990s public policy shifted away from a collectivist, social security model toward greater emphasis on individual responsibility for retirement income (Myles & Quadagno, 1997; Townson, 1995). There has been a concerted effort in recent years by the Government of Canada to reduce its expenditures on old age income security. The most significant actions to date have been partial indexation of the 'clawback' threshold for Old Age Security (OAS) benefits⁹ and the

⁹ Under the partial indexation rule, the threshold is adjusted annually only by the portion of inflation in excess of 3 per cent. It has been estimated that by 2020 OAS benefits could be taxed back beginning at incomes as low as \$23,000 (in 1989 constant dollars), and benefits could be entirely clawed back from those with incomes as low as \$49,000 in 1989 constant dollars; (Battle & Torjman, 1993). See also Wolfson and Murphy (1994) and Gee and McDaniel (1991) for further discussion of this policy.

(unsuccessful) attempt to collapse OAS and the Guaranteed Income Supplement (GIS) into a single, means-tested benefit based on family rather than individual income (Gee & McDonald, 1998). Several countries have already taken steps to discourage early retirement by raising the age of entitlement for full pension benefits, and there is speculation that Canada may not be far behind (Myles & Quadagno, 1997).

This situation is particularly distressing for women who, as a group, considerably are more dependent than men on government transfers as a source of retirement income. In 1992, women aged 65 to 74 received, on average, 56 per cent of their total income from public transfer payments (OAS, GIS, Spouse's Allowance and Canada/Quebec Pension Plans); and women aged 75 and over received, on average, 57 per cent of their total income from these sources. In comparison, men aged 65 to 74 received 42 per cent of their income from public transfers and men aged 75 and over received 47 per cent. As the ground beneath public pension policy shifts toward greater individual responsibility, increasing numbers of women may be motivated to either remain in the labour force longer to increase their pension entitlements, or return to work to increase their retirement savings and entitlements (Gee & McDaniel, 1991).

Shrinking labour force

Finally, it has been predicted that the labour force will shrink rapidly after the first decade of the twenty-first century, in tandem with the succession of the retiring 'baby boom' generation by the 'baby bust' generation (Foot & Gibson, 1993). Currently, high unemployment rates argue against a dramatic increase in demand for older workers in the immediate future (Marshall & Marshall, 1996). However, speculation in the professional literature and popular media that Canadian employers may soon be anxious to entice older workers, especially those with valuable professional and managerial skills, to stay in their jobs longer or return to work (McDonald & Chen, 1993; Schellenberg, 1994; Taylor, 1995) cannot be entirely discounted.

The research question

The foregoing discussion has presented a number of issues related to women's reverse retirement at present and in the future; but we still have little understanding about why some women reverse their retirement decision, and about the actual experiences of women who re-enter or attempt to re-enter the labour force after retirement. Surveys give us some general answers, but little descriptive information. To offer just a few examples:

- we have little detailed information about the attitudes toward work and toward retirement held by women who reverse their retirement decision;
- we know little about the ways that changes in family responsibilities and marital status affect women's reverse retirement behaviour;
- we do not know much about the kinds of work that women actually do after retirement, nor about the characteristics of such work
- we do not know how women who reverse their decisions to retire cope with changing skill requirements and work arrangements;
- we do not know how women who return to work after retirement perceive government and corporate policies that may influence their well-being.

In order to obtain such information, it is necessary to talk to women directly, listening to their accounts of their experiences, and what those experiences mean to them, in their own words.

In view of the limited availability of information about the actual experiences of women who have reversed the decision to retire, and the subjective meanings of reverse retirement for women, the research question guiding this study was,

“What meanings do women attach to work and retirement, and how do they describe the experience of returning to paid work after retirement?”

Because of the desirability of basing understanding of women's reverse retirement on the lived experiences of women, a phenomenological approach to the question was chosen. As a philosophy, phenomenology is concerned with epistemological questions related to how we know what we know, taking the position that everything we know of the world is in our consciousness. As a methodology, phenomenology is concerned with

producing detailed descriptions of lived experience, and interpreting the meanings those experiences have for people (van Manen, 1997).

Significance of the study

By reflecting upon and interpreting accounts offered by women who have reversed their retirement decisions, it is anticipated that deeper understanding and new insights can be gained that will aid further research and contribute to relevant policy and practice. It is imperative that policy and practice be informed by improved understanding of the labour market experiences of older women. Women have always coped with the irregular patterns of work, working conditions and uncertainties that characterize the emerging services and knowledge-based economy. Deeper understanding of their perceptions and experiences can contribute to the development of ways to assist both women and men to adapt to the new working conditions, which Moen (1985) has referred to as a convergence of men's and women's forms of work, and by Armstrong (1996) as "the feminization of work".

For the most part, social scientists have understood and analyzed retirement from a male perspective (Calasanti, 1993; Calasanti, 1992; Slevin & Wingrove, 1995; Szinovacz, 1982a). Men have been and continue to be the main subjects of inquiry, and the male pattern of retirement — exit from the paid labour force with a pension after several decades of steady employment, with perhaps a period of return to work before permanent retirement — has been regarded as normative. Retirement was assumed to be of secondary importance to women in relation to their 'primary' roles as homemakers and caregivers. This conception failed to account for the fact that the patterns of women's lives are rarely as uniform as men's, and usually include, in addition to education, work and retirement, periods of unpaid family caregiving (Fast & DaPont, 1997). Until recently, when women's retirement was studied, it was common to compare women with men rather than considering women's retirement as a distinctive phenomenon which is influenced by different factors than men's.

Research on women's retirement has grown impressively in the United States during the past two decades, but, as noted above, has so far attracted little attention in

Canada. As will be shown in Chapter Two, the study of neither women's nor men's reverse retirement is well developed in this country. Most North American research on retirement has been based on secondary analyses of data from a number of large scale surveys conducted in the United States, several of which are longitudinal, an important feature for modelling change over time. Nationally representative data sets suitable for retirement research are only now becoming available to Canadian researchers (Black, 1995; Black, 1996). While some of the American research on retirement, women's retirement and reverse retirement is relevant to the Canadian context, no longitudinal, Canadian data base dedicated exclusively or primarily to retirement yet exists. A small store of information on women's retirement in the Canadian context is beginning to accumulate, but there is still little information on women's experience of retirement and virtually no information about the lived experience of women who re-enter the paid labour force after retirement. Knowledge about who returns to work, the reasons for doing so, and the ways in which women's retirement and reverse retirement decisions in later life may be linked to their earlier life experiences are sketchy at best. Almost all studies have used quantitative methods which, while conveying a general impression, cannot portray the experience of individuals in any detail, nor discern the meanings of retirement-related experiences for individuals (Moen, 1992). Since the voices of women themselves have seldom been taken into account in analyzing their experiences of retirement, and never with respect to reverse retirement, little is known about the ways that socio-historical context, family relationships and other social relationships interact with women's paid work.

The findings of this study will help to clarify researchers' understandings and assumptions about women's work, retirement and reverse retirement decisions in later life, and help to resolve some of the conceptual difficulties and ambiguous or contradictory findings that have troubled earlier studies. This may contribute to the refinement of current definitions and conceptual models used in research in this area (Slevin & Wingrove, 1995) and help to advance theoretical understanding of women's reverse retirement. The knowledge base of social work and other helping professions will be enriched by the findings. New knowledge produced by this study will contribute to and

enhance the effectiveness of practice by enriching appreciation of how individual, familial and societal factors interact throughout the life course to influence women's work and retirement decisions and shape outcomes in later life.

To the extent that reverse retirement is likely to become more common among older Canadian workers, and particularly among women, improved understanding of the meanings of post-retirement work for women resulting from this study could be helpful to those promoting public and corporate labour market and retirement policies which are responsive to the needs of an aging labour force. As a result of this study, public policy advocates and corporate policy planners will have information available to them with which to formulate labour market, income security and personnel policies that are supportive of women who choose to engage in post-retirement work.

The present study contributes to this important area of inquiry by addressing the phenomenon of women's reverse retirement in an interpretive manner. The study draws on life course and interview data obtained from a heterogeneous, convenience sample of thirty women who reversed their retirement decisions. It is not claimed that the results of this inquiry are applicable to all female reverse retirees. Rather, the findings will provide general direction and form a basis for further inquiry by providing indications of how the study participants experienced and interpreted reverse retirement, and by refining theoretical understanding of women's reverse retirement within a life course perspective.

Summary

In this chapter, the purpose of the study and what it aims to achieve were stated. National and international trends in retirement and reverse retirement were outlined, and a number of trends that may be expected to influence women's reverse retirement in the future were discussed. The impetus for the study — a dearth of information about the subjective meanings of work, retirement, and reverse retirement for women, and the need for better understanding of the experience of reverse retirement from the perspective of women themselves — was presented, and the main research question was articulated. The

potential significance of the study to researchers, social work practitioners and policy-makers was outlined.

The remainder of the thesis is organized as follows. In Chapter Two, the research literature on women's retirement and reverse retirement is reviewed, with critical attention to major gaps, inconsistencies and other shortcomings of this body of research, which provides further context and justification for the present study. The relevance and utility of several theoretical perspectives on women's retirement and reverse retirement are discussed in Chapter Three, and the theoretical perspectives guiding the present study are presented. Chapter Four describes the procedures followed in conducting the study, including methodological orientation, research design, the criteria and procedures for selecting participants, ethical considerations, and methods of data collection and analysis. In Chapter Five, the findings of the study are presented, beginning with a socio-demographic profile of the study participants. This is followed by presentation of themes and excerpts from the interviews. Finally, a description of participants' life course patterns is presented, using a graphing technique to show how work and family histories interacted in the study participants' lives, and how the broader socio-historical contexts of the participants' lives influenced their decisions and life planning. Chapter Six presents the investigator's interpretation of the findings from a life course perspective, and incorporates the theory of reflexive modernization. Implications of the findings for theory, practice, policy and further research are discussed in Chapter Seven.

Chapter Two

LITERATURE REVIEW

Introduction

In order to locate the present study in relation to other work on women's reverse retirement, the research literature on the antecedents, process and outcomes of women's retirement and reverse retirement was reviewed. As defined here, studies of antecedents are those concerned with identifying the personal and structural factors that predict who will retire and when. Process studies aim to understand how the transition from work to retirement is made, and the steps involved. Outcome studies document and try to explain the health, mental health, economic and other consequences of retirement or reverse retirement for certain subgroups of women. Each study included in the review was categorized as being primarily concerned with either antecedents, process or outcomes, and was reviewed chronologically by date of publication. In this way, a historical perspective was developed on how approaches to women's retirement have changed over time. In selecting studies for the review, several criteria were applied. Studies of men only were not included unless they contributed to understanding of women's work, retirement or reverse retirement. Studies of women only, which focused on experiences unique to women, were given primacy (Calasanti, 1993; Slevin & Wingrove, 1995).

While the beginnings of North American research on men's retirement can be traced to the late 1940s (McDonald & Wanner, 1990) and early 1950's (Friedman, 1954; Mathiason, 1953), it was not until the 1970s that research on women's retirement began to appear (Slevin & Wingrove, 1995; Szinovacz, 1982a). Several authors have commented on the relatively small number of studies of women's retirement conducted prior to the mid-1970s, as well as the major design flaws and data inadequacies that compromised the value of many of these earlier studies (Belgrave, 1989; David, 1994; Gratton & Haug, 1983; Hatch, 1987; Slevin & Wingrove, 1995; Szinovacz, 1982a).

Research conducted prior to the mid-1970s when the dramatic increase in women's labour force participation occurred tended to be premised on traditional female roles, reflecting the predominant view of women's work as secondary and their retirement as subsidiary to that of their husbands (Hatch, 1987; Szinovacz, 1982a). These early studies tended to focus almost exclusively on marriage and women, thus ignoring the retirement experiences of previously- and never-married women, career-oriented women, and women returning to work after raising families (Szinovacz, 1982a). It was not until the late 1970s and early 1980s that researchers, prompted by growing appreciation of the long-term consequences of women's increased labour force participation, began to study the distinctive patterns of women's work and retirement. Consequently, most of the literature included in the present review was published in the late 1970s, 1980s and 1990s.

Since most of the literature included in this review reports on American and Canadian research, it is important to keep in mind the similarities and differences between the policy regimes that shape patterns of retirement and reverse retirement in the two countries. As noted in Chapter One, retirement in the United States and Canada has become highly institutionalized, as it has in most other industrialized countries, resulting in a high degree of uniformity in formal age requirements for retirement as well as pension-based inducements for early retirement (Kohli & Rein, 1991; Markides & Cooper, 1987; O'Rand & Henretta, 1982b). However, there are important differences. For example, Social Security replaces income to a considerably higher level than the Canadian programs. The income replacement ratio of American Social Security, up to two and a half times the average wage, to a maximum of 41 percent of pre-retirement income, is considerably higher than that of the Canada and Quebec Pension Plans and Old Age Security combined, which replace a maximum of 40 percent of the average wage. However, Canada's public old age benefits have a more redistributive and poverty-preventive effect. This is because Old Age Security and the Guaranteed Income Supplement, which have no equivalent in the United States, are not tied to pre-retirement earnings. On the other hand, Americans age 65 and over have a higher rate of labour force participation and higher earned income on average than their Canadian counterparts

(Wolfson & Murphy, 1994). Older Americans may be more inclined to work than their Canadian counterparts, in part because of the lack of universal, public health insurance in the United States (McDonald, 1996b; Wolfson & Murphy, 1994) and because the age of entitlement to full Social Security benefits is about to be gradually increased to 67 from 65 between 2000 and 2027 (Reimers & Honig, 1995, p. 360). In addition, the delayed retirement credit for older workers who postpone applying for Social Security until after age 65 is being increased between 1990 and 2008; and several amendments to the Social Security Act have been passed by Congress in recent years, reducing or eliminating earnings tests which have acted as disincentives to work after retirement (Reimers & Honig, 1995). In the United States, the 1979 *Age Discrimination in Employment Act*, and amendments to that legislation in 1986, officially discourage mandatory retirement before age 70 (Levine, 1988), while in Canada mandatory retirement is regulated with no uniformity under provincial human rights codes (McPherson, 1990, p. 397). However, the available empirical evidence suggests that few Canadian workers are forced to retire unwillingly because of mandatory retirement policies (Ciffin, Martin & Talbot, 1977; McDonald & Wanner, 1990, pp. 68-69).

There are also differences in the personal income tax regimes of the two countries. Canada taxes income above the basic personal income tax exemption, which was \$6,956 in 1998. This is considerably lower than the United States' basic personal exemption of \$9,500 (Lopez-Pacheco, 1999). The prospect of being taxed on such low incomes may discourage some Canadians from working for low pay after retirement. Also, since OAS benefits are 'clawed back' at the rate of 15 percent of net income in excess of the annually indexed threshold (\$53,215 in 1997), there may be less incentive for retired Canadians to earn additional income.

Concepts and definitions of women's retirement

Retirement has been conceptualized as an event, a phase of life, a role or status, and a process (Atchley, 1982a; Kohli & Rein, 1991). Atchley (1982a), Hatch (1987) and McDonald and Wanner (1990), among others, have pointed out that the way researchers conceive of retirement has a bearing on the emphasis they tend to place on various aspects of the phenomenon. If retirement is conceived of as an event or crisis, researchers are likely to look for its negative consequences and the ways that individuals adjust or adapt to it. If it is treated as a phase of life, it is likely to be associated with age-related decline and the loss of status through withdrawal from economically productive activity. If retirement is thought of as a role or status, attention may focus on socialization to the role of retiree and status changes associated with this role relative to earlier roles. If it is conceived of as a process, researchers are likely to examine mid-life attitudes toward retirement, pre-retirement planning and other preparations, and the conditions leading to retirement, as well as personal adjustment to and satisfaction with life after retirement. The definition of retirement used by researchers is a pivotal issue in women's retirement research, given the wide variability of women's attachment to the labour force over the life course and across generations. The researcher's choice of definition may yield quite different samples; and a lack of uniformity in defining women's retirement can make it difficult to compare studies, contributing to an incomplete understanding of women's retirement (Estes & Stone, 1985; Hatch, 1987; Slevin & Wingrove, 1995).

At least five criteria have been used by researchers, often in combination, to operationalize the concept of retirement. These include separation from a career job; exit from the labour force; reduced hours of work; receipt of a pension; and definition of oneself as retired (Eckerdt & DeViney, 1990). All but the last of these are problematic for women, since they are based on an outmoded, industrial, male-centred model of fairly steady employment for four to five decades, followed by permanent exit from the labour force.

Several authors have noted the difficulty of attempting to force women into such male-based definitions of retirement (Adelmann, Antonucci, & Jackson, 1993; Belgrave,

1989; Calasanti, 1993; Connidis, 1982; Connidis, 1986). For example, using 'separation from a career job' as a criterion of retirement requires a further definition of what constitutes a career job, which is problematic for women whose attachment to the labour force has been discontinuous across the life span. Nor does the criterion, 'exit from the labour force' capture the almost exclusively female reasons *other* than retirement that older women may have for leaving the labour force or returning to it — such as husband's retirement or death, caregiving, or marital dissolution. Use of 'reduced hours of work' as a criterion can be problematic for both sexes, since it requires the researcher to set a cut-off of the number of hours below which a worker is considered retired, and may overlook the fact that 'reduced hours' in some industries may be seasonal or cyclical in some other way. It also does not provide a satisfactory way of categorizing those (disproportionately women) who have worked part-time for most of their working lives.

The criterion, 'receipt of a pension' is not necessarily an accurate indicator of the recipient's retired status since only a minority of working women — 43 percent as of 1992 — were members of occupational pension plans (Schellenberg, 1997a). There are several other limitations to this criterion. Former military personnel, and others whose careers end at a relatively early age routinely move on to second careers after receiving a pension (Surman, 1989). Early retirees may not be old enough to qualify for public retirement benefits, or may choose not to apply if doing so before a certain age would result in reduced benefits. Recent immigrants, who do not meet residency requirements may be ineligible to receive public pension benefits, although they may be retired. Finally, it has become increasingly common for older employees to be offered financial incentives, including early access to company pensions, to retire earlier than they normally would (Marshall, 1995b; Marshall & Clarke, 1996b).

This leaves self-definition of retirement. Defining oneself as retired may not coincide perfectly with other, more 'objective' criteria, or may even contradict them (Eckerdt & DeViney, 1990). The identity 'retired' may be used to mask the less socially acceptable identity of 'unemployed' (Jackson & Taylor, 1994). Nonetheless, there is a certain intuitive logic in assuming that people are themselves best able to determine whether they are retired and when they entered that state. In support of this argument,

Connidis (1986) found a high level of consistency in women's definition of themselves as 'retired'. She found that older women who defined themselves as 'retired' were more likely to have worked outside of the home for longer periods, later in life and (in most cases) full-time than those who had worked outside of the home in the past, but defined themselves as 'housewives'. Adelman et al. (1993) found that a substantial proportion of women referred to themselves as 'both retired *and* homemaker' when given a chance. In their study, those who referred to themselves as 'retired only' were less likely to be married, were more likely to have left their last job after age 51, were older than those who referred to themselves only as 'homemakers', and had the lowest incomes.

Gustman and Steinmeyer (1984b) offered further support for the use of self-definition. They found that the outcomes of analyses using the presumably objective criteria, 'reduced hours of work' and 'reduced wages' did not differ significantly from those based on subjects' definition of themselves as retired, and the conclusions of their study were not affected by the definition of retirement used.

Since about one-third of retired Americans continue to work (Herz, 1995), and one-quarter of Canadians aged 45 and over continue to work either full-time or part-time after their first retirement (Monette, 1996), for these people retirement is perhaps best described as a transitional state rather than a definitive or permanent status. Hayward, Grady and McLaughlin (1988) have shown that American workers in almost all types of occupations experienced increased mobility during the 1970s, and older women in secondary types of occupations were especially likely to work after retirement. Rather than a smooth transition, McDaniel, Lalu and Krahn (1993) found a 'zig-zag' pattern of labour market exit and re-entry among older Canadian workers in the 1980's. These shifting patterns of labour force participation compound ambiguous definitions, and support the view that a flexible approach to defining retirement is appropriate under present circumstances.

Antecedents of women's retirement

Studies of the antecedents of women's retirement aim to identify those factors and their interactions which predict the decision to retire and its timing. In constructing predictive models, researchers have included subjective variables (retirement intentions, attitudes toward work and retirement, and self-reported health status) and structural variables (demographic, socio-economic, and occupational characteristics; employment history, spouse's retirement status) among their independent variables. The findings regarding each of these sets of factors will now be reviewed.

Retirement intentions

Factors predicting the retirement intentions and attitudes toward retirement of pre-retired professionals were examined by Kilty and Behling (1985). In a stratified sample of professionals — 239 men and 218 women — they found that retirement intentions, defined as the age at which respondents planned to retire, varied according to the specific professions of their respondents (social workers, attorneys, high school teachers and college professors), as well as by the degree of alienation from work, whether respondents had engaged in financial planning, and whether they had made plans for second careers or other involvements after retirement. However, no separate analysis of the women's responses that might have detected possible differences between the men and women in the sample was offered. It is also not known whether the respondents acted according to their intentions.

Some researchers have examined the influence of marital status on retirement intentions. Shaw (1984) found that married women with retired husbands are more likely to plan to retire earlier than they would otherwise; and Morgan (1992) found that married women generally planned to retire sooner, divorced women later and widowed women in between. Hayes and Anderson (1993) found that, while the divorced women in their study looked forward to retirement, most were not financially prepared, lacking pension coverage and investments.

In a recent Canadian study, MacFadgen and Zimmerman (1995) surveyed a convenience sample of 47 current and former female employees of a bank, aged 45 to 64, and conducted a focus group with seven of them. They found that the married women were more likely to plan to retire early than those who were divorced or separated, and those with low incomes planned to work longer. Most lacked knowledge of and access to retirement resources.

Attitudes toward work and retirement

Interest in the relationship between a woman's attitudes toward work and retirement and her retirement decision has attracted much scholarly attention, although some scholars asserted that attitudes and intentions were not very accurate predictors of the decision to retire, and that greater attention should be paid to what people actually do rather than what they say they might do (McDonald & Wanner, 1984; Palmore, Fillenbaum, & George, 1984).

Schnore (1985) found that when work held a central position in a person's life, attitudes toward retirement were more negative than when they held work to be less important. Compared to men, women expressed less satisfaction with life, had lower perceived self-competence, assigned less importance to work, and were more willing to retire early.

It is difficult to draw firm conclusions from much of this research, partly because of the small, non-representative samples used, and partly because of a lack of conceptual clarity. Gordon (1994) noted that researchers concerned with women's attitudes toward work had sometimes failed to distinguish clearly between measures of job satisfaction and measures of work commitment. Studies measuring job satisfaction tended to find that this dimension was not significantly related to attitudes toward retirement, while those measuring work commitment tended to find that it *was* significantly related to attitudes toward retirement. Gordon pointed out that some women who are highly satisfied with their jobs may not consider work to be as important as other activities and commitments in their lives, while others who are less satisfied with their jobs may nonetheless consider work to be essential to their identities, and so be less positively disposed to retirement

(Gordon, 1994). For example, most of the women in the 1995 study by MacFadgen and Zimmerman cited above showed strong commitment to work values, and felt that social contact with fellow workers and the public far outweighed the importance of other aspects of working.

By the mid-1980s, interest in the influence of pre-retirement attitudes and intentions on the retirement decision waned somewhat as attention shifted to broader, structural concerns. A recent exception was a study by Onyx and Benton (1996), who studied attitudes toward work and retirement among high-achieving women in the human services field in Sydney, Australia. Based on responses to a questionnaire administered to 50 women between the ages of 45 and 65, and in-depth interviews with 25 of the questionnaire respondents, they found that traditional conceptions of work and retirement seemed to have little relevance for them. They often made little distinction between paid and unpaid, volunteer work, having engaged extensively in both throughout their lives. As these women aged, they often preferred part-time to full-time work as a way of balancing competing needs for income, professional fulfillment and personal development. Although culture-specific, and not representative, this study offered clues to the orientation of older women toward work and retirement that may have broader implications in industrialized societies.

Demographic, socio-economic and occupational characteristics

McDonald and Wanner (1984) studied structural factors predicting early retirement, using data on 6,127 men and women aged 55 to 64 from the 1973 *Canadian National Mobility Study*. They found that the early retirees were older on average than those who stayed in the labour force. Those most likely to retire early were single men and married women. The female early retirees had lower occupational status and less education than those who continued working. The base incomes (defined as total income less earned income) of those who retired early, though not large, were higher than those who continued to work. Both men and women who retired early had experienced more unemployment than those who continued to work. Self-employed women and those with higher occupational status tended to retire later. The authors concluded that socio-

economic factors are important in early retirement decisions, and that the different retirement experiences of men and women reflect the more precarious position of women in the labour market.

During the 1980s, the limitations of available data presented problems for American researchers attempting to identify statistically significant antecedents of women's retirement. George, Fillenbaum and Palmore (1984) attempted to differentiate the antecedents of retirement for men and women using the *Retirement History Survey* (RHS). By the mid-1980s, the RHS, a longitudinal survey begun in 1969, was viewed as dated and inadequate, particularly for analyses including women (Juster & Suzman, 1995). Because of the need to compensate for some of the limitations of the RHS, the researchers also ran their analyses using data from the *Duke Second Longitudinal Study* (DSL), arguing that although it was not a national survey, its relatively small sample of 156 men and 79 women had been systematically selected, and the data were considered to be rich in detail (George et al., 1984, p. 365). The two surveys included measures of job characteristics, attitudes, finances, health, activities, self-concept, well-being, and retirement, yielding a broad range of potential predictors and outcomes. However, the authors commented that this broad approach meant that predictive power was compromised. Significant predictors of women's retirement — other than age — were not found, although several predictors of men's retirement were identified. It is not clear whether this finding was due to a lack of relationships among variables or an insufficiently large sample of women to detect them.

In a second, even more elaborate attempt to overcome data limitations Palmore et al. (1985) attempted to differentiate the antecedents of retirement for men and women by performing multivariate analyses on data from seven longitudinal surveys: the *Duke Work and Retirement Study*; the *Michigan Study of Auto Workers*, the *National Longitudinal Surveys*, the *Panel Survey of Income Dynamics*, *Duke Second Longitudinal Survey* and the *Retirement History Survey*. The last four of these surveys contained women in their samples. Unfortunately, none of them included measures of family characteristics, nor did they distinguish among married, single and previously married women, variables which the authors admitted were theoretically relevant for understanding women's retirement.

Not surprisingly, the findings of Palmore et al. mirrored those of George et al. (1984). The only significant predictor of women's retirement revealed by their analysis was age; and retirement was related to far fewer consequences for women than for men. The authors conjectured that the work histories and patterns of the cohort of women sampled in the four studies may have been so varied that it was not possible to identify significant predictors of retirement for individual women, but they rejected this premise on the grounds that in both the RHS and the DSLS the age ranges of men and women were comparable and their retirement rates during the study period were almost identical, indicating that retirement was not less predictable for women than men. Moreover, since almost all of the women surveyed for the RHS were unmarried, the effects of irregular work histories were likely less applicable. Instead, they suggested that women's retirement may require a different theoretical model that would include variables other than those used for studies of men.

In a more recent study, McDonald (1996b) analyzed data from the 1991 *Survey of Aging and Independence* (SAI), a cross-sectional survey of randomly selected Canadians aged 45 and over, to identify the antecedents of retirement. Her final, stratified sample consisted of 6,028 retired and 6,261 working men and women. Separate analyses were conducted for men and women. In general, this study confirmed the findings of American studies with respect to the most salient predictors of retirement: the economically well-off and the disadvantaged are most likely to retire early, and those with middle incomes, on time. With respect to the findings on women, married women with higher status professional and managerial jobs are the most likely to retire very early (between the ages of 45 and 54) if their husbands' incomes are high, while those aged 55 to 64, for whom marriage doesn't provide sufficient financial security, are likely to keep working to build up full pension entitlements. Widows with survivor benefits from their husbands' pensions and single, never married women with stable careers are able to retire early. Women (and men) with large households and financial responsibility for others are likely to continue working. Women (like men) who work or worked in core the sector of

the economy¹⁰ are economically better off before and after retirement on almost all measures, including having private pensions, than those who work or worked in the periphery.

Work history

From the early 1980s on it was recognized that women's discontinuous work histories, lower levels of compensation and inadequate pensions had more to do with their retirement decisions than previously thought (Gratton & Haug, 1983; O'Rand & Henretta, 1982b; Treiman, 1985). As expected, discontinuous work histories, having children, late age at first job, and being employed in the peripheral sector of the economy were found to be significantly associated with lower levels of expected retirement income (O'Rand & Henretta, 1982a). In addition, because of their gender roles, family-oriented women often paid a higher price than men in reduced personal assets as well as private and government pension income; and they were also less likely than more work-oriented women to be in the labour force in later life (O'Rand & Landerman, 1984). However, a non-random study of 149 women between the ages of 55 and 62 who were married and working full-time (Feuerbach & Erdwins, 1994) suggested that work history may not have much effect on job satisfaction, attitudes toward retirement or the manner in which women make their retirement decisions. This study found that 'career' women (those who had worked for 30 years or longer by age 55) were more likely to plan to retire at an earlier age than 're-entry' women (those who had started their careers late and had worked for 11 years or less by age 55). While the 'career' women scored higher on measures of mastery and competitiveness, and placed greater importance on working outside of the home than the 're-entry' women, most of the participants in this study expressed a high degree of satisfaction with progress toward their career goals, whether they had a long or short work history. Late entry did not appear to be associated with negative attitudes toward retirement.

¹⁰ See Chapter Three for a definition and discussion of dual economy theory.

Health status

Although the association between poor health and early retirement has generally been accepted, the extent of the relationship has attracted a great deal of attention, but little consensus (McDonald, 1996b; Quinn & Burkhauser, 1990). The question was not whether poor health influenced the retirement decision, but the best way to measure health, and the extent of its importance relative to economic and other factors. Most research on the relationship between health and retirement focused on men, leaving questions about the connections between health and women's retirement unanswered. Health status was long suspected of being an important predictor of women's retirement (Hatch & Thompson, 1992; Szinovacz, 1982b), but the lack of appropriate data or the use of inappropriate measures in available data sets made it difficult to assess the strength of its importance. Several of the most frequently used databases, such as the *Retirement History Survey* and the *National Longitudinal Survey of Older Men* did not include detailed measures of health status. Rather, respondents had typically been asked to give a global assessment of their current health status on a five point scale, without attempting to determine the presence of actual functional limitations that might (or might not) influence respondents' work or retirement decisions (Weaver, 1994). Not until surveys asked about specific functional disabilities that might interfere with working was it possible to draw definitive conclusions about the effects of health on retirement decisions. Although there was some evidence that self-assessed health status is highly correlated with medical and functional measures of health (Shapiro & Roos, 1982), it was suspected that some people would exaggerate the importance of health as a reason for retiring, because poor health was considered more socially acceptable than other reasons for retiring (Weaver, 1994; Anderson & Burkhauser, 1985), or because they were trying to establish eligibility for disability benefits (Quinn & Burkhauser, 1990). On the other hand, the validity of more objective measures of health, such as functional limitations, specific health impairments or physicians' assessments of ability to work were also open to question (Anderson & Burkhauser, 1985; Loprest, Rupp, & Sandell, 1995).

With the advent of the *Health and Retirement Survey*, high quality data and multiple measures of health are now available, and many of these issues will undoubtedly be put to rest. For example, Hurd and McGarry (1995) found a high correlation between HRS respondents' self-assessed probabilities of surviving to age 75 or age 85 and the probabilities of mortality at those ages. They also found that self-assessed probabilities of mortality related to variables such as heart disease or smoking also covaried in the same way that actual outcomes do, and concluded that self-assessment, in combination with other measures, could provide useful information about how people make decisions in conditions of uncertainty.

Again, as better data, particularly that produced by the *Health and Retirement Survey* (Juster & Suzman, 1995; Loprest, Rupp, & Sandell, 1995; Wallace & Herzog, 1995) have become available, health status is being confirmed as a major determinant of retirement among both women and men.

Functional health problems have recently been found to play a significant role in precipitating women's retirement. Using early release data from the first wave of the HRS, Loprest, Rupp and Sandell (1995) stressed the importance of multiple measures of health to study the connections between disabilities and work. They were interested in the different effects of disability on the labour supply of men and women aged 51 to 61. They found only very slight differences in the male and female respondents' overall self-assessments of their health: about 20 percent of both men and women said they had an impairment or health problem that limited the kind and amount of paid work they could do. However, men and women differed significantly in the level of health impairment they reported, with women reporting more limitations at each level than men. Sixty-two percent of men, but only 46.9 percent of women said they experienced no health limitations. Women and men also differed in the specific health impairments they experienced. Loprest and her colleagues found that disabilities in this age group were associated with early retirement; but contrary to expectation, they found that health impairments had less effect on the labour supply of married women than on that of either single women or men. The authors speculated that this may be because married women

tend to work fewer hours than men or single women, and were therefore able to work in spite of their limitations.

Family influences

Studies of family influences on the retirement of married women, which began to appear in the early 1980s, came to prominence in the mid-1990s, signalling a growing interest in the life course perspective on women's labour force transitions. This line of inquiry examined the influence of family attributes, such as child rearing and caregiving responsibilities and husband's retirement status on women's retirement decisions.

O'Rand, Henretta and Kreckler (1992) argued, from a life course perspective, that family decision-making is inseparable from work-related decisions, and that the latter can't be understood without knowledge of family factors. They concluded from their study of dual-earner couples drawn from the 1982 *New Beneficiaries Survey* that retirement is a complex, contingent, family phenomenon, rooted in early life course patterns. Studies of the way spouses influence each others retirement decisions have yielded findings consistent with this conclusion. A wife is less likely to retire jointly with her husband if they are about the same age, and more likely to do so as the discrepancy between her age and her husband's increases (Henretta & O'Rand, 1983). A lengthy marriage has been associated with joint retirement (Henretta, O'Rand, & Chan, 1993b). Joint retirement was found to be less likely if the husband had a lower income than his wife (Henretta, O'Rand, & Chan, 1993b; Henretta, O'Rand, & Chan 1993a); or if she did not have her own pension coverage (Henretta & O'Rand, 1983; Pienta, Burr, & Mutchler, 1994). The presence of a child under the age of 21 in the home has been found to reduce the likelihood of joint spousal retirement, and having worked for at least two years while raising children has been associated with earlier retirement for women (Henretta, O'Rand & Chan, 1993a).

Caregiving

Although family caregiving is increasing for women in mid-life, due to changing family structure and longevity, research on the effects of caregiving on women's retirement has been somewhat contradictory. On one hand, Hatch and Thompson (1992)

found that retirement was more likely for women — whether white or Black, married or unmarried, when caregiving of a household member was required. On the other hand, according to Moen, Robison and Fields (1994), caregiving for a spouse or ailing parent did not necessarily interrupt the labour force participation of working women, especially the better educated, suggesting that caregiving does *not* contribute to a greater likelihood of retirement. By way of explanation, it has been suggested that some women may be motivated to continue working when their spouses are ill to maintain family income and cover additional costs of health care. It is also important to make a distinction here between transitory and chronic illnesses. The former may be managed without major disruption, while the latter may precipitate a decision to retire (Weaver, 1994).

In contrast, McDonald's study of the transition to retirement among participants of the *Canadian Survey of Aging and Independence* (McDonald, 1996b) found that a high proportion of older Canadian women are involved in caregiving whether they are working outside of the home or not. In her study, 44 percent of retired women aged 45 to 54 said they had retired to provide care to a family member. Caregiving reduced the women's age of retirement by almost six years. Women who had worked in the core sector were more likely to retire early to caregive, while those who work in the periphery were less able to afford to do so. McDonald pointed out that, although most women in the SAI sample did not anticipate retiring to caregive, this will probably become even more common in the future, based on the experience of recent cohorts.

Process of women's retirement

Studies of the retirement process seek to understand how women make the transition from work to retirement, with attention focusing on preparation and planning, decision-making and role transitions (Hatch, 1987). The process of women's retirement has not been researched as extensively as have antecedents and outcomes, and studies have often been exploratory in nature.

The notion that the transition to retirement involves a number of stages or phases fits with the conception of retirement as a role. Atchley tentatively sketched out seven stages of retirement, from the 'remote' and 'near' preparation phases leading up to the

retirement event, through 'honeymoon', 'disenchantment', 'reorientation', 'stability' and 'termination' phases following the event (Atchley, 1976), pp. 63-71. However, in his speculations, Atchley treated all pre- and post-retirees as a homogeneous, gender-neutral group, and did not consider the possibility that retirement phases, if they exist, might be different for men and women.

A few years later, Atchley (1982a) reported on a longitudinal study of the retirement process among the population aged 50 and over of a small community of 25,000 located in a large metropolitan area. Of those studied, 296 were already retired when the study began in 1975; 356 retired between 1975 and 1977, during the study; and 168 were in the pre-retirement period when the study began, some of them retiring during the study and some continuing to work throughout. He found that women were more likely than men to say they didn't plan to retire. Women who planned to retire late tended to be of lower status, were unmarried and had less positive attitudes toward retirement.

In their phenomenological studies of retirement, Hornstein and Wapner (1985) explored the underlying structure of adaptation to retirement in their sample. They administered a preliminary questionnaire on the relationship between the work world and other social worlds to 14 men and 10 women who planned to retire within one or two months. Then each participant was interviewed intensively one month before retirement and 6 to 8 months after retirement. A systematic description of each participant's experience was constructed from interview transcripts, and a composite typology of four qualitatively different modes of experiencing the retirement transition was developed. The four modes or categories were labelled, 'transition to old age'; 'new beginning'; 'continuation of pre-retirement life structure'; and 'imposed disruption'. The 24 study participants appeared to be evenly distributed among these typologies with no particular trends specific to the women or the men.

Hanson and Wapner (1994), decided to take this work a step further. In a preliminary, gender-based analysis of the 24 case studies from Hornstein's and Wapner's (1985) study, they found that the women were far more likely to report negative attitudes toward retirement and to report financial worries than the men. Based on this preliminary

evidence of gender differences, they collected additional data from 48 women and 46 men, all of whom had retired within the eighteen months prior to the study. They constructed and administered three instruments: open-ended interviews, a rating scale technique and a self-placement questionnaire in which participants placed themselves into one of the four categories of retirement transition described by Hornstein and Wapner. There was a high level of agreement among the three instruments in the placement of participants into the four categories, and major differences were found between men and women. Substantially more women than men (65 versus 26 percent) experienced retirement as a 'continuation of pre-retirement life structure'. Compared with the men, more women had positive attitudes toward work and old age (except those in the 'transition to old age' category, who had more negative attitudes toward retirement). Consistent with other studies, more women expressed financial worries; but surprisingly, more women than men reported a high degree of pre-retirement planning.

Further evidence in support of these findings was recently offered by Price (1998). In her naturalistic study of the transition to retirement as experienced by fourteen professional women, she found that nine of them experienced the transition to retirement as continuous with their pre-retirement lives, rather than an imposed disruption, a new beginning or a transition to old age. From her analysis she was able to distinguish four stages in the transition to retirement as experienced by the participants, which she labelled, 'decision to retire', 'relinquishing professional identity', 're-establishing order' and 'life in retirement'. Each stage was characterized by sets of properties that influenced the way it was experienced.

In seeking to understand the process of retirement, researchers have frequently compared men and women. Some have found that women have generally had less access to pre-retirement planning resources, and have been less likely than men to use such resources even when they were accessible (Behling, Kilty, & Foster, 1983; Kroeger, 1982). Szinovacz (1982c) found that planning retirement activities before retirement, if carried through, could have a positive effect on women's retirement adjustment, but that financial planning did not make much difference to adjustment. Richardson (1990) found that women were less likely than men to plan for retirement. She suggested that the lesser

involvement of women in financial planning may be a function of their limited sources of retirement income. Perkins (1993) found that, while the great majority did not engage in retirement planning, working class women who said they retired voluntarily were more likely to have planned for retirement.

In contrast to the findings noted above, Hanson and Wapner (1994) reported that the women in their study had a higher degree of involvement in pre-retirement planning than the men. While earlier writers (Atchley, 1982a; Newman, Sherman, & Higgins, 1982; Seccombe & Lee, 1986) had found that women were more negatively disposed toward retirement, Hanson and Wapner found that women were more positively oriented toward retirement than men, most seeing it as a continuation of their pre-retirement lives. It may be that women in more recent pre-retirement cohorts, exemplified by Hanson's and Wapner's sample, have better access to planning resources, and are more likely to plan for retirement because they have more savings, investments and pension entitlements than their predecessors.

Outcomes of women's retirement

Adjustment

In the 1970's, researchers discovered, contrary to earlier assumptions, that retirement could be more problematic for some women than for men (Fox, 1977; Streib & Schneider, 1971). As time went on, evidence accumulated that retirement could be stressful for some women. Not all women adapted readily to the domestic role after retirement (Szinovacz, 1980). Those who entered the labour force later in life after raising families often developed strong work commitment and felt the achievement of their work-related goals threatened by retirement (Erdner & Guy, 1990). Moreover, women with disrupted work histories, and especially formerly married women, often needed to work to accumulate sufficient savings to support themselves in retirement (Logue, 1991).

However, as social acceptance of retirement increased, it became increasingly apparent that most men and women did not find it particularly stressful or unpleasant. For example, Seccombe and Lee (1986), in a survey of a fairly diverse (but non-random)

sample of community-dwelling people aged 55 and over, found retirement to be of equal importance to men and women, who showed few differences in their experiences of retirement. The retired women in the sample were less satisfied with retirement than the men, but they were also less likely to be married and had lower incomes on average than the men, which could account for their lower level of satisfaction.

Cherry, Zarit and Krauss (1984) found that female retirees adapted rather well to retirement, and more so with the passage of time. Comparing recent and long-term women retirees (school teachers, aged 58 to 91, N=181) on measures of job deprivation, social networks, satisfaction with retirement, happiness and self-esteem, they found no differences in overall satisfaction with retirement. However, adjustment meant different things to members of the two groups. Feelings of job deprivation were more relevant for the adjustment of recent retirees, while those who had been retired longer were happier if they had more kin in their social networks. Overall, age and health, not retirement *per se* were found to be the best predictors of adaptation.

Gigy (1985-86) explored the effects of retirement on the morale and adjustment of women by asking a group of 25 women (mean age 58) who planned to retire in the next two years, and a similar group of 30 women (mean age 64) who had retired in the past few years, to answer open-ended questions about retirement and also to complete structured instruments to assess their psychological functioning. While background, current status, attitudes and values were related to adjustment, morale, and self-esteem, retirement status appeared to have little effect on any of the psychological measures. The retirees and pre-retired women agreed that having activities and interests, adequate income and good health were important for successful retirement. The retired women stressed the importance of friends and family, and doing 'something useful', while the pre-retired women saw the opportunity to pursue specific activities as the main advantage of retirement. The retired women felt more secure financially and had more positive feelings about retirement than the pre-retired.

Schnore (1985) developed a model of behavior for predicting adjustment to retirement and tested it with a purposive sample of 750 male and female workers and

retirees in Ontario. He found that satisfaction with one's standard of living and perceived self-competence were stronger predictors of life satisfaction than was health status. Retirees expressed higher life satisfaction than workers. Compared to workers, retirees had lower expectations concerning money and lower expectations generally. Rather than striving for the unachievable, they tended to adjust their personal goals to be consistent with their levels of competence. The retirees were more likely than workers to express appreciation for what they had and to evaluate their health as better than expected. Locus of control — the perceived ability to shape one's own situation — did not differ significantly between workers and retirees.

In another Canadian study, Martin Matthews and Brown (1988) challenged the common perception of retirement as a critical life event. In their survey of 300 retirees aged 60 to 72, 124 of whom were women, they attempted to clarify contradictory findings in the literature for men and women. Attitudes were found to be significantly associated with adjustment to retirement for both men and women, while socio-economic status was found to be more important for men's retirement adjustment than women's.

Health and mental health

Researchers have found it difficult to distinguish the effects of retirement on health from those attributable to the normal effects of aging. In one study, (Stone, 1984), retired women experienced a more negative change in self-assessed and functional health than did women who remained in the work force. The data also suggested that early retirees were at the highest risk for continued health deterioration. In another study (Wan, 1984), retirement *per se* did not appear to significantly affect health but, as suggested by Szinovacz (1982a), the concomitance of stressful events in later life (including retirement, widowhood, and other role changes) were found to be associated with deterioration in health.

In an analysis of Canada Pension Plan administrative data on 15,260 men and 5,632 women, Adams and LeFebvre (1981) found a non-linear relationship between retirement and mortality: the probability of dying was highest among women retiring at age 65, during the first year following retirement; declined in the second and third years;

and trended upwards again in the fourth year. It was noted that the mortality rate among retired women in all four years was lower than that for all women in the general population, suggesting that retirement may have a beneficial effect, at least temporarily. However, a negative relationship was found between retirement income and mortality, suggesting that any health benefits of retirement may be offset by inadequate income.

A recent contribution to the question of the effects of employment on the health of older women was offered by Hibbard (1995). Using American data from the 1984 Supplement on Aging of the National Health Interview Survey, and follow up data on mortality from 1984 to 1990, she found that women with paid employment after the age of 45 were in better health and had lower risk of death after the age of 70 than those who had never worked, or who had only worked before the age of 45. Multiple measures of health were used. However, the risk of death among the respondents before the age of 70 was not known.

Estes and Stone (1985) used longitudinal data from the RHS to evaluate the health consequences of retirement and associated economic stress on unmarried women. Their purposive sample consisted of 974 women who were aged 58 to 63 and actively employed in 1969, who had remained in the study for a full ten years and who did not return to work if they retired during the study period. Data for the 1969 and successive panels had been gathered every two years. The group that continued working for the entire ten years was compared with successive cohorts of retirees and they with each other. As hypothesized, retirement for these women was associated with incremental declines in both self-assessed and functionally defined health status, as well as life satisfaction, a measure of mental health. Both immediate and delayed effects were observed. Lower economic status was associated with these negative outcomes. However, the findings were not consistent, varying by the cohort and phase of retirement being examined, by the measure of health used, and by the historical period within which retirement occurred. The findings on work history were also inconsistent. The study raised more questions than it answered and underscored the complexity of the relationship between retirement, health and economic well-being among older women.

Studies of the mental health of older women have found that, although depression affects a minority, they are less likely than the general population to suffer from major mental health problems leading to substance abuse and suicide (Canetto, 1992). Retirement has been found to be associated with lower levels of stress, more health-promoting behaviours and fewer mental health problems (Midanik, Soghikian, Ransom, & Tekawa, 1995). The possibility of negative health effects associated with the increasing uncertainty of the transition from work to retirement for many older workers has been raised by Marshall and Clarke (1996). However, research has yet to be done in this area.

Financial stress

In the early 1980s, a few researchers examined the effects of work history and family attributes on the adequacy of women's incomes in retirement. Because most retired women depended on their husbands' pensions for financial stability, it was important to consider women's personal incomes, not just total household income, in order to get a realistic picture of their financial preparedness for retirement and the possibility of widowhood. Anticipating the growth of interest in these factors later in the decade, studies by O'Rand and Henretta (1982a), Connidis (1982) and O'Rand and Landerman (1984) indicated the effects of work history and family factors on women's retirement income.

The evidence of women's inferior financial status throughout life compared with men's led to inquiries into the possible causes of inequality in the labour force. Nishio and Lank (1987) analyzed Canadian labour force data to explore the extent of older women's participation in the workforce, which was shown to be about one-quarter that of older men's. They pointed to the effects of combined age and sex discrimination experienced by older women who wished to maintain attachment to the labour force, and to flaws in public and occupational pensions which oblige many older women to continue working past age 65 for financial reasons. Mandatory retirement and the predominantly marginal positions of women in the secondary labour market were also suggested as reasons for women's disadvantage in retirement.

In the 1990s, researchers began to investigate the relative disadvantage of women in retirement compared with men, and the structural causes of women's heightened vulnerability resulting from widowhood and marital dissolution.

In one study, using data from the longitudinal *Survey of Income and Program Participation*, Crystal and Shea (1990) tested the "rising tide" and "status maintenance" explanations of post-retirement income inequality. The former suggested that with improvements to government retirement benefit programs the incomes of retirees should become more equal. The latter suggested that the pre-retirement income statuses of older people should follow them into retirement. They found that patterns of inequality before retirement did follow people into retirement, as suggested by the status maintenance explanation ; but that these effects were magnified with the passage of time, accounting for the greater inequality found among the elderly retired compared with the general population. This accentuation of inequality was found to offset the 'levelling' effects of public and private benefit programs. Although their calculations showed that while women were 50.1 percent of the elderly in the upper income quintile but 71.4 percent of the lower quintile, they did not offer a separate analysis of women's disadvantage.

Logue (1991) used data from the 1982, cross-sectional *New Beneficiaries Survey* to study the economic status of women who had worked for at least ten years and were eligible for U. S. Social Security benefits in their own right. Although older women with discontinuous work histories were not included in the data, she found that all variables in her model (including age, level of education, being Black, functional health status and renting versus owning a home) predicted economic stress for unmarried women, while only involuntary retirement, low education and being Black were significant predictors of economic stress for married women.

More recently, Farkas and O'Rand (1998) examined the effects of life course, labor market and employment characteristics on pension plan participation among middle-aged and elderly women, drawing on data from the 1989 *National Longitudinal Survey of Labor Market Experience of Mature Women* (N = 725) and the 1991 *Survey of Young Women* (N = 2,200). Results indicated that the older women had been largely excluded from private pension coverage, while younger women had encountered a rapidly

changing employment environment in which traditional defined benefit pension plans (where they exist) are being replaced by defined contribution plans¹¹, shifting the risk to workers. In combination with rapid changes in women's work and family lives, the authors argue that such pension plan changes increase women's risk of not saving enough for retirement.

During the 1990s researchers clearly established the importance of marital status to women's financial security in retirement, showing that, in contrast to married and never-married women, previously married women — the widowed, separated and divorced — were the most financially disadvantaged and the most likely to experience the lowest incomes after retirement (Crown et al., 1993; McDonald, Donahue, & Moore, 1997; Ozawa & Lum, 1998). The dramatic increase in marital dissolution in the United States (Hayes & Anderson, 1993; Moen, Downey, & Bolger, 1990) and Canada (Gee, 1995) since the 1960s has had serious consequences for the economic well-being of women in retirement.

The importance of distinguishing among cohorts when assessing the relative disadvantage of retired, divorced women was illustrated in a study by Crown et al. (1993). They found that middle-aged (45 to 61) and older (aged 62 and over) divorced women were quite different groups. The rates of divorce among older cohorts as well as their rate of labor force participation were considerably lower than among middle-aged women. The economic status of the older divorced women was strongly influenced by having supplemental income in addition to Social Security, especially earnings or income from a private pension. The older divorcees had extremely modest asset holdings and were more likely to receive income from Supplemental Security Income¹² than the middle-aged group. In contrast, the middle-aged divorcees were much more likely to

¹¹ Defined benefit plans guarantee a specific retirement benefit regardless of the amount contributed, while the benefits derived from defined contribution plans depend on market returns over the life of the plan.

¹² Supplemental Security Income (SSI), a program managed by the U. S. Social Security Administration, provides a nationally uniform, guaranteed income for persons aged 65 and over, as well as blind and totally disabled persons. The enactment of SSI in 1974 consolidated several pension and income support programs which had existed at the state level. The amount of the monthly benefit is calculated according to a well-defined test of income and assets (McGarry, 1996, p. 334).

receive public assistance than the older divorcees. The poverty rates of divorced older women increased with age, consistent with their lower labor force participation rates.

McDonald, Donahue and Moore (1997) combined secondary analysis of the 1991 *Survey of Aging and Independence* with in-depth interviews (N=40) to show that Canadian widows are disadvantaged on almost all economic variables. They found that widows have the lowest household incomes of all retired women (49% are below Statistics Canada's Low Income Cut-offs), and are more dependent on public pensions and other public transfers, even though most claim to be content with their incomes. Compared with non-widowed women, they were older and were more likely to be Canadian-born. They had lower levels of education and occupational prestige, and their homes were worth less. They were also less likely to have prepared for retirement than married or separated and divorced women.

Ozawa and Lum (1998) used large, national data sets from the Social Security Administration's 1982 *New Beneficiary Survey* and its 1991 follow-up to explore the relationship between marital status and income levels in a cohort of older adults, at the time of their retirement in 1982 and ten years later. Respondents were categorized as continuously married, continuously widowed, continuously separated or divorced, never married, or widowed after 1982. Education, occupation, and labor force attachment were found to be important determinants of the income status of both men and women. For women, being widowed before retirement had a more serious effect on income status at retirement and ten years later than did being widowed after retirement. The incomes of recently widowed women in 1982 were no different from those of continuously married women in 1982, when other variables were controlled; but those who were widowed after 1982 had considerably lower incomes compared with those who were continuously married over the ten years. In this study, the most economically deprived at the time of retirement were separated and divorced women, who experienced the sharpest declines in income, and stayed on the bottom of the economic ladder ten years after retirement.

Women's reverse retirement

Reverse retirement has been interpreted in a variety of ways. Some have seen it as a "blurring" of the tripartite 'education, work and rest' division of the life course (Guillemard, 1991; Guillemard & Rein, 1993; Kohli & Rein, 1991; Mutchler et al., 1997). Others have described it as an accommodation to economic restructuring and the unexpected loss of employment in later life (Laczko & Phillipson, 1991; MacFadgen & Zimmerman, 1995; McDaniel, Lalu & Krahn, 1993), or as a strategy for building resources before permanent withdrawal from the labour force (Boaz, 1987; Loew, 1995; McDonald & Wanner, 1982; Perkins, 1993). For still others, reverse retirement is an outcome of early life patterns and decisions (Moen, Downey & Bolger, 1990; Morrow-Howell & Leon, 1988). The applicability of any of these interpretations to women is not well established, since relatively few North American studies of reverse retirement have included women in their samples, and even fewer have been devoted exclusively to women's reverse retirement.

Antecedents of women's reverse retirement

One of the first studies of relevance to women's reverse retirement was McDonald's and Wanner's (1982) study of who works after age 65 and why. This study was not specifically concerned with reverse retirement; the authors did not know who had continued working after age 65 and who had returned to work after retirement. However, the data used, which was drawn from the 1973 *Canadian National Mobility Study* included both sexes (N=6,220 men and women aged 65 and over), and the data on men and women were analyzed separately. The authors found that those who continued to work past age 65 were younger on average than those who retired, and they were more likely to be married men or unmarried women. The mean education levels of women who continued to work were higher than those who did not, but their earlier occupational status was not related to whether they worked. The primary motivation of those working past age 65 appeared to be economic need. With respect to women, base income (defined

as total income less earned income) was found to be the strongest indicator of labour force participation.

Palmore and his colleagues (1985, p. 102) concluded from their analysis of longitudinal data from the *Retirement History Survey* that "...post-retirement work is a frequent and substantial phenomenon among retirees." They compared three groups, matched by age and sex — those who worked throughout the entire study period, those who retired and did not return to work, and those who retired and did return to work. More than one-third (37 percent) of the men and more than one-quarter (26 percent) of unmarried women who retired since 1969, the base year, worked during the two years following retirement. On average, the men worked 66 weeks during the two year period, and the women, although less likely to return to work, worked more — between 75 and 80 weeks on average. The working women retirees were of lower socio-economic status and had lower incomes than the non-retired and non-working retired women, but there were no significant differences in health among the three groups.

In a study of the employment of retired women based on 1982 *New Beneficiaries Survey* data, Iams (1986) also found economic need to be an important motivator. Although the 1982 NBS sample was not representative of older women with discontinuous work histories, Iams found that female respondents without pensions were three times more likely to be working after retirement than those with pensions. Even health limitations did not appear to stop them. Unmarried women, especially those without pensions were the most likely to be working, as were lower paid workers. Married women were more likely to be working after retirement if their husbands also worked.

In a second study using NBS data, Iams (1987) described the post-retirement jobs of 5,307 men and 4,212 women about two years after they began receiving U. S. Social Security old age benefits. He found that about 20 percent were working part-time for modest wages, in the same type of white collar occupations that they had been in before receiving benefits. Women were concentrated in administrative support, clerical and sales occupations, while men's work was evenly spread across occupational categories. Those

who changed from their pre-benefits occupations usually moved into jobs in the service industries.

Boaz (1987) added to the accumulating evidence in her investigation of the effects of low and decreasing income on retirees' decisions to return to work. Using data on men and unmarried women from the 1969 to 1979 waves of the RHS, she found that work during retirement seemed to be a response to low or moderate levels of non-wage income for both men and women at the beginning of retirement, and for men, during retirement as well. She concluded that indexation of Social Security benefits to protect against inflation had reduced but not eliminated the pressure on low income retirees to work.

Morrow-Howlett and Leon (1988) sought to identify the life span determinants of post-retirement work, using data from the first 13 waves of the *Panel Survey of Income Dynamics* (PSID). Their analysis indicated differences in the life histories of those who worked after retirement and those who did not. They found that the group that continued to work had stronger work histories — meaning higher incomes, more employment and more self-employment — than those who did not. Those who formally retired tended not to have had particularly positive work experiences, and were not attracted to post-retirement work despite their lower incomes. They also found that women were less likely to work after retirement, were less likely to be self-employed and had less post-retirement income than men. Women were also more likely than men to report that they were in poor health, a major determinant of not working after retirement.

The importance of the social and economic contexts of retirement was demonstrated by Moen, Downey and Bolger (1990) in their study of labour force re-entry among mid-life women. Using longitudinal data from the 1970-74 (N=281) and 1975-79 (N=259) waves of the PSID, and applying a life course perspective, they were able to show that the labour force re-entry experiences of younger and older middle-aged women differed, suggesting the need for distinctive models for women at different life course stages. While education, marital dissolution and age were all found to be related to re-entry, the likelihood of middle-aged women re-entering the labour force increased

significantly within a five year period during the 1970s due to changing social attitudes toward women working outside of the home, and changes in the employment opportunities available to women.

Hardy (1991) reported the results of telephone interviews with a random sample of Florida residents aged 55 and over (N=2013), 59 percent or 1257 of whom were women, regarding their retirement and labour force re-entry experiences. She contrasted three groups of respondents: retirees; those available for work; and successful labour market re-entrants. She found that older workers faced longer periods of unemployment when laid off than younger workers, and that financial need was the main reason for continuing to work (more than 80 percent gave this reason); but that the most needy were the least likely to obtain employment. Women were found to be particularly disadvantaged in their attempts to maintain labour force attachment after retirement, being three times less likely to have post-retirement work than men, even when pre-retirement job status and educational achievement were controlled.

The impact of unexpected retirement on return to work has been explored. Calasanti and Bonanno (1992) who conducted in-depth interviews with 33 women and 25 men, all working class, who had lost their jobs to economic restructuring in the 1970s and early 1980s. They found that some of these 'retirees' returned to work to survive financially, since their retirement benefits were inadequate. Others returned to work to maintain their pre-retirement social status and identity. Still others worked, often without pay, to improve the quality of life of their extended families or to assist with community services. The authors concluded that economic restructuring forces retirement on many older, blue collar workers, while economic 'recovery' creates low paying jobs that limit potential retirement benefits.

In a study of working class women, Perkins (1993) conducted a telephone survey of a stratified, random sample of Black and Caucasian female applicants to a job training and placement program (N=99), who were age 65 and older, to assess why they retired and why they returned to work after retirement. Fifty-nine percent of this group, over 90 percent of whom had not engaged in pre-retirement planning, said their retirement was

involuntarily and that they returned to work for economic reasons. Race was not found to be associated with either involuntary or voluntary retirement, and was assumed to be less of a factor than either class or gender.

Ruhm (1994) studied 'bridge jobs' — jobs held between retirement from a career job and permanent retirement and found that they were fairly common. Although about three-quarters of such post-retirement jobs involved a change of occupation and/or industry, and one-half led to pay cuts of 25 percent or more, they were not necessarily part-time, nor of poor quality. However, most bridge jobs were occupied by higher status men. Women, non-whites, high school dropouts and other low status workers were more likely to leave their longest jobs early and were least likely to obtain bridge jobs.

Some descriptive Canadian information on reverse retirement has recently become available. Schellenberg (1994) and McDonald (1996b), using data from the *Survey of Aging and Independence*, estimated that 11 percent of Canadian women and 21 percent of men over the age of 45 reversed their retirement decision, while Monette (1996), using GSS data, found that only 9 percent of Canadian women compared with 16 percent of retired men in the same age group returned to work after retirement. Monette found, not surprisingly, that reverse retirement among women declined with age. While 38 percent of women under age 55 returned to work, only 26 percent of women between the ages of 55 and 59, 16 percent of those between 60 and 64 and 12 percent of those between 65 and 69 returned. Women returnees were more likely than their male counterparts to work for a former employer, to work as salaried employees, and to hold part-time, contract or temporary work. The reasons given by women for returning to work after retirement were different than the reasons given by men. Twenty-nine percent cited a 'desire to return to work', compared with 17 percent of men; 24 returned to 'occupy free time', compared with 19 percent of men; and 21 percent returned for financial reasons, compared with 26 percent of men.

In one of the few Canadian studies to look at women's reverse retirement in detail, McDonald (1996b) found that Canadian women who return to work after retirement were more likely to enjoy good to excellent health, and to be Canadian-born than those who

did not. In a pattern similar to that found in American studies, reverse retirement was associated with higher education, higher pre-retirement occupational status, good health and lower income — the opposite of those factors predicting early retirement. However, professional women with higher personal incomes who had retired early were also likely to return to work, and if they also had private pensions from pre-retirement employment, to do so full time; but if they owned their own homes — an indicator of wealth — they were unlikely to return to full-time work. McDonald observed that this pattern of re-employment was more similar to a career progression than a form of retirement.

In the mid-1990s, a few Canadian scholars conducted exploratory studies to examine the impact of changing economic conditions during the 1980s and early 1990s on women's work and retirement patterns. In one of these studies, McDaniel, Lalu and Krahn (1993) employed a life table approach, using longitudinal data from the *Labour Market Activity Survey* (LMAS), to document the increasing complexity of labour market exits and re-entries for workers in the 45 to 64 age range. They described the emerging pattern as a "zig-zag" rather than a smooth transition to retirement for both men and women. They also discerned distinct patterns of work and retirement for married and unmarried women. They found, as might be expected, that unmarried women spent about the same number of years employed as unmarried men, while married men spent more years at work than married women, and married women spent longer durations outside the labour force than non-married women. However, as McDaniel points out, LMAS does not measure the effects of economic incentives, pension availability, health factors or family responsibilities, all of which are theoretically relevant to women's retirement behaviour.

In another study, McDaniel (1995b) conducted interviews and a focus group with eight older workers, five of whom were women. Multiple transitions in and out of the labour force were found to be common among the study participants, especially for the women. Family and non-family women experienced change in employment status differently, with married women more likely to anticipate early retirement. Those expecting lower retirement incomes preferred later retirement. Lack of assistance with

retirement planning and lack of knowledge about or access to retirement income sources was pervasive among these women.

Process and outcomes of women's reverse retirement

Neither the process nor the consequences of reverse retirement for women have been given much attention. One of the few studies to include women in an exploration of reverse retirement outcomes was conducted by Palmore and his associates (1985). They found that working after retirement resulted in reverse retirees being better off financially than retirees who didn't work, but not as well off as the non-retired. They also found that lower status, service occupations were over-represented among the working retired, while higher status occupations were under-represented.

Continuing issues in the literature

The foregoing literature review has revealed a number of issues which continue to elude resolution. These include several limitations in the quality of data available for retirement studies; a notable lack of national, longitudinal data from Canadian samples; an overwhelming emphasis on quantitative studies; inconsistent and contradictory findings in several areas of inquiry; a continuing lack of both conceptual clarity and theoretical models that are appropriate to the life course patterns and experiences of women; and lack of commitment among researchers to theoretical development. The implications of these shortcomings will now be explored.

Data limitations

A major problem with North American studies of women's retirement has been the use of small, convenience samples in many studies or conversely, the secondary analysis of data from large surveys that do not cover women and men equally, do not ask a full range of questions relevant to retirement, and/or are conducted only after retirement has occurred. Reliance on small, purposive samples has tended to emphasize the experiences of well-educated, married, white women while overlooking the experiences of women of lower educational and occupational status, unmarried and previously married women, and racial and ethnic minority women (Slevin & Wingrove, 1995).

While national labour market surveys conducted in the United States have the advantages of large sample size, they are often less than ideal for studying women's retirement, because women and/or older age groups have not always been well represented, and little priority has been placed in such surveys on the types of questions of interest to retirement researchers. Even when designed specifically to study retirement, information relevant to women's retirement has too often been overlooked. The prime example is the *Retirement History Survey* (RHS) (Boaz, 1987; Estes & Stone, 1985; George, Fillenbaum & Palmore, 1984; O'Rand & Henretta, 1982a; Stone, 1984; Wan, 1984), the data source most widely used by retirement researchers in the 1980s (Juster & Suzman, 1995). This national, longitudinal survey consisted of biennial interviews with a large, representative sample of individuals who were aged 58 to 63 in 1969, generating six waves of data from 1969 to 1979. Unfortunately, the design of the RHS reflected the relatively weak labour force attachment of women in the 1960s. Based on preliminary interviews, RHS designers assumed that most married women did not consider their own retirement to be significant, only their husbands', and accordingly it was decided not to sample married women independently nor to ask them the full range of questions. Following this logic, the full questionnaire was only given to men and a separate sample of non-married women, precluding detailed comparison of married and unmarried women. By the time persons in the early waves of the RHS began to retire, its utility for studying women's retirement was seriously limited. Furthermore, RHS questions on health status, attitudes, private pensions and wealth were of limited value to those studying adjustment to retirement or wishing to include these factors in their models (Estes & Stone, 1985; Gratton & Haug, 1983; Juster & Suzman, 1995; Slevin & Wingrove, 1995; Weaver, 1994).

When surveys have included adequate representation of women they have often had other limitations. For example, the *New Beneficiaries Survey* (NBS) (Henretta, O'Rand & Chan, 1993a, 1993b; Iams, 1986; Iams, 1987; Logue, 1991; O'Rand, Henretta & Kreckler, 1992; Ozawa & Lum, 1998) included a large number of women in its sample as well as measures of health status and a wide range of other retirement-relevant questions, and was linked to respondents' Social Security records. However, the NBS

sample was drawn from all applicants for Social Security who turned 62 years of age between May, 1980 and May, 1981. Therefore, since it was limited to people who had already made the decision to retire by beginning to receive Social Security benefits, it was not representative of the whole population of older workers and retirees. Moreover, as a cross-sectional 'snapshot', it was also not able to model change over time, although some retrospective questions were asked (Clark & McDermid, 1989; Weaver, 1994).

A number of recent American surveys such as the *Panel Survey of Income Dynamics* (PSID) (Moen, Downey & Bolger, 1990; Morrow-Howell & Leon, 1988; Smith & Moen, 1988); the *Survey of Income and Program Participation* (SIPP) (Crystal & Shea, 1990; Pienta et al., 1994); and the *National Survey of Families and Households* (NSFH) (Hatch & Thompson, 1992); have corrected some of the earlier inadequacies, and confidence in research findings should improve accordingly.

One large, nationally representative, longitudinal survey focuses exclusively on women. The *National Longitudinal Survey of Mature Women* (NLSMW), funded by the Department of Labor is an ongoing survey of a representative sample of 5,083 women who were aged 30 to 44 when the survey began in 1967. In the early 1990s the original panel of the NLSMW reached retirement age, and a number of retirement researchers (Caputo, 1997; Crown et al., 1993; Farkas & O'Rand, 1998; Morgan, 1992) have used this data for their studies.

The *Health and Retirement Survey* (HRS), launched in 1992, is a particularly rich and promising source of longitudinal data for retirement research (Loprest, Rupp & Sandell, 1995; Juster & Suzman, 1995; Olson, 1996). The HRS has been described as "...one of the largest and most ambitious academic social science projects ever undertaken" (Juster & Suzman, 1995). The HRS sample, drawn from the 1931 to 1941 birth cohort and their spouses, is nationally representative. The first interview gathered baseline data on demographics, physical health and functioning, housing and mobility, family structure, current job, past job, work history, disability, retirement plans, cognition and expectations, net worth, income, insurance, and widowhood from 12,652 members of the cohort — 5,866 men and 6,781 women. Biennial interviews measure change in labor

supply and health status. The HRS is linked to Social Security Administration records and employer data on health and insurance benefits.

In comparison with the American situation, Canadian research on women's work and retirement is in its infancy. Only one study with a nationally representative sample of men and women, and with an exclusive focus on retirement, has been published, namely Statistics Canada's cross-sectional survey of male and female retirees and pre-retirees authored by Ciffin, Martin and Talbot (1977). The information from this study is now out of date. The few researchers in this field have used a variety of data sources, including local, community-based surveys (Connidis, 1982; Martin Matthews & Brown, 1988; Schnore, 1985) and small, purposive or convenience samples (MacFadgen & Zimmerman, 1995; McDaniel, 1995b). Only recently have the few available national data sets been put to use by retirement researchers. In addition to the Canadian *Census* (McDonald & Wanner, 1987; Nishio & Lank, 1987), these include the 1973 *Canadian National Mobility Study* (McDonald & Wanner, 1982; McDonald & Wanner, 1984), a nationally representative, cross-sectional survey of occupational mobility that did not include measures of health or attitudes; the 1991 *Survey of Aging and Independence* (SAI), a one-time, cross-sectional survey of Canadians age 55 and over (McDonald, 1996b; McDonald, Donahue & Moore, 1997; Schellenberg, 1994); the *General Social Survey* (GSS), an annual 'theme' survey (Monette, 1996); and the longitudinal *Labour Market Activity Survey* (LMAS) (McDaniel et al., 1993).

However two new, longitudinal surveys are about to improve the situation dramatically. The *National Population Health Survey* (NPHS) began gathering data in 1994 from household residents in all provinces and territories. A sub-survey of institutional residents is also included. This nationally representative survey, which is linked to provincial health insurance records, promises to provide a wide range of high quality information on demographic and socio-economic characteristics, health status, use of health services, and risk factors (Statistics Canada, 1998b). Finally, a new, national, longitudinal survey of labour force trends, the *Survey of Labour and Income Dynamics* (SLID), was launched in 1995. While SLID does not include any direct questions about respondents' retirement status, necessitating the inference of retired status from a

combination of characteristics, it should prove to be a fruitful source of data for researchers on work and retirement as successive waves accumulate (Black, 1995; McDonald, 1996a).

Inconsistent and contradictory findings

Partly because of the limitations of many surveys for the purposes of retirement research, but also because of design, conceptual and theoretical shortcomings, studies of women's retirement continue to yield inconsistent or contradictory findings on the effects of individual factors such as attitudes, health, caregiving and marital status on the antecedents, process and outcomes of women's retirement. While some of these contradictions and inconsistencies may be resolved through more careful attention to cohort differences and the effects of social change, and greater consistency in the definition of retirement, others such as caregiving and attitudes toward work and retirement call for re-conceptualization of what is to be measured and how.

Lack of descriptive studies

There has been an overwhelming emphasis on large-scale, quantitative analysis in this field of research. Several researchers have lamented the rarity of studies describing actual retirement experiences and behaviour, including some whose preference in their own work is for quantitative analysis (Slevin & Wingrove, 1995; Quinn & Burkhauser, 1990; Palmore et al., 1985). Quantitative studies are important for identifying overall trends and patterns, but their over-emphasis can obscure the importance to knowledge building of analyzing subjective experiences and meanings. It can also downplay the potential importance of individual agency and self-determination in shaping the decisions, process and outcomes of retirement. The lack of descriptive studies has also deprived the research community of clues to possible sources of inconsistency and contradiction in their findings.

This literature review has revealed a number of other significant advances during the 1980s and 1990s. During this period, research attention shifted noticeably from the influence of individual characteristics and attitudes on retirement decisions and timing to a broader focus on the health and financial outcomes of retirement on women and their

structural causes. This change in emphasis is vital in order to inform the escalating debates over appropriate policy responses to the inequities of women's disadvantages in retirement.

Lack of appropriate models of women's retirement

It has been clear for some time that models based on the male experience of retirement are inappropriate for women (Calasanti, 1993; Palmore et al., 1985). Models of women's retirement are underdeveloped compared to men's. David and Pinard (1993) in their analytic bibliography (David, 1994; David & Pinard, 1993) reviewing 218 documents on women's work and retirement, conducted from the mid-70s to the end of 1990, detected several problems with research in this area, including the adoption of the use of samples that under-represent women numerically; the obfuscation of real life conditions as they are experienced by women; and the use of explanatory frameworks based on stereotypes that are not empirically grounded.

However, increased attention to the ways that family and work roles interact in particular socio-historical contexts over the course of women's lives to shape retirement patterns hold promise that more adequate models of women's retirement will soon appear. Increasingly, scholars are including in their models variables that capture more of the distinctive realities of women's lives, including family characteristics, caregiving and work history (Brubaker & Brubaker, 1992; Feuerbach & Erdwins, 1994; Hatch & Thompson, 1992; Henretta & O'Rand, 1983; Henretta, O'Rand & Chan, 1993a, 1993b; Hurd, 1990; Logue, 1991; McDonald, 1996b; Moen, Robison & Fields, 1994; O'Rand & Henretta, 1982a; O'Rand & Landerman, 1984; Pienta, Burr & Mutchler, 1994).

Implications for the present study

The present study will contribute to the small number of Canadian studies of women's retirement and reverse retirement. Since better statistical data is soon to be available, now is an appropriate time to re-examine the definitions and assumptions that have been used in past studies of women's retirement and reverse retirement. A phenomenological approach, which is distinguished by suspension of the researcher's

preconceptions of the focal phenomenon, lends itself to such re-examination, and is particularly appropriate for studying a relatively unexplored topic such as this one. It should enable the revelation of fundamental knowledge about the experience of women's reverse retirement by asking women themselves how they perceive retirement and reverse retirement, and what meanings these phenomena have for them. A phenomenological approach should help to clarify confusion about the most appropriate way to conceptualize women's retirement and reverse retirement from the perspective of women themselves.

A life course perspective will be used to analyze and interpret the findings of the study. This perspective, although not fully developed as an integrated theory, is most appropriate for interpreting the reverse retirement experiences of women, because it draws attention to the interaction of work and family responsibilities across the life span, rather than treating them as sets of independent roles. Also, rather than focusing primarily on individual characteristics at one extreme, or social structural factors at the other as determinants of various outcomes, the life course approach seeks to explain outcomes as the result of interacting micro, meso and macro level influences. Thus, an explanation of women's reverse retirement informed by a life course perspective attends to the ways that interacting family and work patterns, interacting within socio-historical contexts, shape women's labour force participation decisions in later life.

In the next chapter, the theoretical underpinnings of the extant research on women's retirement and reverse retirement will be examined.

Chapter Three

THEORETICAL PERSPECTIVES

Introduction

Several scholars have commented on the reluctance of researchers in the field of social gerontology to adopt a theoretical perspective from which to analyze and interpret data, or at least to be explicit about the theoretical perspectives used (Bury, 1995; Marshall, 1996; Bengtson, Burgess, & Parrott, 1997). Several critics have suggested that the preoccupation of gerontological researchers with policy responses to the 'problems' of aging has impeded the development of theory in the field (McDaniel, 1989; Bury, 1995). In a similar vein, others (Marshall, 1996; Bengtson Burgess, & Parrott, 1997) have noted that there has been more emphasis on data collection than on theory-building in social gerontology.

The apparent reluctance of many researchers who study retirement to engage in theory-building (Slevin & Wingrove, 1995) is curious, in that a wide range of social science theories are relevant to the field, providing plenty of choice. An overview of these perspectives will now be presented, with special attention to those that have been applied in women's retirement research or, if not yet applied, that hold promise.

Early theories

Theories relevant to retirement can be divided into two broad categories: those concerned with individual retirement decisions and adjustment to retirement ('micro-level' theories) and those concerned with economic and social-structural influences on retirement ('macro-level' theories). As social, economic and political conditions changed, the emphasis shifted from micro- to macro-level explanations, although the latter never completely eclipsed the former. In the relatively prosperous post-war period of the 1950's and 1960's, when political concerns about the implications of population aging were less

urgent, researchers were chiefly concerned with individual adaptation to and satisfaction with retirement (Gratton & Haug, 1983). Some were guided by social psychological theories that emphasized the importance of attitudes in shaping retirement behaviour, while others were guided by structural-functionalist theories which centred on adaptation to the changing roles associated with aging. These included activity theory (Friedmann & Havighurst, 1954), which saw the substitution of new activities to replace the lost work role as key to retirement adjustment; and disengagement theory (Cumming & Henry, 1961) which suggested that retirement is an example of how older people gradually reduce their social roles in preparation for death. These early theories primarily influenced the study of men's retirement, since there was very little interest in women's retirement at the time.

In the 1970's and 1980's, these theories came to be seen as over-individualized and deterministic. They represented retirement as a normative and inevitable consequence of physical and mental decline, to be passively accepted without question. In rejecting these theories, attention shifted to the identification of social-structural factors to account for the inequality and relative disadvantage of older people in retirement. Studies in this mode included modernization theory (Cowgill & Holmes, 1972) and age stratification theory (Riley, Johnson, & Foner, 1972). The former argued that in modern, industrial societies, the role of elders in passing on traditional ways is no longer valued. Older people face a loss of status which is exacerbated by their inability to adapt to rapid technological change and remain economically productive. The latter argued that social status is to a large extent socially structured and age-graded, beginning at a low level in childhood, peaking in late middle adulthood and declining thereafter.

With respect to women's retirement, researchers who were influenced by the prevalence of segregated gender roles in the post-war period, and by role theorists such as Burgess (1960) and Rosow (1974), presumed that many men would experience retirement as a loss of status and self-esteem, while working women would easily revert to the role of homemaker after leaving the labour force (Szinovacz, 1982a).

The influence of individuals' attitudes toward work and retirement on their retirement behaviour continued to interest some researchers in the 1990s (Bailey & Hansson, 1995; Gordon, 1994). Psychologists in particular have continued to stress the importance of attitudes towards work and retirement, seeking evidence of psychological withdrawal from work in later life (Jackson & Taylor, 1994).

More recent theories

Economic theories

In the 1980's through mid-1990's, as political concerns mounted over the increasing economic 'burden' of old age benefits and health care on the 'productive' age segment of the population (those aged 15 to 64), American economists turned their attention to retirement, and especially early retirement, but few included women in their studies. These researchers tended to prefer supply side explanations of labour force participation in later life, studying the effects of economic "push" factors such as labour supply (Hardy, 1982) and "pull" factors such as pension rules (Parnes & Sommers, 1994; Quinn, 1990; Gustman & Steinmeier, 1984a) on the timing of retirement decisions. Many of these studies were underpinned by the economic theory of rational choice, which sees retirement as the aggregate result of individuals applying a self-interested calculus to the retirement decision. Such an approach hinges on certain assumptions, namely that the individuals who are about to retire have a clear understanding of what their best interests are; that they have access to information that is complete and accurate, and that they are not constrained by social-structural factors such as race, class or gender (Coleman, 1990; Gunderson & Muzynski, 1990; Koelble, 1995; Landry, 1995).

Some researchers, primarily economists, have argued that reverse retirement can best be explained from a labour supply perspective that stresses the importance of individual human capital investments in education, training and labour market information (Boaz, 1987; Myers, 1991; Ruhm, 1990; Ruhm, 1994; Ruhm & Sum, 1988). This view is reinforced by findings that the likelihood of working after retirement is largely determined by education, work history and pre-retirement occupational status.

Like other supply side theories which emphasize individual characteristics and decisions, this perspective draws attention away from the importance of class, race, gender and similar social-structural factors as possible sources of unequal outcomes.

Career structure

In searching for determinants of retirement and reverse retirement, sociologists have tended to concentrate on the influences of demographic and socio-economic characteristics, in combination with structural factors such as unemployment and career structure, to explain differential retirement decisions and outcomes. Using a career structure approach, Hardy (1991) found that occupational characteristics that are linked to higher rewards at younger ages carry over into older ages; and that the most advantaged workers have better access to post-retirement work than the less advantaged, although they want and need it least. Morrow-Howell and Leon (1988), who also used a career structure approach, found that higher pre-retirement income and occupational status predict post-retirement work. A strong work history, and working in the year immediately preceding retirement, were also associated with post-retirement work.

Continuity theory

Continuity theory, a micro-level perspective articulated and later refined by Atchley (1976, 1989), postulates that loss of the work role is not a primary concern of most retirees. Rather, retirement allows for the continuation of some roles while offering new opportunities for maintaining a sense of self-esteem. In his more recent formulation, Atchley suggested that as people experience the effects of aging, they seek to maintain an integral sense of self (internal continuity) as well as familiar links to their environment (external continuity). Maintaining these connections gives a sense of continuing competence and mastery, despite biological decline. This theory resonates with the findings of some recent women's retirement research. In their study of differences between the adjustment to retirement of men and women, Hanson and Wapner (1994) found that significantly more women than men (65 versus 26 percent) described their experience of retirement as continuous with their pre-retirement lives. Price (1998) found

similar evidence of continuity in her study of the transition to retirement as experienced by professional women. She pointed out that women are more accustomed to discontinuity throughout their lives (related to bodily, family and developmental changes), to which they learn to adapt and improvise. To deal with discontinuity, women may develop sources of continuity such as volunteer work, family roles and friendships, which help them adjust to new circumstances such as retirement.

Political economy

A growing number of sociologists have analyzed retirement from a political economy perspective, showing how retirement patterns in modern industrial societies reflect politically-determined economic structures and dominant ideological positions (Estes, Swan, & Gerard, 1984; Laczko & Phillipson, 1991; McDonald & Wanner, 1990; Minkler & Estes, 1991; Myles, 1984; Olson, 1982; Townsend, 1981; Walker, 1981; Walker, 1986). This approach has yielded important insights into the way that socially-constructed inequality based on race, class and gender extends into old age. It has been applied to the analysis of women's reverse retirement by McDaniel (1995b), MacFadgen and Zimmerman (1995) and McDonald (1996b). An important limitation of political economy is its emphasis on economic and political factors as the primary influences on the quality of life after retirement. This can be overly deterministic, discounting the role of human agency in affecting outcomes, and relegating individuals to the status of mere victims of social forces (Hendricks & Hendricks, 1986; McDonald & Wanner, 1990; Bury, 1995; Marshall, 1996; Bengtson, Burgess & Parrott, 1997).

Dual economy theory

A variant of political economy theory, known as economic segmentation or dual economy theory, has particular relevance for women's retirement. Dual economy theorists conceive of labour markets in capitalist economies as being broadly divided into two sectors — a core and a periphery. The sector in which a people are employed strongly influence their work patterns, life chances and ultimately financial status in retirement (Calasanti, 1988; Dowd, 1980b; Gunderson & Muzynski, 1990; Krahn & Lowe, 1988; McDonald & Wanner, 1990). Core sector employment includes the state sector (i.e. civil

service) and large, often monopolistic firms with high levels of capitalization, productivity and profits. Government employee and core sector firms are often unionized, and tend to enjoy high wages, good working conditions and attractive fringe benefits. Since technology in these settings is often complex and employee training is costly, a premium is placed on workforce stability. The peripheral sector, in contrast, is comprised of smaller firms that use low-technology, labour-intensive processes and tend to have relatively low productivity. Workers are less likely to be unionized. Because competition among firms in the peripheral sector is often vigorous and workers have less power, employment is characterized by low wages, few fringe benefits, little opportunity for advancement and high employee turnover. Women, older workers and members of ethno-racial minority groups tend to be disproportionately represented in the peripheral sector (Dowd, 1980b; Beck, 1985; Calasanti, 1988; Gunderson & Muzynski, 1990; McDonald, 1995). A number of feminist researchers (Perkins, 1993; Calasanti & Bonanno, 1992; Logue, 1991; Nishio & Lank, 1987) have shown how the segregation of labour markets by gender serve to maintain older women in a state of dependency. This work has served to raise awareness of the structured sources of women's disadvantage and oppression under conditions of industrial capitalism.

Other theories and approaches

A number of theories and approaches used by scholars in the field of gerontology have not yet been applied to the study of retirement, or have not been used to the extent that their potential would recommend.

While not widely used in retirement research, the sociological theory of exchange has been adapted to social gerontology by Dowd (1980a). This theory postulates that as people age, their power resources diminish, placing them at a disadvantage, both individually and collectively, as they negotiate for economic security. This approach offers an explanation of disadvantage in retirement that could be applied at both micro and macro levels. While its characterization of power imbalances between workers and employers has been described as more typical of the turn of the century (McDonald &

Wanner, 1990, p. 13), the use of exchange theory could arguably have new relevance to contemporary conditions, as economic change erodes the individual and collective negotiating power of older workers.

Another approach which has yet to be applied by retirement researchers is Atchley's institutional theory (1982). Atchley described retirement as a 'modest' institution which is linked to the major institutions within the social system — the economy, politics and government. The primary goal of the retirement institution is to move older workers out of the labour force with minimal political resistance and financial hardship, through the provision of pensions. Alternative means for accomplishing this goal are contained in rules and policies governing such matters as pension eligibility, required length of service and retirement age. The criteria for selecting among these alternatives are value-based. They include lowering unemployment by reducing the size of the labour force; reducing the mobility of skilled workers; accommodating the desires of individuals to retire; and improving the morale of current workers by promising to provide pensions in their old age. The selection of alternatives is also constrained by laws against age discrimination in employment, mandatory retirement and retirement through ill health. The actors involved in the process of selecting alternatives are the myriad people and organizations—employers, retirees, unions, governments, age advocacy organizations and so on—who shape the retirement institution (Atchley, 1982). This approach would direct attention to the dynamics of institutional and policy change over time in response to the changing needs of individuals, mediated by political, demographic and economic pressures. Atchley maintains that the history of retirement in America provides abundant evidence of just such dynamics.

Slevin and Wingrove (1995) pointedly criticized the under-utilization of feminist theory in women's retirement research, despite the strong influence that this perspective has had in the social sciences generally. They found the lack of feminist theory puzzling in view of the over-emphasis on psycho-social analysis which has characterized much gerontological research, and despite overwhelming evidence of structural constraints and inequalities affecting women (*ibid.*, p. 12). David and Pinard (1993) in their analytic

bibliography of 218 documents on women's work and retirement noted that much of the research conducted in the 1970s and 1980s tended to be gender-neutral.

Taking up the challenge of enhancing the importance of gender and age in social theory, McMullin (1995) has drawn attention to the inadequacies of established sociological theories for explaining the ways that gender and age combine to structure inequality among older people. After considering several ways that established theories could be modified, she advanced an argument for a new theory of gender and age relations, based on Marx's concept of class, that would treat gender and age as two inseparable and interacting systems of inequality in modern societies.

A critical gerontology of retirement

While not framing his suggestions as a theory, Atchley (1993) drew on institutional, dual economy and life span theories in arguing for the development of a "critical gerontology of retirement" to counter what he saw as the neutrality with which retirement has generally been treated in gerontological research. His approach involved exposing hidden motives and patterns of domination associated with retirement, focusing in turn on retirement as an institution, as a system of distribution and as a stage of life. Beginning with retirement as an institution, Atchley invoked his earlier assertion that the main goal of retirement is to remove large numbers of mature workers from the labour force with minimal political fallout (Atchley, 1982b). This goal is based on certain assumptions that serve the needs of bureaucratic, capitalist production, but are of questionable benefit to society as a whole. It suggests, for example, that society has no obligation to all citizens who wish to be gainfully employed; and it reinforces stereotypes of older workers as being less productive, and less able to develop their capacities, than younger workers. The assumption that aging causes people to lose their productive capacity is similar to other discriminatory beliefs about the effects of gender, race, or disability on capacity to perform, and ignores the potential strengths of older workers. As a system of distribution, retirement is directly linked to access to jobs, income and retirement benefits, which varies across sectors of the economy. Drawing on dual economy theory, Atchley notes that profitable companies in the core sector tend to offer

the most stable and rewarding jobs and correspondingly generous pensions in recognition of long service. Companies in the highly competitive peripheral sector tend to pay low wages for work of less certain duration. If they offer pensions at all, they are unlikely to be generous. The government sector emphasizes long service and promotes early retirement, with relatively generous benefits in terms of income replacement. The sector in which one is employed therefore has a large effect on the quality of retirement benefits, thereby perpetuating class differences in the labour force, into retirement.

Finally, as a stage of life, Atchley suggested that the characterization of retirement as a time for self-development and personal fulfillment is open to question. Such a characterization overlooks the fact that people are often coerced into retirement, even when they may prefer to fulfill themselves through continuing to work. Moreover, present systems of education place emphasis on vocationally relevant knowledge and skills, but offer little to prepare people for the enlightened use of leisure time after retirement. According to Atchley, a critical gerontology of retirement has a role to play in identifying ways that retired people could be more effectively engaged in constructive social and political criticism, and ways that retirement could be made more optional and less coercive.

Atchley also makes note of the challenge to a critical gerontology of retirement posed by a "demassified, postmodern" society, pointing out that the institution of retirement appeared at a time when large organizational structures prevailed. As a response to the alienation and loss of worker autonomy associated with large, bureaucratic organizations, demassification is leading to less universalistic approaches. In a demassified context, there is often more room to negotiate individual terms within broad organizational purposes. Concurrently, postmodern thought discourages universalistic solutions and reinforces the quest for situation-specific, community-based solutions. This makes it more difficult to generalize about the ills of retirement. Atchley suggests that the success of a critical gerontology of retirement hinges on its ability to develop an emancipatory vision of the future within this emerging context of social change.

While some of the foregoing approaches — particularly the continuity and feminist — hold promise for building an understanding of women's retirement and reverse retirement, most are oriented towards male patterns of work and retirement. As such they do not adequately account for or explicitly address the experiences of women. Perspectives such as human capital and continuity place emphasis on individual factors, while the economic and political economy perspectives tend to focus on macro-level factors, but none (with the possible exception of exchange theory) addresses the challenge of fitting these two levels of analysis together.

The life course perspective

The life course perspective in social gerontology has added a new dimension to the study of aging, providing a broad, conceptual framework for analyzing age-related phenomena. According to one version of this perspective, which incorporates elements of age stratification theory, the age systems created by all societies provide normative life path 'templates' for individuals that aid predictability and facilitate life planning, within the context of historical and cultural change, and shaped by particular political economies (Elder & O'Rand, 1992; Elder, 1985; Hagestad & Neugarten, 1985). Indeed, some German scholars (Kohli & Rein, 1991; Mayer & Muller, 1986; Mayer & Schoepflin, 1989) have argued that the whole life course in modern, industrial societies has become institutionalized, divided into three well-defined phases: education and preparation for work; work itself; and retirement from work. Others, however, dispute this claim, pointing to evidence that the life course is becoming *less* uniform (Held, 1986), or is at least becoming more diverse at the individual level (Henretta, 1992). In this regard, there is substantial agreement among scholars that the timing and permanence of retirement as a life course transition is becoming less certain and predictable (Guillemard, 1991; Guillemard & Rein, 1993; Gustman & Steinmeier, 1984a; Hardy, 1991; Honig & Hanoch, 1985; Kohli & Rein, 1991; Laczko & Phillipson, 1991; Myles & Street, 1995; Ruhm, 1990; Ruhm, 1994; Ruhm & Sum, 1988).

Giele (1998) referred to the massive entry of women into the paid labour market after 1950 as an example of a “life course innovation”, which was accompanied by major change in the ideals of how life should be lived. She recounted how women’s increasing labour force participation during the 1950s and 1960s came to be seen by researchers not just a matter of rising employment, but of combining work and family roles to meet the new challenges of modernity. The modern woman is likely to have “...limited her fertility, gained further education and delayed marriage, as well as pursued employment beyond early adulthood” (Giele, 1998, p. 252).

The life course perspective is particularly well suited to analysis of women’s reverse retirement. For example, Moen, Downey and Bolger (1990) applied a life course perspective to their examination of factors influencing labour market re-entry of homemakers in their forties and fifties. They showed that the likelihood of successful re-entry increased noticeably during just five years in the mid-1970s, due to changing social attitudes toward working women. Younger women were the main beneficiaries, while women in their fifties were clearly disadvantaged in their attempts to re-enter the labor force. This study demonstrated the importance of taking into account the macro context, including cohort differences and historical period effects, in explaining women’s labour force experiences.

Pienta, Burr and Mutchler (1994) used a life course approach to study the relationship between women’s work orientation across the life course and the likelihood of working in later years. They found that women who had worked continuously, either throughout life or after age thirty-five, were more likely to work full-time in later life. Work-oriented women — those who took brief periods out of the workforce for family reasons — were similar to continuous workers. However, family-oriented women, who took long periods out for family reasons, tended not to work either full or part-time. Self-employed women were more likely to work reduced hours.

At its present stage of development, with several concepts and relationships yet to be clearly defined and mapped out, the life course perspective is more appropriately described as a perspective or framework than a theory (Bengtson, Burgess & Parrott,

1997; Marshall, 1996). Nonetheless, it has several features that recommend it for analysis of women's retirement and reverse retirement. First, the life course perspective allows for individual agency by placing the process of individual aging within a context of social and cultural change. This suggests that, rather than being determined by structure, individuals are involved in a dynamic and dialectic relationship with it (Moen, Robison, & Fields, 1994; Moen, 1992; Bury, 1995). Second, by addressing connections between the lives of individual women in the context of cohort effects, social and economic structural factors and historical events, it offers a mechanism for 'linking' micro and macro levels of analysis (Marshall, 1996; Ryff & Marshall, 1999). This does not preclude theorizing an intermediate or 'meso' level of influence on the course of individual lives, specifically the contexts of family and workplace, which are of central importance to the majority of working women. In fact, the family context of women's work, as well as its historical context, has been explicitly acknowledged and studied by a number of life course scholars (Elder, 1985; Gee, 1986; Moen, 1992). Third, by recognizing both stability and fluidity in personal relationships and social structures over time, the life course perspective serves as a 'bridge' between normative and interpretive approaches (Marshall, 1996). Fourth, it draws attention to the "structural lag" — the mismatch between institutions and the explosion of women in the work force — that attends rapid changes in women's roles in the late twentieth century (Moen, 1992).

The need for a balanced perspective in assessing the interaction between family and work in women's lives is captured in Marshall's assertion that, "...despite embracing the life course perspective, gerontology has so far not fully recognized the manner in which the life course is structurally and experientially tied not only to family experiences but to work experiences. When it has attended to work, it has failed to recognize the extent to which the nature and organization of work are changing." (Marshall, 1995c: S131). The present study undertakes to address these issues.

A major drawback of the life course perspective may be its attempt to link normative and interpretive approaches. As Marshall (1996) has warned, it may founder in attempting to be all things. On a practical level, Bengtson, Burgess and Parrott (1997)

observe that it is difficult to incorporate into a single study all of the variables identified conceptually through a life course perspective.

Retirement and reflexive modernization

In a recent review, Phillipson (1999, p. 315) pointed out that as an institution, retirement "...is at the intersection of key social changes in the 20th century, most notably the rise of social security and the welfare state; the growth of industrialization and mass production; and the increased importance of leisure and consumption in daily life." He went on to explain that by the 1970s and 1980s, the spread of mass unemployment and the fiscal crises of welfare states in the industrialized countries brought an end to the development of a stable life course ending in permanent withdrawal from the labour force and 'structured dependency' of the old on state pensions. Researchers began to document a variety of pathways (i.e. institutional arrangements) bridging the end of work and retirement. But the strength and scale of these changes suggested that wider social dynamics associated with postindustrial and postmodern societies were at work. These dynamics included the displacement of mass production by flexible forms of work organization; the globalization of social life; and a weakening of the institutions and practices of nation states (Phillipson, 1999, p.318). From here, Phillipson (1999) outlined the theory of reflexive modernization as developed by Giddens (1991, 1994) and Beck (1992, 1994), suggesting that this perspective may have particular relevance for understanding retirement in the advanced industrialized societies of the late twentieth century.

Beck (1992, 1994) and Giddens (1991, 1994) held that changing patterns of individual behaviour are not simply the result of individual choices, but are indicative of a fundamental transformation of industrial society in the late twentieth century. It was their shared position that the current, "high" phase of modernity is characterized by rapid change and chronic uncertainty, and by the pervasiveness of risk, of which people are

increasingly made aware through mass communication¹³. These authors argue that during the industrial phase of modernity, the traditional social forms of feudal society dissolved as new ones, including trade unions, welfare states, the nuclear family and class structure, emerged. In their turn, during the current, reflexive phase of modernity¹⁴, the social arrangements of industrial society are being eclipsed by "...individualized forms and conditions of existence, which compel people — for the sake of their own material survival — to make themselves the centre of their own planning and conduct of life" (Beck, 1992, p. 88). This is happening in part, they argued, because 1) reflexive modernization challenges all forms of structured inequality, 'freeing' individuals from the constraints of industrial society, including gender roles; and 2) the postindustrial labour market increasingly demands that workers be flexible and unfettered by traditional ties to family and community. Under these conditions, individuals increasingly reflect upon the social conditions of their lives and make choices intended to improve those conditions in a process that Giddens (1991) refers to as "reflexive life planning".

Elaborating upon the impact of modernity on women and the family, Beck (1992) argued that in the simple phase of modernity, industrialization led to the replacement of traditional sources of identity and status such as kinship, locality and community by class, stratification, family and gender. However, this shift affected men and women differently. While industrialization emancipated men from the constraints of traditional, feudal society, industrial society continued to depend upon the unpaid work of women to reproduce labour power (Beck, 1992, p. 106). But gender inequality contradicts a principle of reflexive modernity, namely individual equality and freedom beyond the barriers of birth. Declaring that, "...at the turn of twenty-first century the unleashed process of

¹³ Rather than engaging in debates about the existence of a distinctively new, postmodern condition, these authors acknowledged the qualitative differences of the contemporary world while staking out a middle ground that envisions modernity as a continuous, reflexive process that is entering another phase in the late twentieth century.

¹⁴ The reflexivity of modernity "...refers to the susceptibility of most aspects of social activity, and material relations with nature, to chronic revision in the light of new information or knowledge" (Giddens, 1991, p. 20). In this sense, reflexive modernity challenges the insecurities generated by modernization and enables individuals to reflect upon and influence the social conditions in which they find themselves (Phillipson, 1998, p. 319).

modernization is overrunning and overcoming its own coordinate system”, Beck (1992, p. 108) argued,

The same thing — modernization — has opposite consequences under the overall conditions of the nineteenth and twentieth centuries. Then the consequences were the division of housework and wage labour, today they are the struggle for new forms of reunification; then the tying down of women through marital support, today their rush into the labor market; there the establishment of the stereotypical male and female roles, here the liberation of men and women from the feudal dictates of gender.

Beck addressed the changing role of women under conditions of high modernity. He outlined five developments that have liberated women from their traditional ‘gender fates’ and propelled them into the labour market. First, while child bearing served in the past as the main focus of most women, increasing longevity meant that women now often survive three, four or more decades beyond the ‘empty nest’ — well beyond the end of their fertile years. Second, access to contraceptive and family planning measures, and access to legal means of terminating pregnancies, has enabled women to have greater control over their reproductive function, including the timing and number of children, and all of the associated consequences of maternity. Third, housework, which also gave a central focus to women’s lives in the past, has been restructured and de-skilled, leading women to search for more fulfilling work outside of the home. Fourth, the equalization of educational opportunity has enabled many women to pursue careers. Fifth, women have been “liberated” from life-long dependency on the support of a husband. Rising divorce rates and the feminization of poverty underscore the consequences of the loosening tie between marriage and women’s financial security, and have further contributed to the rush of women into the labour market. (Beck, 1992, pp. 110-111).

But the demands of the workplace have also changed in ways that require increased flexibility of workers, and which are increasingly incompatible with the nuclear form of family:

In the requirements of the market, the requirements of family, marriage, parenthood or partnership are ignored. Those who demand mobility in the labor market in this sense without regard to private interests are pursuing the dissolution of the family...” (Beck, 1992, p. 122)

Beck maintained that individual identity is increasingly the product of self-reflexive choices individuals must make among various educational, career and family options. Both within and outside of the family, individuals become the agents of their own educational and market-mediated subsistence and the related life planning and organization. Within the family, the process of individualization leads to "...continuous juggling of diverging multiple ambitions among occupational necessities, educational constraints, parental duties and the monotony of housework". (Beck, 1992, p. 89). A new form of "negotiated" family comes into being, which is always subject to cancellation, through divorce.

Giddens (1991) was concerned with the relationship between agency and social structure, and with the creation and maintenance of self-identity. He focused attention on the pervasiveness of "reflexive life planning" as the predominant strategy for coping with risk, in which the creation of identity and biography becomes a "reflexive project of the self". He pointed to increased reliance on expert knowledge and the continual revision of identity as individuals seek to carve out a sense of security in an uncertain and ever-changing world. He suggested that the reflexive nature of modernity undermines the certainty of knowledge and promotes an atmosphere of "radical doubt" which is "existentially troubling to individuals" as they struggle to manage risk in their lives:

Living in the risk society means living with a calculative attitude to the open possibility of action, positive or negative, with which, as individuals and globally, we are confronted in a continuous way in our contemporary social existence (Giddens, 1991, p. 28).

Placing individual agency in a social structural context, he postulated that in the modern world, individuals must engage in a continual process of "reflexive life planning":

Changes in intimate aspects of personal life are directly tied to the establishment of social connections of very wide scope. For the first time in history, self and society are interrelated in a global milieu. In a post-traditional society, the self becomes a reflexive project ...a process of connecting personal and social change (Giddens, 1991, p. 32).

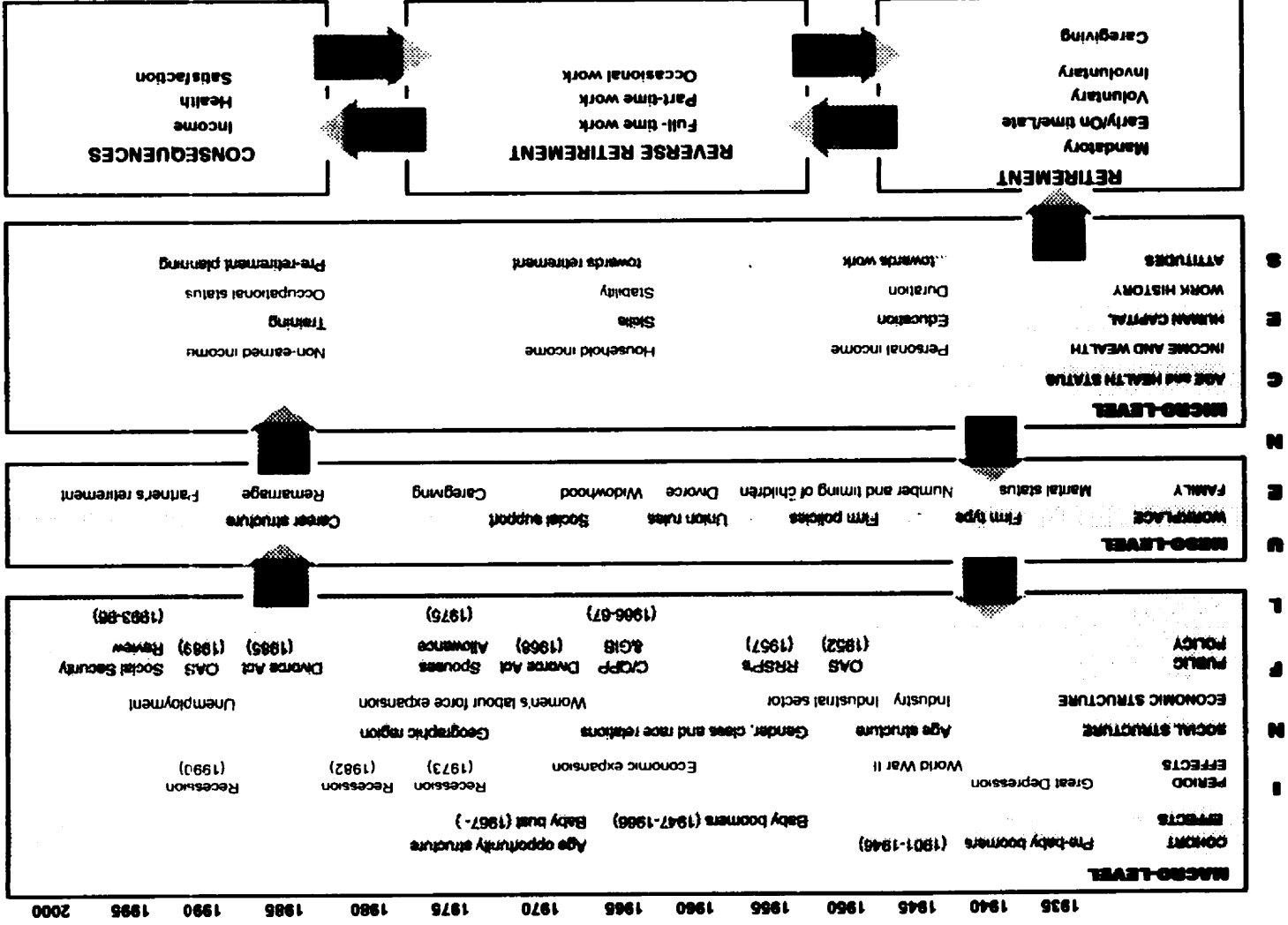
The theory of reflexive modernization complements a life course perspective because both take a historical view, interpreting present phenomena in light of earlier societal developments and social structural change over time. They also explicitly address changing forms of family and the changing roles of women, and they link individual agency to social change by emphasizing the reflexive choices individuals make as they construct and modify their identities in a changing world. Reflexive modernization theory will be considered further in Chapter Six, in the discussion and interpretation of the findings of the present study.

A conceptual model of women's reverse retirement

The conceptual framework of the present study draws on earlier work by McDonald (1996b), and findings in the extant literature. The framework depicts three types or levels of influence on women as they live their lives, labelled micro, meso and macro. The components of the framework and the relationships among these components will now be delineated, with reference to Figure 3.1.

The macro level of influence consists of overarching social structural factors and historical events that set the broad context of social, organizational, family and individual life. The way that these factors (i.e. historically significant events and periods) are apprehended in the consciousness of individual women, and whether and how they affect retirement and reverse retirement behaviour is one concern of the present study. Since it would not be practical to include all potentially relevant macro influences in the conceptual framework, those with a theoretical and/or demonstrated relationship to women's work, retirement and reverse retirement have been selected. These include 1) the size of successive birth cohorts and corresponding age opportunity structures; 2) major historical events, such as economic depressions and recessions; 3) social structural factors, such as gender, class and race relations; 4) economic structural factors, including the industry and industrial sector within which an individual is employed and fluctuation in rates of employment; and 5) public policies such as divorce law and public and semi-private retirement income programs which govern key areas for the well-being of women.

Figure 3.1. A Conceptual Model of Women's Work and Retirement Across the Life Course



Some of these influences, for example economic and political events and the enactment or amendment of statutes, are temporally specific, while others such as economic expansion and women's increased labour force participation can be located within specific spans of time. The time line, shown in five year increments at the top of Figure 3.1 indicates the temporal location of these events and time spans in relation to one another. Structural factors, such as industrial location and social conventions governing gender, class and race relations are not temporally specified because they are presumed to be relatively immutable over several decades.

The meso level of influence includes several family characteristics and workplace factors that are thought to impinge on a woman's everyday life within and outside of the home. From the life course perspective, the trajectories of women's lives, especially those of married women, are intertwined with those of immediate family members (Henretta, 1980; Henretta, O'Rand & Chan, 1993b; Moen, Robison & Fields, 1994; O'Rand, Henretta & Krecker, 1992). Family characteristics and relationships, in interaction with workplace factors, largely determine the personal financial resources available to a woman for retirement (O'Rand & Henretta, 1982b; O'Rand & Landeman, 1984). Family characteristics include marital status; the number and timing of children; changes in marital status through separation, divorce, widowhood and remarriage; and the caregiving needs of children, parents and other close relatives. In later years, retirement and reverse retirement behaviour may be influenced by changes in marital status or by the age and retirement status of a woman's husband. At times, the demands of family may be in conflict with work demands, leading to reduction of hours worked outside of the home or complete withdrawal from the paid labour force (as when children, parents or other close relatives require care during illness or when young children require full-time care). At other times, usually when children are older and more independent, a married woman may find ways to manage all of the competing demands on her time, with or without the assistance of child care and other social supports, or flexible work time arrangements. When marriage breakdown or widowhood occurs, pressure to return to full-time work to provide family income often increases. Unmarried women, too, may withdraw

temporarily from the labour force to caregive, although generally their patterns of work are more continuous and unbroken than those of married women.

It is assumed that numerous workplace factors affect the ability of married women with families to balance their work and family commitments. A partial list of these factors includes the size of the employing firm; its location in relation to the home; its wage or salary structure; whether it is unionized; whether the work is part-time, full-time, permanent or temporary; whether a company pension is available to her, and if so, its type and quality; whether group insurance benefits are available; whether there is a career ladder and access to an internal labour market; whether there is a workplace policy of gender equality of compensation and opportunity; and whether supports such as workplace child care and/or flexible work hours are available. When few or none of these factors are favourable to women with family responsibilities, it is presumed that they are less able to maintain steady, adequately compensated employment over time sufficient for them to accumulate wealth for their eventual retirement.

The micro level, which has been the main focus of much previous research, includes personal characteristics and capabilities known to affect women's work, retirement and reverse retirement. These include age; personal health status; personal, household and non-earned (investment) income; human capital in terms of formal education, job-specific training and marketable skills; occupational status; work history, including recency and duration of past employment; and attitudes toward work and retirement. Related to the latter is involvement in pre-retirement planning.

As a woman progresses through the life course, the model depicted in Figure 3.1 indicates how her family and work, and ultimately her retirement decisions, are influenced by these myriad macro, meso and micro level factors. As indicated by the bi-directional arrows between the three levels of influence and the retirement decision, and between retirement and reverse retirement in Figure 3.1, an important objective of the present research is to discover how micro-, meso- and macro-level influences interact to produce retirement patterns, and how the timing and conditions under which retirement

occurs influences reverse retirement behaviour. Finally, the consequences of reverse retirement, in terms of income, health and satisfaction are of interest.

Summary

A number of theoretical perspectives with relevance to the study of women's retirement and reverse retirement were reviewed in this chapter. It was concluded that with only a few exceptions, these theories are oriented towards a male model of work and retirement which fails to account for the realities of women's lives. A life course perspective was proposed to guide the present study. It was argued that, even though it does not qualify as a fully developed theory, the life course approach offers many advantages for the study of women's retirement and reverse retirement. A conceptual framework which provided a frame of reference for the design of the study and analysis of data was set out.

In the next chapter, the procedures followed in conducting the present study are described.

Chapter Four

PROCEDURES

Context of the study

The present study was conducted as part of a larger, multi-method study of reverse retirement among Canadian men and women entitled, "Reversing the Retirement Decision: Returning to Work After Retirement". The purpose of the larger study is "...to examine the circumstances that lead to work after retirement for Canadian men and women; to examine the type and nature of this work and to explore its effects on seniors health and well-being." The methods used in the larger study include secondary analysis of Statistics Canada data from the General Social Survey and the Survey of Labour and Income Dynamics; and interpretive analysis of in-depth interviews with 30 men and 30 women who successfully obtained paid work after retirement, and 30 men and women who were not successful in obtaining work after retirement. A detailed description of the larger study is provided in Appendix 1.

Methodological orientation

Because relatively little is known about women's reverse retirement in the Canadian context, and much of the literature is inconclusive or contradictory, I decided that a phenomenological study would be appropriate. The goal of a phenomenologically-oriented social science study is to obtain fundamental knowledge of a phenomenon of interest about which little is known. Phenomenology is a philosophical approach whose leading figure, at the turn of the twentieth century, was Edmund Husserl¹⁵. As a

¹⁵Heidegger, Sartre, Merleau-Ponty and others added important contributions to the development of phenomenological thought. In the 1940s and 50s, Alfred Schutz developed a phenomenological sociology, based on Husserl's work. Schutz's central focus was on intersubjectivity, the processes whereby people comprehend one another's consciousness and create the shared understandings of reality upon which society is based (Ritzer, 1992, p. 232-253). Berger and Luckmann in their influential book, *The Social Construction of Reality* (Berger & Luckmann, 1980) applied the concerns of phenomenological sociology

philosopher, Husserl was concerned with epistemology, the study of the nature of knowledge. To him, phenomenology was the “science of origins” upon which all knowledge rested (Cohen & Omery, 1994, p. 137). The central epistemological position of phenomenology is that everything we know of the world is in our consciousness; a phenomenon is anything that exists in consciousness. A study undertaken in the phenomenological tradition therefore gives primacy to subjective experience, considering actors’ consciousness of the phenomenon under investigation to be the key to comprehending it. (Moustakas, 1994; Schwandt, 1995; Kvale, 1996; Creswell, 1998).

There are two main strands of phenomenological thought, each of which has a distinctive goal. Eidetic, or descriptive phenomenology seeks to discover the essential structures of a given human experience. Its goal is to describe an experience from the perspective of those who have had the experience. A phenomenological investigation seeks to uncover the essence of a phenomenon by addressing the question, What it is about something that makes it what it is, and without which it would not be what it is? (Cohen & Omery, 1994, p. 138; Ray, 1994, p. 119). The production of a phenomenological description is an iterative process that alternates between the parts and the whole of a text. The phenomenological description is as precise and complete as possible, without attempting to explain or analyze. Ultimately, the phenomenological approach aims to create a synthesis which unites the various dimensions and components of the phenomenon into a coherent whole (Kvale, 1996; Moustakas, 1994; van Manen, 1997). While not a rigidly standardized set of procedures, the eidetic phenomenological research method consists of “bracketing” or holding in suspension the researcher’s presuppositions about the phenomenon of interest (including concepts and theories) in order to apprehend and describe it as faithfully as possible as it is presented in the consciousness of research participants (Moustakas, 1994; Cohen, 1994; Kvale, 1996; van Manen, 1997).

The other main strand of phenomenological thought, known as hermeneutic phenomenology was originated by Husserl’s influential student and critic, Martin

to social structures and institutions in an attempt to integrate individual and societal levels of analysis, a classical challenge in sociology.

Heidegger. Heidegger's chief philosophical concern was ontology — the nature of being. In his search for understanding, as distinct from eidetic description, he developed an interpretive phenomenology, based on principles of hermeneutics, the interpretation of texts. The goal of hermeneutic phenomenology is to discover the meanings of phenomena, that are not immediately apparent. For this purpose, it is appropriate to apply everyday understandings including theories and concepts.

From these two traditions, three schools have evolved, each with a distinctive approach to applying phenomenological principles in social science research. The Duchesne school, rooted in Husserlian existential phenomenology, is oriented toward eidetic description of phenomena. The Heideggerian school emphasizes hermeneutic discovery of hidden meanings in texts describing phenomena. The Utrecht (or "Dutch") school combines aspects of both descriptive and interpretive phenomenology (Cohen & Omery, 1994). Van Manen, a Canadian scholar who is associated with the Dutch school, offers a definition that is intended to bridge the descriptive and interpretive approaches. According to van Manen, phenomenology is "...the systematic attempt to uncover and describe ...internal meaning structures of lived experience" (van Manen, 1997, p. 10). The present study applies this 'mixed' approach, which aims to both describe and interpret the phenomena studied.

Focusing the study

Although a phenomenological inquiry may be initially unstructured, because it is attempting to describe phenomena that have not been extensively explored, it must have focus. Careful wording of the research question which guides and gives focus to the inquiry is of paramount importance (Morse, 1994; Moustakas, 1994; Morse & Field, 1995; Kvale, 1996; Creswell, 1998). As noted in Chapter One, the central research question addressed by this study was, "What meanings do older women attach to work and retirement, and how do they describe the experience of returning to paid work after retirement?"

The wording of this question carries several implications for study design and methodology. The key concepts contained in the research question are, 'older women',

'meanings', 'experience', 'returning to paid work', and 'retirement'. The definitions and implications of these key concepts will now be elaborated.

'Older women' are specified as the subjects of the investigation, implying the age- and gender-specific nature of the phenomenon under investigation. While a person can retire at any age, the designation, 'older' calls for further specification. The age of 55 was used as the cut-off for this study, in order to increase the likelihood that participants who described themselves as having retired had not merely paused temporarily between jobs, with no intention of staying out of the labour force, and that their subsequent decision to return to work was a conscious reversal of the retirement decision.

The term 'meanings' refers to the subjective meanings of the focal experience in the consciousness of study participants. It also refers to the interpretation of those meanings by the researcher.

'Returning to paid work' refers to a process of achieving or seeking to achieve a state of being gainfully employed, which has obtained in the past. Instances of first time work are thereby excluded. 'Paid work' excludes non-paid forms of work and locates the study in relation to the formal labour market. The extent and duration of paid work (whether full-time, part-time, permanent, temporary, or casual) is not specified, leaving open consideration of different patterns of women's retirement and post-retirement work.

'Retirement' refers to withdrawal from the labour force, following the end of paid employment. For purposes of this study, self-definition was the criterion used to determine whether prospective participants had been retired before returning to work or seeking paid work.

Selecting the participants

A phenomenological inquiry enlists the aid of 'participants' or 'co-researchers' rather than 'subjects' or 'respondents'. This is because the data of a phenomenological study comprise the descriptions of their subjective experiences as freely offered by the participants. The participants are considered to be the 'experts' in their own experience and its meaning, and an objective of researcher is to reach a mutual understanding with

them of their experience (Kvale, 1996). Such an egalitarian approach is particularly appropriate for an inquiry into women's experiences, because it implies striving for a relationship of equality and mutual respect between the investigator and participants, which should enhance the willingness of participants to share their subjective experiences openly. As a male researcher, this approach also seemed appropriate to me, in order to minimize the hierarchical relationship between researcher and subject which has been inherent in much conventional social research on women (Harding, 1986; Neysmith, 1995), and which parallels the inequality of women and men in the broader social context.

Selection criteria

The criteria for selecting study participants were as follows:

- 1) women, aged 55 years or older
- 2) retired (by self-definition)¹⁶
- 3) currently working for pay, actively seeking paid employment; or self-employed
- 4) located within reasonable geographic proximity of the researcher.

Sampling procedures

A sample size of 30 was considered necessary in order to achieve adequate representation of theoretically relevant characteristics such as age groups, marital status and labour force status. Thirty participants were recruited from a total of 55 potential participants who were referred to me and/or expressed interest in the study. The sources of potential and actual participants are shown in Table 4.1. The majority of potential participants and participants were identified by collegial referrals and by response to community newspaper advertisements. One of the newspapers used for recruitment is

¹⁶ Self-definition as formerly retired was the primary criterion, supported by other self-reported criteria such as receipt of pension income and involvement in paid employment or job-seeking activity at the time of the study.

directed toward senior citizens and is distributed free of charge through a popular drug store chain. The other two are generic, monthly community newspapers delivered free of charge to households. The advertisements were placed to appear in the February, 1998 issue of the senior citizens' publication and one of the community newspapers, and in the March, 1998 issue of the other community newspaper.

Table 4.1 -- Sources of Potential and Actual Participants

Sources	Potential Participants	Actual Participants
Self referral/word-of-mouth	3	2
Referred by colleagues	13	3
Responded to community newspaper ads..	28	18
Clients of community agencies	8	5
Unknown	3	2
Total	55	30

Final selection of study participants

Of the 25 potential participants who were not included in the sample, ten did not meet the study criteria. Eight, whom I did not contact because the required number of interviews had been completed, were referred to other researchers for possible inclusion in their studies. Three could not be contacted because they did not return my repeated telephone calls. One dropped out before the interview, for personal reasons. The audio tapes of three interviews were unintelligible or could not be used for other reasons. Table 4.2 shows the reasons why 25 of the 55 potential participants were not included in the study.

Table 4.2 -- Reasons for Non-inclusion of Potential Participants

Reason	Number
Under age 55	1
Has not retired	5
Not in the labour force	4
Interview tape inaudible/unusable	3
Not contacted by researcher	8
Researcher's calls not returned	3
Dropped out	1
Total	25

Orientation of participants to the study

Shortly after they had contacted me in person or by telephone, I sent all prospective participants by mail or facsimile, a letter (Appendix 2) thanking them for their interest and enclosing a three-page description of the research (Appendix 3) which I asked them to read before agreeing to meet me for an interview. This was a means of emphasizing the voluntary nature of the study as well as increasing the likelihood that prospective participants actually met the study criteria. A modest cash honorarium of \$15.00 was offered to all prospective participants as acknowledgment of the value of their contribution to the study and to help defray any expenses such as public transportation fares or parking fees associated with attending the interview.

Data collection

Instruments

Three instruments were used to collect data. These consisted of a 37-item, structured questionnaire, developed by the research team for the larger study and administered to all participants (Appendix 4); a one-page 'Life Events Time Line' instrument which I developed independently to gather information on life course

transitions and periods related to family responsibilities and work outside of the home (Appendix 5); and an interview guide, which I developed in consultation with the other research assistants and the principal investigator, to assist in focusing participants' attention on focal questions during open-ended, in-depth interviews (Appendix 6). These instruments were designed to complement one another, to optimize the range and types of information collected, and to do so in an efficient manner.

The structured questionnaire was designed to systematically collect data on the socio-demographic, work history, present work or job search, present income and future income characteristics of participants, including all those to be interviewed for the larger study. These data were used to prepare a descriptive socio-demographic profile of the study participants, which served as contextual background for the analysis of life event and interview data.

The Life Events Time Line was designed to record major educational, employment, family and other personally significant life events in chronological sequence on a single page. It was also used to cross-reference and verify responses to the structured questionnaire items. The years from 1945 to the present were indicated on a line at the bottom of the page, and a coding system was used to represent various life events, in chronological sequence. Notes were added as needed to provide additional detail or clarification as necessary.

Although the interviews were conducted in an open-ended, participant-directed manner, the interview guide served as a rough agenda to maintain focus on the research topic and to elicit responses to the research sub-questions outlined below. I used the interview guide with discretion according to the context of each interview, as recommended by Moustakas (1994, p. 114):

The phenomenological interview involves an informal, interactive process and utilizes open-ended comments and questions. Although the primary researcher may in advance develop a series of questions aimed at evoking a comprehensive account of the person's experience of the phenomenon, these are varied, altered or not used at all when the co-researcher shares the full story of his or her experience...

In addition to a number of open-ended questions about work history, retirement, post-retirement work and present employment, job search experiences, volunteer involvements, present and future income and concerns about changes and proposed changes to government-sponsored retirement income policies and programs, I asked a number of sub-questions when appropriate¹⁷, and used probes as necessary to elicit additional responses and elaboration by the participants. These sub-questions centred on 1) emotional aspects of the experience, including feelings and perceptions about work, retirement and post-retirement work; 2) satisfaction with present employment; 3) practical aspects of returning to work, such as possible barriers to and sources of support in obtaining or keeping paid employment; 4) the impact of changes in marital status on pre- and post-retirement income; 5) the level of participants' personal financial management skills; 6) the acquisition and maintenance of employment-related knowledge and skills in rapidly changing work environments; 7) pre-retirement preparation and planning, and 8) the level of participants' awareness of pending public policy changes, particularly in the area of old age income security.

Interviews

The duration of interviews (including the completion of instruments) ranged from one and one-half to two hours. Nine interviews took place in participants' homes, fifteen took place at the social work faculty, five took place in community agencies and one took place in a private office borrowed from a friend.

I administered the structured questionnaire to participants at the beginning of each interview to orient them to the data collection process. Focusing initially on information of a primarily factual nature also helped to put the participants at ease (Morse & Field, 1995). At the end of each interview, to reinforce the participatory and egalitarian nature of the interview process, I asked the participant if she had any questions of me. I also asked whether, if she had been conducting the interview, there was anything she would have asked about that I might have overlooked. Finally, before terminating the interview,

¹⁷ Some sub-questions, for example questions about children for ever single participants or questions about divorce for ever married participants, were not asked.

I asked participants if they would agree to be contacted again if I required clarification or additional information, and I offered to send them a summary of the study findings if they wished (Morse & Field, 1995). All participants gave their verbal consent to be contacted again, and most expressed interest in receiving a summary of the findings.

The data gathered through the interviews was converted to typewritten text by an assistant skilled in audio tape transcription. To ensure the accuracy of the transcriptions, I read each one shortly after it was prepared, and when necessary listened to the audio tapes and made corrections as required.

Analysis of the data

Demographic data

The demographic data, which were collected from participants using the structured questionnaire, were tabulated and summarized using a spreadsheet program¹⁸ to aid accuracy.

Life events data

Since the study was informed by a life course perspective, I decided at an early stage in the analysis to divide the data on individual study participants into clusters of single year birth cohorts, defined according to historical periods (Marshall, 1983). Since the study participants ranged in age from 55 to 77 at the time of their interviews, and their years of birth spanned the period from 1921 to 1943, I divided them into three clusters of single birth year cohorts, the temporal boundaries of which corresponded to three historical periods: the "Roaring Twenties" (1921-1928); the Great Depression (1929-1938); and the Second World War (1939-1943). On the assumption that the experience of historical periods varies with the developmental stage of the individuals exposed to them (Elder, 1974; Giele, 1998), and because the age of eligibility for retirement benefits (normally 65) may affect perceptions of retirement and related phenomena, I subdivided the Great Depression participants into two groups: those born during the first half of this

¹⁸ Microsoft Excel for Windows 95, version 7.0.

period (1929 -1933), who were aged 65 to 69 at the time of their interviews, and those born during the second half (1934-1938), who were aged between 60 and 64 at the time of their interviews. This yielded four groups, which were labelled according to their developmental stages during the specified socio-historical periods, namely “Children of the Roaring Twenties”, “Children of the Depression”, “Depression Babies” and “Wartime Babies”^{19, 20}.

Inspired by the efforts of several scholars to diagram life course patterns (e. g. Imhof, 1986; Krüger, 1993), I developed a technique for displaying life events and socio-historical events and periods visually. This approach builds upon earlier approaches, but was developed independently. Using computer spreadsheet software²¹, I converted the data on life events to a graphic format to depict individual life course patterns. I then grouped these individual diagrams into the socio-historical periods described above, according to the birth years of participants, in order to visually detect similarities and differences among the life course patterns of participants belonging to successive cohort clusters. I was able to examine relationships between individual life course patterns and macro-level influences visually by displaying the diagrams against a background representing theoretically significant socio-historical periods and events.

Interview data

I followed procedures described by Moustakas (1994) and Cresswell (1998) for developing eidetic phenomenological description from interview data. The interview data were in the form of transcripts prepared from audio tape recordings. To prepare for the analysis of each transcript, I reviewed my field notes and/or the profile of each participant

¹⁹ Although bounding my cohorts by slightly different dates, I have borrowed the terms, “Children of the Roaring Twenties” and “Depression Babies” from Foot (1996) who used them to describe the cohorts born between 1920 and 1929 and between 1930 and 1939 respectively. The approach is also similar to that taken by Elder (1974) in his study of Americans who were children during the Great Depression. I also acknowledge parallels to Easterlin’s (1980) ‘birth and fortune’ thesis, in which he argues that the relative size of a birth cohort influences the life chances of its members, since access to resources and opportunities are more restricted for members of large than for members of small cohorts.

²⁰ I recognize that immigrants to Canada may have experienced these historical periods differently, or perhaps not at all. However, most of the eleven study participants who were not born in Canada had lived in Canada most of their lives.

²¹ A sample showing the conversion of data from a Life Events Time Line form to graphic format, using Microsoft Excel for Windows 95, version 7.0, may be found in Appendix 5.

which I had prepared following each interview. This refreshed my memory of important details and impressions. I then read the transcript in its entirety to get an overall sense of its structure and meaning. I then re-read it, with special attention to the focal experience of reverse retirement. During this second reading, I made margin notes to indicate significant words, phrases and passages in the text. Next, I tentatively assigned these meaning units to categories. When several categories had been identified, I identified tentative themes and highlighted passages of text relevant to these themes. Upon further reflection, the tentative themes were refined and modified in relation to the whole text. (Creswell, 1998). As the text of each interview was analyzed, comparisons were made with those previously analyzed to identify common elements and points of divergence, until a synthesis of the individual texts began to emerge (Moustakas, 1994).

After about one-half of the transcripts had been analyzed, a number of themes emerged indicating the possibility of generational differences among the participants. I therefore continued the analysis on the basis of the socio-historical periods into which the participants had been born, as described above.

Ethical considerations

The protection of human participants in a research project from possible harm should be of paramount importance (Moustakas, 1994). To ensure that the research was conducted in an ethical manner that protected the interests and respected the rights of participants, I based the following procedures on an ethical protocol developed by McCracken (1988).

- 1) I mailed all prospective participants a letter confirming their willingness to participate in the study and enclosing a three page description of the research (see Appendices 2 and 3). This Research Description contained identifying information about myself as the investigator, the name and telephone number of my research supervisor, and the name and telephone number of my professional College, to which any ethical concerns about the study or the investigator could be directed. Participants were guaranteed that personal information would not be used in a way that could reveal their identities, in the thesis or any subsequent publications. The Research Description

also indicated the background, rationale and objectives of the research project; the voluntary nature of the study; the criteria for selecting participants; the methods to be used in collecting information; the estimated amount of time that would be required of participants; and the fact that interviews would be audio taped.

- 2) In all communications with prospective participants, I stressed the voluntary nature of participation in the study, both in the written descriptions of the research and verbally at the beginning of each interview. After participants had received their cash honoraria, I reminded them of their right to not participate, to refuse to answer any question and to terminate their participation at any time, without penalty.
- 3) Following introductions, but before each interview began, I asked each participant if she had any questions about the study. If not, or when all questions had been answered to her satisfaction, I asked her to sign a Consent to be Interviewed form (Appendix 7), and to keep a copy. This form provided information about the identity of myself and my supervisor, reminded the participant of the voluntary nature of her participation, and assured her that any information she provided would be treated confidentially.

Trustworthiness

Pilot testing

The structured questionnaire, Life Events Time Line instrument and interview guide used in this research were pilot tested. Before commencing the study, I administered these instruments to six people who were over the age of 55, three of whom were women²², to determine the comprehensibility and utility of the instruments in the field. I asked each pilot test participant to comment on the wording and clarity of meaning of each question. In addition, transcripts of four early interviews using the three instruments were reviewed by the four research team members individually and in meetings, to ascertain whether they were eliciting the type of information sought and the

²² Men were also included in the pilot testing of instruments to meet the needs of the larger study.

level of detail required for analysis. Numerous items were added, modified or deleted accordingly.

Reflexive journal

During the research design, pilot testing, data collection and analysis phases of the study, I maintained a journal in which I recorded the process of data collection and decisions bearing on the study (Erlandson et al., 1993). I used this journal during data analysis to refresh my memory about my subjective impressions of individual interviews, issues and decisions regarding the selection of participants, interviewing problems and techniques, and tentative ideas about data analysis.

Peer debriefing

During the data collection phase of the study, I maintained periodic contact (once or twice a week, on average) with another student member of the research team who was familiar with the larger study and with research interview methods, as suggested by Erlandson et al. (1993). I found it helpful to have a peer available to mediate my sense of isolation as a researcher, and to have someone available, other than my research supervisor, with whom to test my ideas and perceptions, share aspects of the research process, help confront my possible biases as a researcher and periodically re-focus the process of inquiry.

Member checking

When about one-half of the interview transcripts had been analyzed, I organized a focus group with four participants, who I selected on the basis of their availability, verbal expressive ability in their interviews, and professed interest in the study (Carey, 1994; Krueger, 1988). The purposes of this procedure were 1) to obtain feedback about the preliminary categories and themes I had developed from the data; 2) to determine whether I had remained faithful to the participants' descriptions of their experience, from their perspectives; and 3) to detect any serious misinterpretations before writing the final draft of the study report. A Focus Group Consent Form and a summary of the procedures followed in conducting the focus group are found in Appendices 8 and 9.

Triangulation

While analyzing interview transcripts, I frequently checked answers given in response to the structured questionnaire and/or the Life Events Time Line against information of a factual nature to determine the consistency of such information. In cases of significant discrepancy, follow-up with participants could have clarified the information, but this proved not to be necessary. In a few cases, participants provided career resumes, which were helpful in sorting out dates and other detailed information that the participant might not otherwise recall accurately. Similarly, the accuracy of references made by participants to external historical or economic events, such as wars, the Depression, recessions or the introduction of government policies were checked against other sources of information about these events when warranted.

Summary

The methodological approach and research design of the study were presented in this chapter. An interpretive, phenomenological approach was used. Thirty women aged between 55 and 77, all of who had returned to work, or were attempting to do so, after retirement were selected to be interviewed from among fifty-five women who were referred to the researcher. Information about the demographic characteristics, work histories and life course patterns of participants was collected using a structured questionnaire and a Life Events Time Line instrument. In-depth interviews were conducted in a flexible, open-ended manner, using an interview guide to direct attention to the focal experience. Probes were used when necessary to elicit more detailed responses. The interview data were analyzed using a stepwise, iterative process for the analysis of interview texts adapted from Moustakas (1994) and Creswell (1998). A technique was developed by the investigator to visually display and compare the life course patterns of participants. A description of the ethical procedures that were followed to ensure that study participants were informed about the nature of the study and that all information collected remained confidential was provided. Steps taken to enhance the trustworthiness of the study and guard against researcher bias were outlined. The next chapter presents the findings of the study.

Chapter Five

FINDINGS

Introduction

In this Chapter, the findings of the study are presented in three sections. Section 1 contains a socio-demographic description of the study sample, including information about participants' personal, family and socio-economic characteristics. Regional and national statistics are also provided, where appropriate, for comparison of the sample with the broader population of Canadian women.

To facilitate detection and comparison of changing attitudes and life course patterns over time, the study sample was divided into four cohorts, defined according to years of birth. In Section 2, the findings from the interviews, including the meanings associated with work, retirement and reverse retirement for study participants, as well as their concerns about public retirement income policies and their orientations towards the future, are presented. In Section 3, the life course patterns of study participants are analyzed, using a graphing technique to show relationships among family, work and other significant events and periods in the participants' lives. The findings are summarized in Section 4.

SECTION 1: DESCRIPTION OF THE STUDY SAMPLE

All but two²³ of the thirty women who participated in this study lived in the Census Metropolitan Area of Toronto, the largest C. M. A. in Canada, with a total 1996 population of 4.2 million. Although the participants came from a variety of socio-economic and family backgrounds, and represented a range of family and employment patterns as described below, the study sample is not and was not intended to be

²³Two participants lived in Brampton, a city with a population of 283,000 located 20 kilometres west of the Toronto C. M. A..

statistically representative. The participants were selected because they had in common the experience of retiring from the

labour force after several years of paid employment, following which they had decided to return to paid work. Most important for purposes of this study, they were willing to talk about their experiences in a forthright manner and offer insights into what reverse retirement meant to them. To assist the reader in situating the participants within the larger population of Canadian women, the most recent national or regional information available for comparable age groups is provided where appropriate.

Age

The participants ranged in age from 55 to 77 at the time they were interviewed. Their mean age was 63.8 years and their median age was 62.5 years. The age distribution of participants by five year age groups is shown in Table 5.1, with comparative data for women in the Toronto C. M. A. and Canada.

Table 5.1 -- Age Distribution by Five Year Age Groups: Study Participants and Women in the Toronto C. M. A. and Canada

Age groups	Participants		Women			
	n	%	Toronto C. M. A.*		Canada*	
	n	%	n	%	n	%
55-59	7	23.3	89,680	21.8	614,840	20.1
60-64	10	33.3	84,900	20.6	604,765	19.8
65-69	8	26.7	78,535	19.1	580,670	19.0
70-74	3	10.0	56,740	13.8	462,945	15.1
75 and over ..	2	6.7	101,975	24.8	795,930	26.0
Total	30	100.0	411,830	100.1	3,059,150	100.0

Source: Statistics Canada (1992a). Table 3, pp. 33 and 97.

Table 5.1 indicates that the proportion of study participants in the 55-59 age group was slightly higher, and the proportion in the 60-64 and 65-69 age groups was

considerably higher, compared with women in the Toronto C. M. A. and Canada. On the other hand, The proportion of participants aged 70-74 was lower, and that of participants aged 75 and over much lower than the representation of women in this age group in both the Toronto and Canadian populations. This is an indication that, as expected, the tendency to return to the labour force after retirement may be stronger among relatively younger women (Monette, 1996). However, it is worth noting that 5 of the 30 participants were in their seventies, an indication of the persistence of the motivation to work among these study participants.

Country of birth

Eleven of the 30 participants had immigrated to Canada. The immigrants' countries of birth were: Great Britain (3), United States (3), Jamaica (2), Greece (1), Austria (1) and Australia (1). However, all of the participants were long-time residents of Canada. At the time of the study, those who had immigrated had been in Canada for an average of 41.7 years, ranging between 29 and 73 years.

Education

The highest levels of education attained by study participants, and comparative figures for Canadian women aged 55 to 64 and aged 65 and over, are shown in Table 5.2. Almost one-half of the study participants (46.7 percent) held a post-secondary qualification or university degree, as compared with 17.3 percent of Canadian women aged 55-64 and 11.9 of those aged 65 and over. Only one had less than a Grade 9 education, as compared with 22 percent of the comparable national population. The participants were considerably better educated than comparably aged women in the Toronto C. M. A. and Canadian populations, which is consistent with their higher average personal income.

Marital status

The distribution of marital statuses among study participants did not conform to those found among the general population of older women. Only one-third of the participants were married at the time of the study. Almost one-half were separated,

divorced or widowed, and the remainder were ever single. The marital statuses of participants, and comparative figures for women in the same age groups in Toronto and Canada are shown in Table 5.3.

Table 5.2 -- Highest Level of Education Attained: Study Participants and Women in the Toronto C. M. A. and Canada

Highest Education Attained	Participants		Women, Canada, 1991	
	n	%	Aged 55-64 %	Aged 65 and over %
Less than Grade 9	1	3.3	29.1	39.3
Some secondary	1	3.3	26.8	26.6
High school graduate ...	6	20.0	13.6	11.5
Trade certificate	6	20.0	6.0	4.4
Some post-secondary ...	2	6.7	7.3	6.4
Post-secondary	6	20.0	12.2	8.7
University degree	8	26.7	5.1	3.1
Total	30	100.0	100.1	100.0

Source: Statistics Canada. (1992c). Table 3, pp. 24-25 and 30-31.

Table 5.3 -- Marital Status: Study Participants and Women in the Toronto C. M. A. and Canada

Marital status	Participants		Women, aged 55 and over, 1991			
	n	%	Toronto C. M. A.		Canada	
			n	%	n	%
Ever single	5	16.7	26,590	6.3	209,730	6.7
Married	10	33.3	226,615	53.7	168,1565	53.9
Separated/ divorced	14	46.7	31,795	7.5	201,520	6.5
Widowed	1	3.3	136,770	32.4	1,028,550	33.0
Total	30	100.0	421,770	99.9	3,121,365	100.1

Source: Statistics Canada. (1992a). Table 3, pp. 97, 33.

The proportions of ever single and separated/divorced women among the participants was high compared with figures for Toronto and Canada, while the proportion of married and widows was comparatively low, a possible indication of the importance of marital status in reversing the retirement. decision.

Personal income

On average, the participants had higher personal incomes than women in the same age groups living in large urban centres. This may reflect the fact that most had private pension and earned income in the year prior to the study. However, five fell below Statistics Canada's Low Income Cut-Off (LICO) for an unattached person living in an urban area with a population of 500,000 and over, an indication that labour force participation is no guarantee against poverty.

Table 5.4 -- Mean and Median Incomes: Study Participants and Unattached Canadian Women

	Participants		Unattached Women, 55-59		Unattached Women, 60-64		Unattached Women, 65 and over	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Income	\$30,457	\$28,000	\$21,301	\$16,943	\$19,966	\$15,651	\$17,854	\$14,429

Source: Statistics Canada (1998c). Table 17, p. 43.

Participants' estimates of their personal incomes from all sources during the calendar year prior to being interviewed (i.e. 1996 or 1997) ranged from \$6,840 to \$54,000. The mean and median estimated incomes of participants were considerably higher than the 1996 mean and median incomes of unattached Canadian women aged 55 and over, as shown in Table 5.4. However, incomes were far from evenly distributed among the study participants. The mean and median incomes of married participants were \$32,556 and \$33,000 respectively, while the mean and median incomes of separated /divorced and widowed women were considerably lower, \$25,278 and \$19,000

respectively. The ever single participants had the highest mean and median incomes: \$37,667 and \$38,250 respectively.

The 1997 LICO (1992 base year) for a two-person household was \$21,760 (Statistics Canada, 1998a). No participant living in a two-person household estimated her household income in the previous year to be below this level. (The one participant who was living in a three person household did not provide an estimate of her household income).

In the year prior to the study, the incomes of six participants (all of whom were divorced) were below or just above Statistics Canada's LICO, which was \$17,400 for an unattached person living in an urban area with a population of 500,000 or more (Statistics Canada, 1998a). The personal financial statuses of five additional participants appeared to be potentially precarious. While their incomes were between \$20,000 and \$25,000, a few thousand dollars above the LICO, two were the only earners for their families.

The sources of personal income during the year prior to the study reported by participants were quite varied, with over eighty percent reporting earned income, two-thirds reporting C/QPP retirement benefits, nearly two-thirds reporting private pension benefits and one-half reporting investment income. The numbers of participants reporting each source of personal income during the calendar year preceding the study are shown in Table 5.5. In addition to the sources of income indicated in Table 5.5, thirteen participants reported that they continued to be covered by group insurance benefits, such as dental plans or extended health care insurance, provided by a former employer. Access to such insurance coverage, which would otherwise have to be purchased privately at considerably higher cost, may be regarded as a significant source of income in kind.

Household income

Participants' estimates of their household income in the calendar year prior to the study ranged from \$6,840 to over \$150,000. However, since almost one-half (13) of the participants declined to provide estimates of their household income, and the estimates that were provided tended to be very approximate, mean and median household income figures are not meaningful.

Table 5.5 -- Number of Study Participants Reporting Various Sources of Income During the Previous Year

Employment Earnings.....	25
C/QPP ¹ Retirement Benefits	20
Registered Pension Plan	19
Investment Income	15
Old Age Security	12
RRIF ² or Annuity.....	4
Disability Insurance Benefits	2
Other	8

¹ Canada/Quebec Pension Plan

² Registered Retirement Income Fund

Home ownership

Eight participants owned their own homes, either personally or jointly with their spouses, while 22 rented their accommodation. The proportion of participants who rented their housing was much greater than the 15.3 percent of women aged 55 and over who are primary household maintainers and rent their housing in Ontario²⁴. Of the homeowners, three carried mortgages and five did not.

Other financial obligations

Only two participants indicated that they had debts in excess of \$5,000, and seven participants said that they provided financial support to someone else, in all but one case to children. Three participants were the main providers for their families. The amounts of such financial assistance, or the significance of these obligations to the personal financial status of the participants are not known.

Expected income

In order to roughly gauge participants' financial preparedness in the event they were to retire permanently from the labour force, they were asked about sources of

²⁴ Statistics Canada (1998c). Table 13, p. 177.

income they expected to receive in the future. Table 5.6 shows the sources of expected income of two groups: those receiving private pensions from their former employment ('Pension recipients') and those without private pensions ('Non-pension recipients').

Table 5.6 -- Expected Sources of Future Income: Private Pension Recipients and Non-Private Pension Recipients

Future Income Sources	Private Pension Recipients	Non-Private Pension Recipients	Total
Public Benefits Only ¹	3	5	8
RRIF ² Only	4	3	7
RRIF + Investments ³ + Inheritance ⁴ ..	4	0	4
RRIF + Investment	3	1	4
RRIF + Inheritance	1	1	2
RRIF + Reverse Mortgage ⁵	1	0	1
Investments + Inheritance + Assets ..	0	1	1
Investments Only	1	0	1
Inheritance Only	1	0	1
Assets ⁶ Only	1	0	1
Total	19	11	30

1 Includes Old Age Security for Canadian citizens resident in Canada for ten years or more, and Canada/Quebec Pension Plan benefits for Plan contributors. May also include means-tested Guaranteed Income Supplement and provincial income supplements (e.g. GAINS-A in Ontario) for those with low incomes.

2 Registered Retirement Income Fund purchased with funds from a Registered Retirement Savings Plan (or another type of retirement annuity).

3 Interest or dividends from invested capital.

4 Inheritance, usually received upon the death of a close relative.

5 Regular cash payments received in exchange for assignment of the equity value of a primary residence to a financial institution.

6 Income from the sale of real estate or other possessions.

As noted above, nineteen (almost two-thirds) of the participants were in receipt of private pension income. This is considerably higher than the private pension coverage of women nationally (43 percent in 1993), and in addition to earnings, probably helps to

account for the relatively high average income of participants. Those with private pensions appeared to be more confident of receiving other income in the future than those not receiving private pension income. Only three participants with private pensions expected that public benefits would be their only other source of income in the future, whereas five of the eleven not receiving private pensions expected to be in this position.

As can be seen from Table 5.6, Registered Retirement Savings Plans were popular among the participants as a means of setting aside money for the future. The eighteen participants currently contributing to RRSPs or receiving money from a RRIF²⁵, had contributed to their RRSPs for an average of 17.8 years, and the amount of these assets appeared to be significant. Only one participant anticipated that her RRSP would provide less than 10 percent of her future income and one predicted that it would provide over 50 percent, while four predicted that it would provide between 11 and 25 percent and another four that it would provide between 26 and 50 percent. The remaining eight RRSP/RRIF holders declined or were unable to estimate the proportion of their incomes they might receive from this source in the future.

Reasons for retirement

Table 5.7 compares the main reasons for retirement stated by participants, compared with female respondents to the 1994 *General Social Survey*. It should be noted that the proportions of study participants who retired because of an employer's initiative, such as being offered an ERIP or being permanently laid off, or because they were unable to find employment, were considerably higher than those found among comparable women in the general population, while a comparatively smaller proportion of women in the study sample had retired for family or health reasons. Only three women in this sample had ever retired to caregive, two for ailing husbands and one to look after her grandchild while her recently divorced daughter worked full time. Only in the latter case was the most recent retirement due to family caregiving.

²⁵ A Registered Retirement Income Fund (RRIF), formed from the proceeds of a Registered Retirement Savings Plan (RRSP), provides regular income for a guaranteed period or during the life of the recipient.

Table 5.7 Main Reason for Retiring: Study Participants and G. S. S. (1994) Respondents

Reason	Participants		G. S. S., 1994*
	n	%	%
Early retirement incentive ...	4	13.3	4
Mandatory retirement policy	5	16.7	11
Unemployed/ Laid off	8	26.6	9
Own health problem	3	10.0	22
Family responsibilities	1	3.3	13
Spouse retired	0	-	7
Other reason	1	3.3	4
Chose to retire	7	23.3	21
Felt Old enough to retire	1	3.3	9
Total	30	100.0	100

*Source: Monette, M. (1996). *Canada's Changing Retirement Patterns: Findings from the General Social Survey*. Ottawa: Statistics Canada, p. 17.

Age at most recent retirement, and duration of retirement

The participants ranged in age from 45 to 75 at the time of their most recent retirement, with a mean age was 59.4, and a median age of 59.5. Table 5.8 shows the distribution of participants' ages at the time of their most recent retirement, compared with the ages at first retirement of female G. S. S. respondents. Compared with G. S. S. respondents, a higher proportion of participants retired between the ages of 55 and 64 (63.3 versus 46 percent), and lower proportions before age 55 (16.7 versus 22 percent) and after age 65 (10 versus 21 percent).

The number of years that had elapsed since the most recent retirement varied widely among the participants. Almost one-half of the participants (14) had retired two years or less prior to the study, while six had retired between two and four years, and ten had retired five or more years prior to the study. However, since absence from the labour force for more than two years has been associated with greater likelihood of remaining

retired, it is important to note that only two participants remained out of the labour force for more than one year following their retirements. Nine had taken up to one year off

Table 5.8 Age of Participants at Most Recent Retirement

Age group	Participants		GSS, 1994*
	n	%	%
Under 55	5	16.7	22
55-59	10	33.3	21
60-64	9	30.0	25
At age 65	3	10.0	11
After age 65	3	10.0	21
Total	30	100.0	100

* Source: Monette, M. (1996). *Canada's Changing Retirement Patterns: Findings from the General Social Survey*. Ottawa: Statistics Canada. Table 2.1, p. 16. Note: These figures are for the first retirement after age 45, rather than the most recent, which may account for some of the difference between study participants, several of whom had retired more than once, and G. S. S. respondents.

before returning to work, while the majority had returned to work during the year following retirement.

Duration and types of pre-retirement work

All study participants had worked full-time for ten years or more years before retirement. Those who were mothers had worked for 22.8 years, on average, while those who were childless had worked on average for 36.6 years.

Table 5.9 shows the categories of participants' occupations before retirement by economic sector. Before retirement, thirteen of the participants had been employed in the public sector, directly by government or by government-funded organizations or crown corporations. Twelve had been employed by private sector firms. Fourteen had worked in

Table 5.9 -- Pre-retirement Occupations of Study Participants by Economic Sector

Occupation	Sector		
	Public	Private	Total
Semi-skilled	7	7	14
Managerial/professional	10	5	15
Unclassified	1
Total	17	12	30

clerical and semi-skilled occupations (e.g. clerk, office administrator, customer service representative) and fifteen had worked in professional or managerial occupations (e.g. teacher, nurse, director of sales). Because her work had been so varied, it was not possible to classify one participant.

Post-retirement work

At the time of their interviews, 18 participants were working and 12 were looking for work. Since retiring, most of the study participants were working or had worked on a part-time and/or or temporary basis. Only two participants were working full-time. In one of these cases, the work was subject to renewable contract with no long-term guarantee, and in the other, the participant stated that she had made a decision to leave her full-time job to seek part-time or temporary work.

Three participants held reduced-hour jobs which they had obtained through their pre-retirement employment. Two of these continued to work with their former employers on a part-time basis, and one had been asked by a friend and former co-worker who had started a successful business, to work part-time.

Three participants who had up-to-date computer skills were working fairly steadily at relatively well-paid, temporary office jobs, obtained through temporary placement agencies.

While some of the women confined themselves to specific types of work, others engaged in a variety of part-time and temporary work after retiring. Three participants were doing temporary telephone work (e.g. telemarketing surveys), or had tried such work. Five participants did a variety of occasional, low-paid work, including pet sitting, house sitting, demonstrating food products, being a movie extra, conference registration, and providing personal care. Two participants admitted that they regularly looked through the classified newspaper advertisements for money-making opportunities, including participating in focus groups and research studies.

Five participants were self-employed at the time of their interviews. Two women ran their own businesses, one as an 'personal organization consultant' and another as a 'house staging specialist'. One woman, a retired academic, was developing a course that she hoped to market through continuing education programs. Another woman did freelance secretarial work as well as occasional, part-time work, and another was a freelance companion, providing respite for families with frail, elderly relatives. Three others had been self-employed, with mixed success, at some time since retirement. A retired university professor had been a freelance consultant for a few years. Another woman had run a franchised 'fax back' operation for a year, and another had opened several clothing shops over a number of years, but had made little profit.

Current health status

With only a few exceptions, the participants claimed that their current health status, compared with that of other people their age, was 'excellent' or 'good'. Four said their health was 'good', but qualified this assessment by making reference to various conditions with which they were afflicted, including hypertension, diabetes, osteoporosis, back injury and drug reactions. One participant, a 61-year-old who had suffered a stroke, described her health as only 'fair', compared with other people her age.

Children

Eight of the participants had no children. The remaining twenty-two had borne a total of 50 children. Of these, three had one child, twelve had two children, five had three

children and two had four children. The number of years spent raising children averaged 24.8 years, ranging from 18 to 29 years.

Living arrangements

The majority of participants (16) were living alone. Ten were living with their spouses, three were living with relatives (adult children in all cases) and one was living with non-relatives in a communal residence.

Summary

Although the study sample included a wide age range, from 55 (the minimum age for inclusion in the study) to 77, the age distribution of the 30 participants was concentrated among those aged 64 and under. Compared with 42.4 percent of women in the Toronto C. M. A. and 39.9 percent of Canadian women, 56.6 percent of participants were under the age of age 65. Consistent with the findings of Monette (1996) that the likelihood of continuing to work declines with age, the study participants were less representative of women in groups aged 70 and over (even though five participants were over age 70, and two were over age 75). All but one reported that they were in good to excellent health, compared with other women their age.

The study sample contained a higher proportion of ever single and a much higher proportion of divorced women, but a lower proportion of married women and widows than comparable women in the general population. Not surprisingly, a higher proportion of participants were living alone and renting their accommodation than women in the general population.

As a group, the study participants were relatively privileged. Although about one-third were below the LICO or on the verge of low income, compared with national averages for Canadian women in their age groups, they were better educated, had considerably higher personal incomes and enjoyed greater financial security. Almost two-thirds received private, employment-related pensions. Eighteen either already received income from a RRIF or annuity or owned a RRSP that could be converted to a regular source of income in the future. Although less likely than other Ontario women in their

age groups to own their homes, most were free of debt, with only a few having significant financial obligations such as mortgage payments or providing financial support to other family members.

More than one-half of the study participants had worked full-time in the public or semi-public sectors in their last job before retirement, and one-half had held professional or managerial positions. After retirement, nearly all worked in a variety of occupations on a part-time and/or temporary basis.

SECTION 2: THE WOMEN SPEAK

Several authors have observed that individuals are affected by different sources of influence at different stages in their development (Elder, 1974; Giele, 1998; Mannheim, 1952; Ryder, 1965). Thus, a young girl may initially absorb attitudes about a woman's roles from her mother and other close female relatives. Later, she may be influenced by her age peers to marry before finishing school, delay marriage to pursue further education, or not marry at all. As a mother, she may be 'pulled' into the labour market by expanding employment opportunities and the need for social and intellectual fulfillment, or be 'pushed' to take a job to support herself and her children after marital breakdown. As Giele (1998, p. 260) explained:

Events experienced during childhood shape basic values and attitudes about gender role that derive primarily from the family of origin. In youth, social norms, which vary with historical period, define appropriate work, marital and civic duties. In adulthood, economic conditions and employment opportunities shape a person's actual work, marital and maternal behaviour, and override earlier influences.

Similarly, historical events are likely to affect individuals differently according to their stage of development when they are exposed to them. A nation's declaration of war is likely to be particularly disruptive to citizens who are in their late teens and early twenties, because it obliges them to postpone further formal education, civilian employment, marriage and family formation to join the military, and perhaps risk their lives or health. Similarly, an economic recession or depression may make it more difficult for young adults to obtain employment and become self-supporting, and may delay marriage and family formation. The same events may have less direct consequences for middle-aged and older persons, although they may experience loss of family members, loss of employment or other disruptions. Infants, young children and school-age children whose families become impoverished or who lose parents as a result of such events can suffer personal consequences that follow them throughout their lives, although their awareness and memory of the events themselves may vary.

During the analysis of interview transcripts, it became apparent to me that there were important differences in the ways participants described their experiences, based on

chronological age. On further reflection, these differences seemed to be related to common experiences that were shared by participants of similar ages during their formative and later years. In order to detect qualitative differences among the participants, I decided to group the interview transcripts into cohorts, organizing them by participants' birth years corresponding to four significant periods in Canadian history. I labelled these cohorts "Children of the Roaring Twenties", "Children of the Depression", "Depression Babies" and "Wartime Babies"²⁶. Marshall (1983, p. 53) suggested such a strategy for organizing data into "non-arbitrary clusters of single-year birth cohorts". The discovery that the 'clusters' differ on some social variable might lead to justification for referring to them as distinct generations²⁷.

In the remainder of this Section I present the findings from analysis of the interviews with study participants. To set the historical context for the presentation of the interview findings, I begin by providing an overview of Canadian history from 1921 to 1943, with particular reference to the changing role of women. Then, for each of the four cohorts in turn, I first give a brief description of the socio-historical context into which members of the cohort in question were born, lived their formative years and entered adulthood. Next I provide a figure in which the life course patterns of participants belonging to the cohort are represented graphically, against a background of historical periods and events. Finally, I offer commentary and present quotations from participants belonging to the cohort of reference, which exemplify the subjective meanings they associated with work, retirement, volunteering, and post-retirement work; their knowledge of and concerns about public retirement income policies; and their plans for the future.

²⁶ The steps in this procedure are described in Chapter Four.

²⁷ Mannheim (1952, p. 302-305) makes important distinctions among 1) a generation in the simplest sense, viz. a cohort of people in a defined population who share a historical and cultural location and are therefore potentially affected by the same forces of social change; 2) an "actual generation", in which "...a concrete bond is created between members of a generation by their being exposed to the social and intellectual symptoms of a process of dynamic de-stabilization", and whose members are often aware that they are different, and "share a common destiny"; and 3) a "generation unit", of which there may be several within the same actual generation, whose members may respond in different ways to the same conditions.

Women's changing roles

The First World War (1914 to 1918) set the stage for the turbulent 'Roaring Twenties', which was a decade of contrasts. The decade was preceded auspiciously by the federal government's extension of the vote to women in 1918, partially in recognition of their efforts during the War. This was the culmination of several years' lobbying by the suffragettes, following which women's activism temporarily subsided (Prentice et al., 1996).

The economy slumped during the first half of the decade, and a number of ugly confrontations between civil authorities and labour unions ensued. The mid- and late 1920s, however, were marked by an expanding industrial economy, especially in central and western Canada, which enabled many married men to earn wages sufficient to support a family. The family was changing from a unit of production to one of consumption, supported by the male wage earner. Children were to stay in school, and women were not to compete with men for jobs, but were to stay home and fulfill their 'natural' roles as homemakers. Women's employment was to be confined to the pre-marriage years and limited to a few types of female-labelled employment, which generally offered low wages and few opportunities for advancement. This decade witnessed the first tentative steps towards the welfare state, when mothers allowances and the first public old age pensions were introduced (Prentice et al., 1996).

The Great Depression (1929 to 1939) was both pervasive and devastating in its impact. The suffering was more harsh in Canada and the United States than in some of the European countries because governments on this side of the Atlantic had developed little capacity to deal with such large scale deprivation (Elder, 1974). The suffering was further magnified in western Canada by prolonged drought and successive crop failures. During the height of the Depression unemployed young men (and some women) traversed the country by rail in search of employment (Prentice et al., 1996). In more disadvantaged families, when unemployed fathers left home to search for work, responsibility for maintaining households often shifted to mothers and older daughters. This emphasized the importance of the female role in the home (Elder, 1974).

The outbreak of the Second World War in 1939 led to a high demand for female workers in both military service and as replacements for men in civilian employment. Mothers who had started families before the War were enabled by government-sponsored child day care to participate in wartime work while their husbands were away. When the War ended, the members of this cohort parented the first wave of the 'baby boom' generation, which began between 1945 and 1947²⁸. Mothers were unlikely to work outside of the home during this period because of a return to pre-War social attitudes against married women working, reinforced by a government campaign to encourage women to relinquish their jobs to the large numbers of men being discharged from the military, and return to their 'natural role' as homemakers. To further discourage married women with children from working, government-sponsored child day care programs were closed down. Nonetheless, many women had witnessed large numbers of women working outside of the home during the War, or had worked themselves, and were therefore primed to enter or re-enter the labour force when opportunities to do so increased in later decades (Prentice et al., 1996).

The War experience both at home and abroad generated a strong sense of shared national purpose and hope for a bright future. As the War came to a close, a 'blueprint' for social security²⁹ — the bold beginning of Canada's welfare state which was to expand dramatically in the following decades — was debated and favourably received by Parliament. It called for income assistance for all families with children, mortgage assistance for young families and improved old age benefits (Guest, 1985). Such policies no doubt helped to bolster confidence in the future, and helped to fuel the surge of family formation and child-bearing that became known as the post-War baby boom.

The 1950s are remembered as a conservative decade, during which the Cold War dominated popular consciousness, and conformity to 'traditional family values' appeared

²⁸ Opinions vary on the year in which the baby boom began. Denton and Spencer (1995) suggest that it began in 1945, the first year that the number of births exceeded 300,000. Kettle (1980) argues that although the birth rate increased between 1946 and 1950 the number of births was not particularly exceptional until after 1951. Foot (1998) suggests that the Canadian baby boom started a year later than in the U. S., because Canada's armed forces returned from the War a year later.

²⁹ Marsh, L. (1943). *Report on Social Security for Canada*. Prepared for the Advisory Committee on Reconstruction, House of Commons, Special Committee on Social Security, Session 1943.

to be widespread. But a new vision of the role of women began to emerge in the late 1960s and 70s, finding expression in the “second wave” of Canadian feminism, as increasing numbers of women entered or re-entered the labour market. Prentice et al. (1996, p. 343) observed of this worldwide resurgence of activism, “...millions of women who identified with no particular group or ideology became increasingly aware of their identities as women and their needs for autonomy and recognition”. During the late 1960s and 1970s, the liberalization of divorce laws and the enactment of legislation giving women legal access to effective means of birth control and therapeutic abortion were symbolic as well as practical milestones in women’s struggle for equality with men. As their children reached school age, more and more mothers demanded release from the confinement of housework.

Throughout the 1960s and 1970s the service sector of the economy expanded, notably in occupations traditionally dominated by women (e.g. teaching, nursing, social work, clerical and sales work), and women in all age groups under 55, including mothers with pre-school aged children, flooded into the labour market. The proportion of married women in the labour force almost doubled between 1951 and 1971. Prentice et al. (1988, p. 369) noted that, with women’s increasing labour force participation in these decades, a new life course pattern began to crystallize which lasted until the 1980s: employment until the birth of the first child, followed by child rearing at home, then re-entry to the labour market when the children reached school age. From the 1970s on, working women frequently became the primary providers for their families when their marriages ended through separation and divorce. Then, in the early 1980s and again in the early 1990s, the economy was rocked by recessions. As public and private sector organizations reduced their work forces to cut spending, unemployment soared and many older workers, including women, faced unexpected early retirement.

Children of the Roaring Twenties

People born during the 1920s were members of a relatively large birth cohort (Foot, 1996, p. 15-16). They were children during most of the Great Depression, a time of hardship for many Canadian families, although not all suffered the deprivations and

grinding poverty often associated with this era. They reached adolescence and young adulthood during the Second World War. The War carried major implications for people born in the 1920s. Some were old enough to enlist or be conscripted into the armed services, and assume all of the attendant risks. Others, including many women, were involved in civilian wartime work. After the War, most women married and parented the first wave of the baby boom generation. Some returned to work in the 1960s in their forties, after raising their children.

Figure 5.1 shows the family and work patterns of the five study participants belonging to the first cohort. They were born between 1921 and 1928. At the time of the study, they ranged from 70 to 77 years of age³⁰.

The meaning of work

As children and young adults, the study participants belonging to this generation experienced the insecurities and social upheaval associated with the Great Depression and the Second World War, albeit at second hand. Some may have assumed responsibility for younger siblings during these periods, and all were likely influenced by prevailing social values which placed national security, duty and loyalty before self-interest. The common experience of self-sacrifice for the War effort no doubt carried over into many areas and helped to shape life-long attitudes towards the role of women in the home and community. The post-War baby boom was reinforced and sustained by popular opinion, shared by many women themselves, that a woman's place was primarily in the home.

³⁰ The graphs represent major events and periods in the participants' lives. In Figures 5.1 through 5.4, the solid vertical lines signify five year intervals, from 1940 (for the oldest cohort) and 1945 (for the three others) to 1995. The year indicated at the top of each line applies to the immediate right of that line. Theoretically relevant socio-historical periods and events that occurred during the nearly eight decades spanned by the participants' lives, from the earliest year of birth (1921), to the time of the study (1998), are represented by vertical, shaded bands of varying width, each of which is labelled. The post-war 'baby boom', which spanned the twenty years from 1945 to 1966, and amendments to the Divorce Act in 1968 and 1985 were included because of their presumed influence on family size and structure, respectively, which in turn are presumed to have influenced women's labour market activity. The period of growth and prosperity which characterized the Canadian economy from the mid-1950s to the early 1970s; the period of accelerated labour force participation among women from the mid-1970s to mid-1980s (Committee on Women and Economic Restructuring, 1994); and economic recessions in 1973, 1982 and 1990-91 were also included because of their presumed influence on women's participation in the labour market. This selection of historical periods and events is by no means definitive, but serves the purposes of the present analysis.

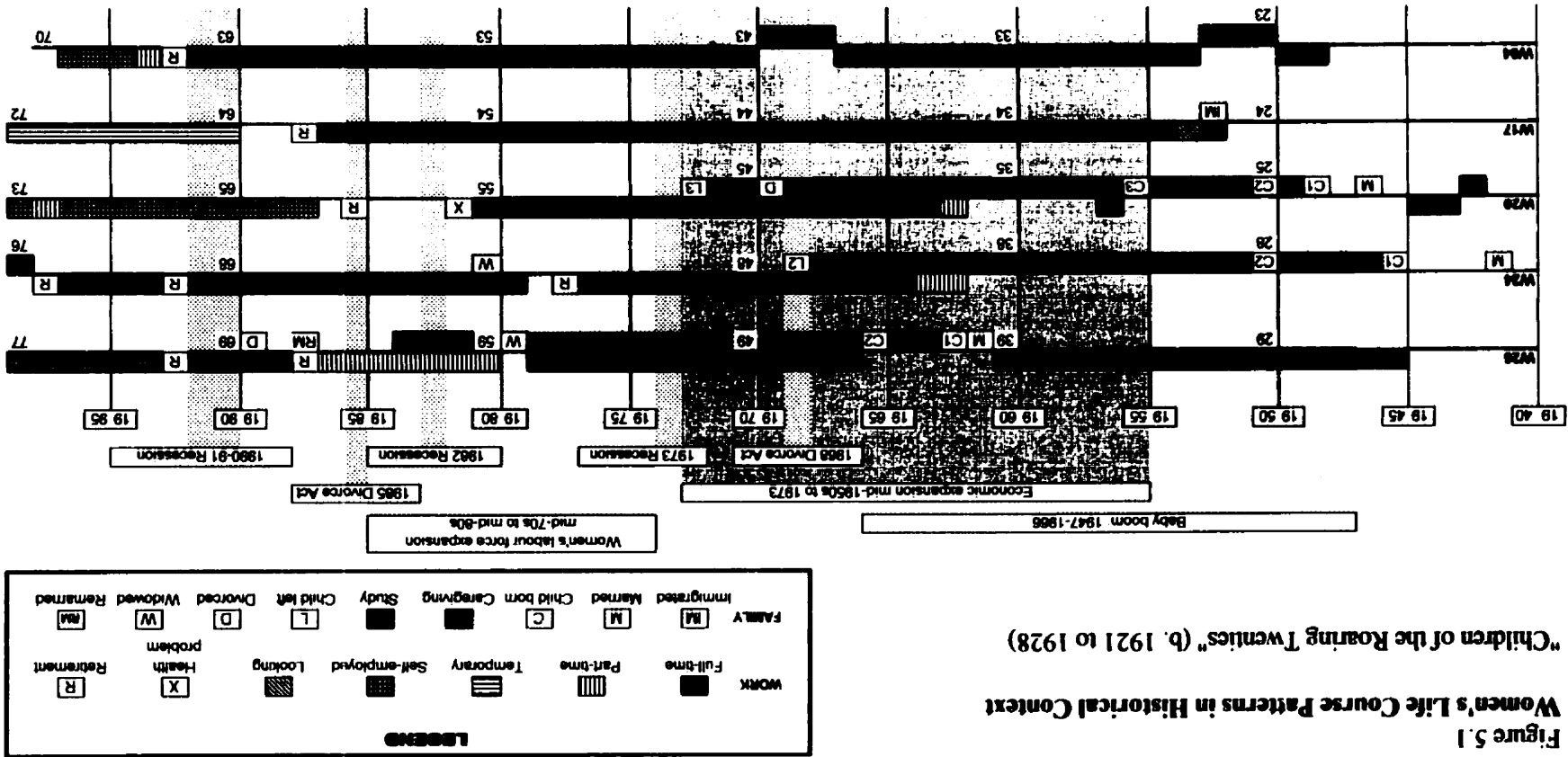


Figure 5.1
 Women's Life Course Patterns in Historical Context
 "Children of the Roaring Twenties" (b. 1921 to 1928)

During the 1950s and 1960s it was not common for young mothers to work outside of the home while raising small children, as this participant made clear:

W20, p. 34: Well I think from when I was born, a lot of women didn't work outside the home. I stayed home with the kids and had little jobs here and there. I took the real estate thing, just part-time. Until the kids were old enough I didn't want to take on anything. I worked at [a department store] ...for a little while in the Christmas rush you know, but just so that I walked home from school with them and all that kind of thing. Until they were grown up and then I felt I could start looking for something. So I think a lot of women in my age group would have somewhat of a pattern like that.

The evidence suggests that most married women in this generation followed the traditional life course pattern: if they re-entered the labour force at all, it was only after all their children were in school, to supplement family income. They were also relatively advantaged by birth because, although a relatively large generation in numbers, they faced little competition in the expanding post-War economy which, by the 1960s, was open to women in most age groups who wanted to work.

The War experience had likely influenced the views of some of the study participants about the role of married women within and outside of the home. One participant talked about her first job after high school, during the Second World War. Her account reflected the sense of duty, of going where you were most needed, that many young women must have felt at the time. She enrolled in Radio College and became a radio ground contact for airmen in training:

W20, p. 24: Oh well there was no question about, you just... I wanted to go into the WRENS and the fellow I married said you don't want to go into that. ...Because I was in nursing for a short time, for about four to six months and then the Radio College thing came up.

Two participants belonging to the "Children of the Roaring Twenties" cohort were ever single, well-educated career women with no family commitments who had long, unbroken patterns of full-time employment, interspersed in one case by periods of formal study. One explained her dedication to work:

W04, p. 4: And I think for a single woman who has invested heavily in career it's probably harder than for married professors who have other important parts of their life that includes family and offspring and so you make it a deeper

involvement and commitment from the single female in the academic world for that reason. This is the centrality of their life.

Commitment to work was a defining characteristic of these women. Being expected to retire at a certain age made little sense to them. The woman just quoted was deeply committed to her work as a university professor. She had anticipated that the Supreme Court would declare mandatory retirement to be a violation of the Charter of Rights and Freedoms of Canada. She complained that her competencies were being “wasted” because of mandatory retirement:

W04, p. 3: I didn't expect to have to [retire] because the Supreme Court decision was expected to dismember mandatory [retirement] and instead it upheld it. So there were several of us who thought we'd be around for five more years and suddenly we weren't. So in that sense I was really quite unready for it. I wasn't thinking in that way even in my 65th year, because it seemed as though it [the Supreme Court decision] would go the other way. ...I was deep in my career and I had every expectation of continuing at full speed ahead. And the vitality of the career in my instance was such that it was really quite central. And so the early several years of retirement seemed to me to be a terrible waste of competency. And there's really quite a large loss of self involved in not exercising those competencies and you can easily drift through day after day, eating and sleeping and doing this and that and not really exercising your mental capabilities.

For these women, work defined who they were as people. They could not see themselves as ever not working in some capacity, as long as they were alive:

W20, P. 22: I think knowing this personality that I'll just keep on doing what I've been doing and be very happy to, unless something happened that I couldn't walk or you know. Then I would probably find something else to do to keep me busy.

W24, p. 22: I met someone who I knew, knew my background and they said so tell me they said what's your next job and when do you intend to retire from that? I guess when I get the bugle call from on high.

W26, p. 32: Oh I wouldn't be in this world, I'd be in some other world, if there was no work that I could do with all my skills.

The meaning of retirement

Regardless of their advancing years, few of the study participants belonging to the “Children of the Roaring Twenties” cohort, were prepared to think of themselves as

retired, although they acknowledged having formally left full-time work behind. They associated retirement with physical and mental decline, and loss of productive capacity:

W26, p. 24: Well it seems to be okay for some other people, but I do notice a settling into an elderly mentality situation quite rapidly, quite shocking. I notice it in other people. ...It's hard when you have close friends who retire and they really do start to become fussy people, no longer really contemporary, a little bit hypochondriac.

W04, p. 4: [When you're retired] you can easily drift through day after day, eating and sleeping and doing this and that and not really exercising your mental capabilities. And I guess that that's what I feel most deeply concerned about and I see many of my friends going that way. They kind of drift along and do this and that and go places and do things but that whole chunk of putting something out for the world that might be useful seems to be lost to them.

Perhaps the social conventions against married women working made them more determined to remain employed once they had gained access to the labour force. It is more likely, however, that the generally negative attitudes towards retirement held by all but one of these participants simply reflected the negative perceptions of retirement that were prevalent when they entered the labour force, and with which they had grown up. As McDonald and Wanner (1990, p. 32) pointed out, popular opinion in the 1950s associated retirement with loss of income, boredom, sickness and death. If the concept of retirement was not positive when they were younger, they may have been inclined to reject it when they were older. Only as they re-entered the labour force in middle age would retirement be likely to take on personal meaning for them. Their comments and reflections during the interviews indicated a shared rejection of retirement, and a shared need to 'keep doing something useful' and 'make a contribution' — a continuation, perhaps, of lifelong habits of self-denial and 'living for others'.

Post-retirement work

All of the participants in the "Children of the Roaring Twenties" group indicated that, although staying active and doing something useful were the most important reasons for working after retirement, earning extra money was at least part of the reason they

continued to work. One expressed the need for earned income to maintain her independence:

W26, p. 32: Well I could get by [if she weren't able to work]. It wouldn't be a life of luxury ...but my daughters would never see me starve. And neither would the government.

Another, who had been critical of government cutbacks to public retirement benefits, felt that she barely had enough to maintain her standard of living:

W04, p. 12: [Regarding her income] It's barely adequate at the moment. I'm broke most of the time and I'm not living an exorbitant life. It will be better when the RRIF starts coming in.

For some of the participants in this group, the type of work they did after retirement was less important than keeping busy:

W24, p. 27: I need a structured day where I get up in the morning. I have somewhere to go. I do my work, work hard all day long, and I'm finished when it comes, whatever the time is.

W20, p. 36: I've always felt that the jobs are there if you want to find one. And as I said I worked in a margarine factory. It seems to me I did some other funny little job there for a while but if you want to work, it's there. Even though they say there's no jobs, I think those people are looking for something that they have to have. I just wanted something to keep me busy and bring in a bit of money.

Although they actively sought paid work, they sometimes ran into resistance from prospective employers because of their age. They felt this was unfair because they saw themselves as capable of working as hard or harder than younger persons. Some of their feelings of frustration are captured in this woman's comments:

W20, p. 7: ...I've applied for bookkeeping jobs part-time and never get an answer back. And I've looked at my resume. It looks pretty good. ...But I think they get the idea of my age from my [last pre-retirement] work. See I started there in '67.

p. 36: I remember feeling that it was tough to take, a tough thing to swallow, that people [employers] didn't want an older person because I felt just as qualified or more so. Because when I work, I really work and I don't fool around. I get the job done so fast that they wonder what happened..

They also had to contend with the biases of others, even friends, against older people working:

W24, p. 24: But there is that barrier. It's a hidden prejudice you know... Many of my friends said oh you'll never get a job. Well I try to ignore that but some of it sinks in [and] you know that it's possible. One of my friends ... [who worked for an employment agency] ... She says you're not going to be able to find a job. The agencies are not going to be able to place you.

Despite such biases, these women were resourceful in finding ways to keep busy and earn extra money, in three cases through self-employment.

Volunteering

Volunteering was an important area of activity for three of the participants in this group, as another way to keep busy and 'do something useful'. One volunteered once a week at the hospital from which she had retired, as a way of keeping in touch with former colleagues. Another did volunteer minute-taking, typing, bookkeeping and banking for an organization she belonged to. The third volunteered as the special events co-ordinator for a seniors' centre, and raised funds for charity work through a women's service club. She explained that volunteering was a commitment with which she had grown up, one of the expectations of women in 'elite' society:

W26, p. 32: Every retired person should do volunteer work. ... And I've done a lot of work with various volunteer stuff all my life. That's part of the elite stuff. These people get into doing volunteer stuff quite early. Many unmarried girls at my time growing up, were not really supposed to do anything, just go to school and do volunteer stuff.

Policy concerns

Although participants in this group were not concerned that changes in public retirement income policies were likely to affect them, possibly because they were already receiving retirement benefits, some expressed willingness to defend their interests, if necessary. One was quite forceful in her remarks:

W04, pp 12-13: And then I think that the alarm about what the government is going to do with CPP and their capacity of clawback OAS. They seem to have a peculiar idea that some of us are rich. And I think how can this be.

We're scratching along and wondering where we're going to find the money to just handle our daily lives and you guys are going to cut it back. So I'm prepared to be quite political in the immediate future if they carry out their threatened intent with people's pension, especially the CPP, which is a contributory [program]. And if they think they can just walk in and alter it I think they're going to hear from a lot of seniors in great power.

A second echoed these sentiments, saying that she was not concerned because she was confident that seniors would come together to defend their interests:

W24, p. 41: But no I don't, at this point I don't worry about it because first of all I think I would fight like the devil if they ever, I think there are enough of us to fight like the devil if they changed things so that we did not have an income a) because I have paid into it myself, I paid into the Canada Pension Plan since it began because that's when I started back to work.

A third was uncertain whether she should be worried about the proposed Seniors Benefit:

W26, p. 34-35: It might affect me. It might. I don't know the specifics so I'm not going to let myself get very upset about it. But I know it may very well be a consideration.

A fourth participant agreed with the idea of government cutting back on pension payments to people who, she felt, really didn't need them:

W17, p. 18: What I feel [is] that people that have a lot of income, they don't need to worry. It's the people that have the lower income and the lower pensions and so on that are the ones that have to worry, you know. And I think, let's say I would make \$50,000 year I wouldn't want to accept the old age pension. But that's the way it is I think.

Future plans

Only one participant in this group had plans to retire at a specific time, namely when she had converted her RRSP to a RRIF, which was required by the government at age 71. She was also the only one in this group who owned a RRSP. None of the others had plans to retire. As noted above, they all indicated that they intended to keep working as long as their health would allow:

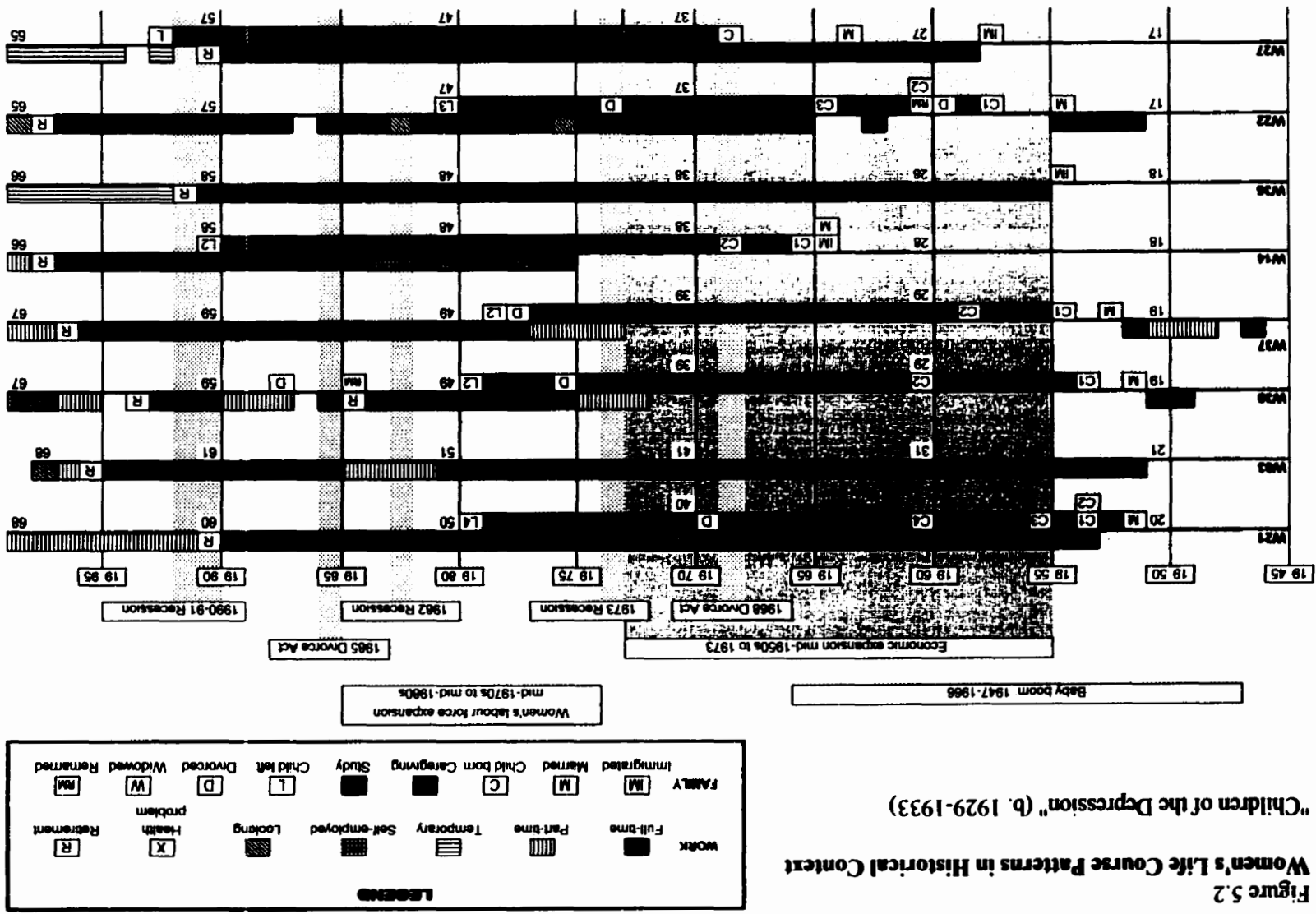
W17, p. 13: No. I can't say that [she plans to retire at a specific age or time]. I might slow down a little bit you know. I notice now I can't walk as long as I used to walk but that comes along as you age I guess. That's why I keep going swimming you know and take aqua exercises and play bridge to keep my mind a little going.

Summary

Participants belonging to this, the oldest cohort, had worked mostly full-time after raising their children, or if ever single, most of their adult lives. Working was part of the way they defined themselves. They were strongly committed to continuing to work as long as possible. They rejected the idea of retirement, which to them meant resigning themselves to physical and mental decline, and no longer being able to 'do something useful'. They were frustrated by rules that required them to formally retire, and by social attitudes that interfered with their desire to keep working. They were more concerned about keeping active and being of service than about the type of work they did, or about earning a lot of money. Those who had been involved as volunteers throughout their lives continued to do volunteer as well as paid work after retirement. Some were fairly vigilant with respect to proposed changes to public retirement income policies, and said they would defend their interests if necessary. Most indicated that they intended to continue working in some capacity as long as possible. They were not inclined to plan to stop working at a specific time or age.

Children of the Depression

Fertility was lower among the parents of those born during this period because of hard economic times, and consequently they were a numerically small generation who faced little competition in life (Foot, 1996: 16-17). They were infants and school children during the Depression, and reached adolescence during the Second World War, but were too young to serve in the Armed Forces or hold civilian jobs during the War. Women in this cohort finished school and some entered the labour market in the late 1940s and early 1950s, as the post-War economy began to improve. Most married in the 1950s and became parents of the early 'baby boom' generation. They were unlikely to work outside



of the home during the 1950s and 1960s when their children were small, unless forced by necessity. However, by the early 1970's when their children were older and they were in their late thirties and early forties, some joined the growing numbers of married women of all ages who entered the labour force to supplement family income, or to support themselves following changes in marital status.

Figure 5.2 shows the life course patterns of the eight study participants born between 1929 and 1933, during the first half of the Great Depression of 1929-39. They were aged 65 to 69 at the time of the study.

The meaning of work

To several participants belonging to the "Children of the Depression" cohort, work was associated with social contact, mental stimulation, self-esteem, and getting out of the home:

W36, p. 35: I like people contact. I like to be able to be working with other people. Like a lot of people said to me oh why don't you get a computer and work at home. That isn't me. I like the, you know, the interaction with other people.

W37, p. 17: [Regarding the importance of work to her] It's my connection with the outside world. I feel good about myself. I feel important. I feel needed. And that's the big one, needed. That's the big one. Like I say especially on Sunday when they call me and there's nobody else there, I feel needed. And I guess I have a need to be needed.

The meaning of retirement

Participants in this group tended to associate retirement with a stereotypical leisure lifestyle of which they wanted no part, as suggested by this woman:

W27, p. 33: How do I think of retirement? I don't like the word really. Put it that way. Retirement means oh we just get the R.V. and we go. I don't like that very much.

A divorced participant stated clearly that being on her own made retirement less attractive to her:

W22, p. 30: My oldest friends from high school days are retired. ...But they all have husbands. See I live alone. What am I going to do? I like it [living alone]. I'm perfectly happy. That's fine with me but it doesn't give me much to do. I like people. I like to be with people. I like to talk, you can tell that.

However, one participant thought that she would have no trouble adjusting to retirement if she had enough financial security:

W36, p. 37: I don't think I'd have any problem retiring or keeping busy. It's just that I want to be in the right financial position. And of course you have a lot more freedom when you're retired.

Although retirement through the untimely loss of employment was rare among these participants, such an occurrence could be very upsetting, as reported by this woman:

W36, pp. 30-31: Well we went through so much you know for five years, do we have a job, don't we have a job - I mean it's very stressful. It was a relief to know [when the decision was announced] ...but as I said it was done in such a bad way that I was very angry. I used to run around a track every morning. And then I realized that isn't how I was going to get rid of the anger, so I sat down and wrote a letter to the president. And I had a meeting with him and I just told him what I was feeling, not that it changed anything but it got rid of my anger.

The end of employment through mandatory retirement could also be upsetting. One participant, a 66 year old accountant with a retired shopkeeper husband and few financial resources, was very distressed by her employer's expectation that she retire at age 65:

W14, p. 6: I wouldn't have retired because I needed the money. My husband is retired from work. But we don't have enough money to retire. So that's why I wanted to be working as much as I could to save some of my money because we have no home and our rent goes up every year.

She was able to negotiate to remain with her former employer on a part-time basis for a year following her retirement, but that arrangement ended when the company was sold.

Another participant described how upset she was over being forced to retire at age 65, especially when another employee was allowed to stay on:

W22, p. 26: Well I was aware that I was supposed to [retire at age 65] but I fought tooth and nail against it. And there was one woman there who turned 65 and was asked to stay and I made such a stink about that. I yelled and hollered. I went to [her boss] about it, who is the head man there at [her former place of employment]. The union went too because that was a union job. Anyway they made me retire but oh I was mad, hot, hot, hot about that one.

While most of the participants belonging to this cohort were not interested in full retirement, which they saw as either 'mindless leisure' or socially isolating, one or two were ambivalent about retirement, feeling that it was acceptable for other people, but not for them. This may indicate a growing awareness within this generation that full retirement was a viable possibility, at least for those with adequate resources.

Post-retirement work

Consistent with their general orientation toward work as a source of social and mental stimulation, work after retirement was seen as an antidote to the boredom and social isolation that these women tended to associate with retirement:

W21, p. 14: No as I say I couldn't stand sitting here. Like three months was my limit. That was it when I went to work for [former post-retirement employer]. You know it was a heck of a lot less money than I was used to making but I mean it was not the money part of it. It was the fact of getting out and seeing people and talking to people and you know there was a life out there. I think this is basically the reasons why most people who are over 65 who have retired go back out to work because of the fact it's the sheer boredom.

W03, p. 18: I like it [working after retirement] and I like the contacts that you are constantly making. You're also working within a controlled environment. I like the money.

...And I like working with young people. And I find that a lot of my friends are much younger than I am. And what is wonderful is that you know we're friends on an equal basis, so that I'm not stuck with a bunch of old fuddy duddies all the time you know.

... The mental stimulation is so important because that is really a great fear is to lose your faculties because I had a mother who died of Alzheimer's and it ain't funny.

Several expressed a preference for part-time work, because it kept them busy and provided extra income, without the involvement and responsibility of full-time work.

W37, p. 29: That's why I want part-time. Part-time I can close my eyes to a lot of things. But when you're there all day and you see all the stuff that's going on there you know, people that are really not doing their job and the people that are getting well paid. It's you know, I'd rather not see it.

W27, p. 33: But I don't want to be the head secretary or the head of anything. I don't want to be in charge of anything. I've done all that you know. I've done that thing for years and I just want to go and come home and not take home work or anything like that you know. ...I just now like to coast along and be out and see what's going on all the time you know.

Temporary office work was strongly favoured by one of these participants, an ever single woman. She enjoyed its flexibility because it allowed her to take time off when she chose to:

W36, p. 8-9: Normally I seem to get long-term assignments. If I don't it just goes on like this. It would be two months or a week here and a week there. I prefer a long-term assignment because then I can plan what I'm going to do. Well you see last year I did, I can't remember how many months I actually worked but I took the whole summer off. And I worked most of the winter and up until I think it was June and then I took the summer off.

Only two of the women in this group were not working at the time of their interviews. None reported having had any difficulties in obtaining work because of their age or sex. One opined that the older worker's self-confidence was the key to acceptance by employers and co-workers:

W36, p. 20: You have to be confident in yourself I think because I mean I've had other friends that they would like to be doing what I'm doing but they either don't have the - I don't know if it's courage or what it is, but they have a thing about well they don't want me because I'm too old you know.

Volunteering

Three of the participants in this group were involved in volunteer work. Two others had volunteered in the past for large organizations (a hospital and a school), but had found

the experience to be unrewarding. Another had volunteered extensively in the past, but claimed that she could not afford to volunteer in her present circumstances.

The three who were still active volunteers said that volunteering was an important part of their lives. The first was motivated by a sense of social responsibility to do something to help those less fortunate than herself:

W36, p. 37: I think there's a big need for it in society. And I think that we all - I feel very fortunate what I have you know my life style and my good health and the good friends that I have. I feel very, very fortunate and I feel that somewhere along the stage I should be giving something back. Does that make sense?

The second saw volunteering with various advocacy organizations as another way to make use of her accumulated experience:

W03, p. 21: To give back to society what they gave me which sounds pretty corny and Mary Poppinsish but and also because I have this, all this experience in all kinds of fields and areas and you know, where is it going to go? It's got to go somewhere and so again that's another area that I can be helpful.

The third found that volunteering through her synagogue over the years had helped her to obtain part-time, paid employment after her full-time job ended:

W37, p. 8: I walked in here to the executive director [of the synagogue] because I did a big, big project for them that needed doing. I got a staff together and it was like a really big undertaking that the canter asked me to do. ... And I told him who I was and I says I'd really like to work here. I mean I just walked in and I says I'd really like a job here but part-time. And he said okay where do you live? I said across the street. The next week I got a call from them.

p. 19: I volunteered since I was very young. It's always been a way of life with me. I just like doing these things, you know.

Policy concerns

There was little concern among these women about whether or how changes to government income security policies might affect them. Although some were vaguely aware of proposed changes to the Canada Pension Plan and Old Age Security, they felt (perhaps

with some justification) that such changes would not likely affect them. However, some were concerned about the impact of policy changes on younger people.

W03, p. 34: But you see, nothing is going to affect my particular generation. What is of concern for the other people who are coming behind us and I mean it's not going to apply to me... From what I'm told and what I read is, I simply don't know how people who will eventually inherit that plan [Seniors' Benefit] when they retire.. how they're going to face that? It's just... I mean I can see why they're scared because I'm scared for them. It's going to be horrendous. really horrendous. I don't know how they're going to survive. So in terms of the answer, I don't think the changes are good for the people who are coming after us.

W37, pp. 38-39: So I think the government is preparing for that mob scene [retiring 'baby boomers']. So they're going to cut back now so they won't have all those people to deal with later on. Right? So they're starting to campaign now like the brain washing it's called. ...So like I said when my kids reach that age there'll be nothing. And they'll have paid in. My daughter was a social worker for the government in Victoria. I mean she should be able to get benefits but she may not either eh?

W36, p. 39: I don't think it would affect me personally. First of all I don't think I'm ever going to be - my income I don't think will ever be \$50,000. unless I win the lottery or something so I'm never going to have that clawback [of Old Age Security benefits]. And if I'm under that, is \$20 [the reputed increase in monthly benefits for low income recipients under the Seniors Benefit] going to make any difference to me, I don't think so. ...I think as time goes on that the younger people are going to have to really start early and make sure they take care of themselves because down the road I don't think there's going to be a lot of CPPs and all these other things. So I don't know. I really haven't thought about it too much how it would affect me. I think I'd have to read more about it.

One participant in this group spoke critically about provincial government policies affecting older citizens:

W21, p. 45: Well I mean they're going to cut it down what is it 2001 or something for married people?

Researcher: Yeah that's for Seniors Benefit I think.

W21: Yeah, yeah. I mean mind you single people they're going to leave them alone so they claim right now. But who knows. I mean [Ontario Premier] Harris is such a two faced son of a perch that you know you never can tell what he's going to do.

Researcher: Well mind you this isn't Harris's job. This is the federal government.

W21: Yeah. But I mean even again you know, with the welfare the way he went at it and all the rest of it. And I still maintain he's got a hell of a lot to do with the senior stuff. Well I know a friend of mine, she's on the seniors committee down there and it's pathetic. You know I mean the drugs and stuff they've cut off and all the rest of it, it really is pathetic.

Two participants were critical of income tax rules that could present a disincentive to working after retirement.

W30, p. 46: Yeah, part of my working... I would say that at six months I take a look at what I made. I don't keep it every month but I make sure and anybody in my position should make sure they do the same thing. You keep a monitor and truth to tell it's cheaper for you not to work than you know so you don't get over that amount. So it's so self-defeating for us.

p. 50: But there is another aspect. It's almost like if you make over \$25,000. you know the whole financial aspect of the working is completely crazy. I don't like using the word crazy. It's not financial benefit to the country to some degree. That's the real problem. I haven't analyzed that right through as well as I can.

W36, p. 40: You see this is another thing. Because I'm doing what I'm doing, I'm paying so much tax now. I have to now pay quarterly because it's over \$2,000. So that's another thing. I have to have that all ready. I mean but I can't have it both ways. You know I can either stay home and try and live on what I have or go out and [work].

Future plans

Like those belonging to the previous cohort, most participants in the "Children of the Depression" cohort expressed little interest in retiring, but saw themselves continuing to work as long as they were able to do so:

W14, p. 19: My plan is to retire when I can't walk or I can't think. If my mind doesn't work and if they kick me out you know for some reason.

W03, p. 28-89: No. I never plan ahead like that. I'm not a very good planner period. ...It's whatever you know, hey you know, whatever happens.

W21, p. 39: No, no, no, no. One day at a time. No as long as I've got my health and I can work I can't see any reasons why I shouldn't work.

W30, p. 32: I think as long as my health is fine I'll always work. But I suppose if I had, I'd probably do about three days a week. ...I would never really retire because fortunately I'm very portable [...] what I do. I'm not tied in to anything.

One said she would review her situation when she turned sixty-nine (the newly-announced age at which a RRSP must be converted to a RRIF), and another said she would retire when she chose to, although she did not have a specific age or time in mind. However, five of the seven women in this group owned RRSPs to which they had been contributing for several years, which might give them some flexibility to retire in the future. This ever single participant explained how her RRSP formed a significant part of her retirement 'nest egg':

W36, p. 15: So that's like the long range plan. One of the reasons that I'm still working is that I can put money in my RRSP. If I wasn't working I couldn't. So that will be - when I stop working that will be my other source of income.

Summary

The participants belonging to the "Children of the Depression" cohort were, like their "Children of the Roaring Twenties" counterparts, strongly committed to work. They saw work as a way to stay active and involved, and to be with other people. As a group, they rejected retirement, which they regarded as 'sheer boredom' and the aimless pursuit of leisure. Volunteer work was also important to some of them, both to serve their communities and to gain useful work experience.

Some of these women were reasonably well informed about public retirement income policies, but they were not concerned that changes to government policies would affect them adversely. Several did express concern about how younger people might be affected by such changes.

With two exceptions, these women, like those in the previous cohort, were not inclined to plan to retire at a specific age or time. Instead, they tended to adopt a 'wait and see' attitude, stating their intention to work as long as their health remained good.

Depression Babies

Canadians belonging to this cohort were probably too young to remember much about the Depression, although as they grew older, they undoubtedly learned from parents, older siblings and others about the strain and insecurity it had caused. They were school children during the Second World War, and had childhood memories of wartime conditions. They were not directly involved in that conflict, although many had family members who were, and it may have affected early family life for some.

When they reached young adulthood in the mid-1950's, women in this cohort usually worked to support themselves for a few years after completing their education, before marrying in the late 1950s or early 1960s. It was not common for young mothers to work outside of the home while raising young children, although some did. However, by the mid-1970s when their children were older and they were in their thirties, many re-entered the labour force in response to expanding opportunities and the need for extra family income, or to support themselves and their families following divorce. Most participants in this group worked full-time from their mid-forties until their late fifties or early sixties. None was affected by the recession of 1990-91, but corporate restructuring in the mid-1990s precipitated early retirement for most of these women.

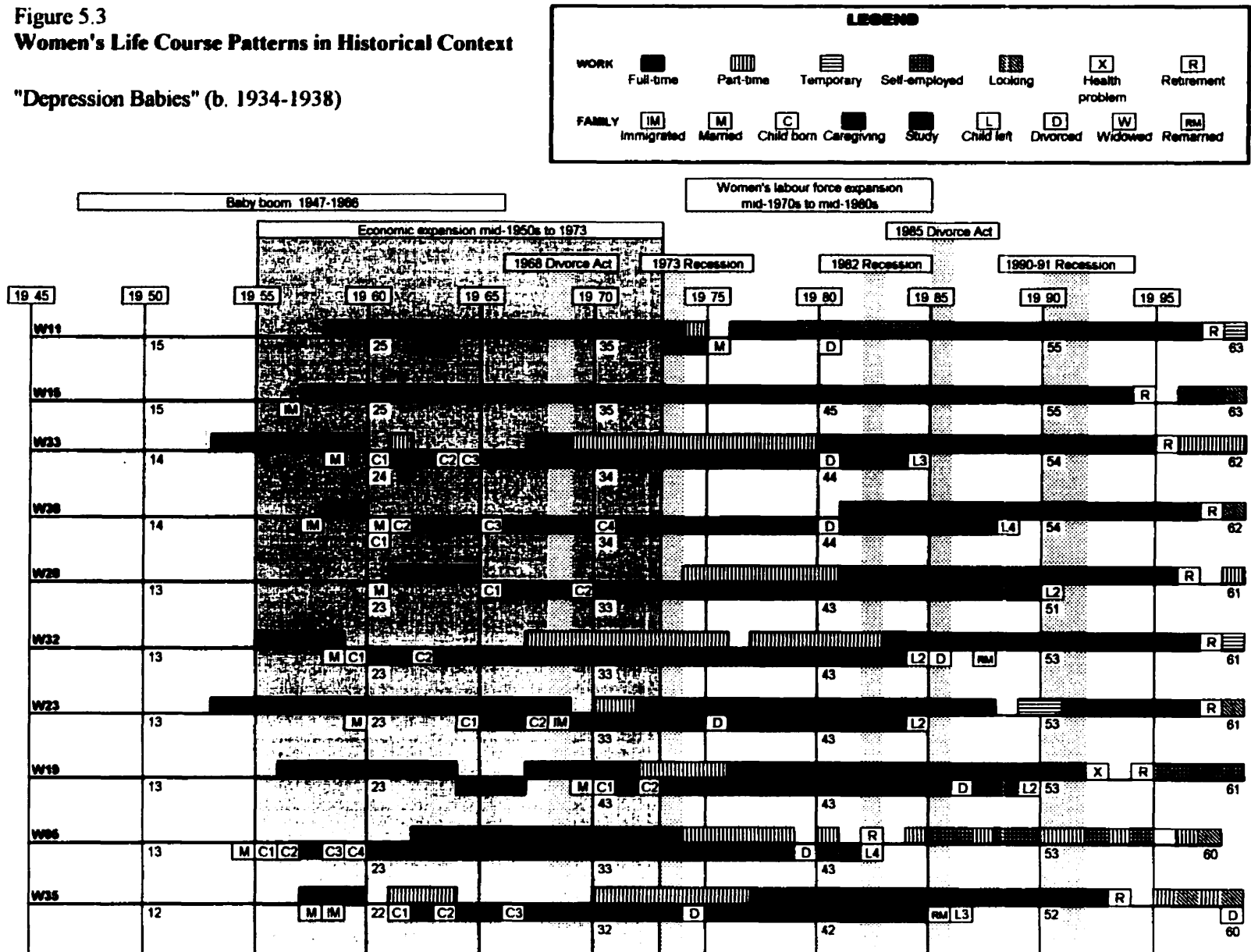
The work and family patterns of the ten participants belonging to this cohort, who were born between 1934 and 1938 during the second half of the Great Depression, are shown in Figure 5.3. They were aged between 60 and 64 at the time of the study.

Divorce

Participants belonging to this generation experienced the highest incidence of divorce among all participants in the study. Few of them revealed much about the circumstances of their divorces, but one expressed her candid views about why so many marriages ended among members of her generation. She also recalled the admonition from her consociates that divorce would lead to a lonely old age:

Figure 5.3
Women's Life Course Patterns in Historical Context

"Depression Babies" (b. 1934-1938)



W30, p. 33: An awful lot of them, particularly the women who are growing old with these older men who have had high power positions, have been directing you know hundreds of workers and are now retired and now have one worker and that's their wife to direct around....It's a nightmare. I would never get involved with anybody, never, ...because my generation of older men is hideous. They're just a nightmare to grow old with. And the funny thing is when I left my marriage when I was 42 what was the one thing that everybody said to me amongst ...they said but you're going to grow old. You're going to be lonely when you're older. There's not going to be anybody. I said I may be lonely but I'm never going to be bored.

For these women, divorce often entailed experienced a sharp drop in living standards, which left some of them struggling to make ends meet:

W23, p. 17: And it's exceptional what I have done. ...it was so hard to - he [husband] left so much debt and supporting two children was so hard. It was terrible. I worked three jobs at different times, all while I was working there I was ... at night time.

Others, like this woman, received some support from their ex-husbands:

W32, p. 25: We had a very nice life before this... when my husband lost his job. There was a real adjustment to our lifestyle. There wasn't a lot of money when we separated and divorced. But when things were better for him he did give me money that he felt I deserved, that I didn't get when we separated and divorced. ... He helped me if I needed it you know if there was a time I never you know hesitated. I could never say well I can't ask him. He would help me whenever.

Perceptions of work and retirement

Some of these participants associated work with making a contribution, being productive and being useful.

W28, p. 28: [The meaning of work is] Doing something worthwhile, contributing, helping people, making a difference, all of them, feeling that there was I guess in a nutshell that it was worth doing.

W35, p. 32: I think working is a life time exercise and unless people really have a lot of money and they can travel and do volunteer work and charity work, they need to work for pay or without pay. To be productive in some way I think is very important.

W38, p. 5: I guess I'm of the ilk that a lot of it is I have to have a feeling of belonging or usefulness.

Like their counterparts belonging to the "Children of the Depression" cohort, they tended to equate retirement with unproductive leisure. Some perceived retirement as decidedly distasteful:

W23, p. 46: I hate that word. I think it's the wrong term to use for human beings. ...So I would like to find another word for retirement because I think it's [...] to people. I think that word should be annihilated because I think it brings such terrible things to people.

Echoing their counterparts in the two previous cohorts, others saw retirement as fine for other people, but not for themselves, personally:

W32, p. 28: I think if it's your choice it's great you know. I think when you've made up your mind that you want to leave the workforce and you want to spend time with your friends, I think that's great if that's what you would like to do. But it's not what I'd like to do. I don't want to be, I don't go to coffee clatches and things like that. I'm not part of women's groups. I have friends but you know that's on my time.

W35, p. 32: I think if people can afford to retire it's a wonderful choice. If the choice is that they can't afford to retire then they have to continue working for as long as they possibly can or go back to work, do whatever they can to earn the money to live.

W33, p. 31: So to just be at home and do that, yeah it'd be fine for a few days and then I'd want to be doing something more with people. And I think that's different for people who live alone than when you're in a family situation.

Only one in this group saw retirement as a time of life for trying new things:

W15, p. 22: What is retirement though? Okay. Lots of people think of retirement as just you collapse. But I don't find, I don't think of retirement as just the end of the world. I think of retirement as time to open different avenues, go tell a story or something. So I don't consider it boredom.

These ambivalent perceptions of retirement may reflect the fact that most of these participants were self-supporting, divorced women, several of whom had retired under conditions not of their own choosing, through layoffs and early retirement incentive plans

(ERIPs). Some had accepted an ERIP with reluctance, because they felt there was really little choice, even though they were told it was their decision:

W23, p. 27: I could have been and should have been in the spring quota [of retirees]. But he [her supervisor] was able to hold it off because he knew I was trying to get a house. So I was in the fall quota.

W15, p. 6: Well the package was offered to me. ...the benefit that was offered for the salary I was making and the difference between the salary and going out to look for something part-time to offset my income, or to find, to get into something of my own ...so I decided to go for the package.

W32, p. 3: And under the circumstances it was offered to me, I don't think there was an alternative and I guess if I didn't take it then I would just be number four.

For this last ERIP recipient, the loss of her job was traumatic, engendering feelings of personal inadequacy:

pp. 8-9: When I first was retired I was devastated. I really, I just lost all my confidence and my self-esteem.

However, one woman fought back against what she perceived to be "subversive behaviour" on the part of a new president of the company that let her go:

W35, p. 24-25: I took an early retirement package that was forced onto me when a new president came on and he wanted to bring... all his people with him and so he let the entire board of directors go with due compensation. It never got publicized. ...Everyone was doing a good job but he wanted his own people. It's a subversive kind of behaviour but that's the way the corporations do it. ...And then they just call you in one day and offer you a package. And I was the only one among all of them [co-workers] who negotiated my package through a lawyer.

Post-retirement work

For some of these participants, the decision to work after retirement appeared to be closely connected with their tendency to equate retirement with social isolation.

W38, p. 5: And I like talking to people and you seem to distance yourself from that when you retire, unless you have money to travel or set out plans.

Finding work after retirement that would produce adequate income and allow them the flexibility they sought was not easy for some of these women. One-half of the participants in this group were employed at the time of the interview, and the other half were looking for work. One of these participants encountered negative attitudes about older people working from someone who might be expected to be more supportive:

W38, p. 17: The guy at the welfare said who in heaven's name do you think is going to employ a 62- year-old woman for a couple of years?

Another was incensed that she was seldom given a chance to prove herself to a prospective employer:

W05, p. 31: See that's what my real beef is. I'm not given the chance to sell myself. ...I don't have a husband who's going to take off and I have to go trucking along behind. I don't have kids so I'm not going to be home with them when they're sick or they get into trouble. ...I'm a much better bet for any employer than anybody thirty years my junior.

This woman also felt that the cost of upgrading her home computer and learning new programs was prohibitive, particularly since it would not guarantee her a job:

p. 11: I'm not going to spend the money to upgrade [her home computer and computer skills] unless there's a specific reason or a specific program I need to know to run. ...I haven't got enough money that I feel comfortable gambling on taking a computer course, or an accounting course or whatever course to build on the skills I have.

Like the participants belonging to the previous cohort, most of these participants expressed a preference for part-time work, for many of the same reasons.

W33, p. 30: I think I'm probably one of those people that will put it [retirement] off. I think what I have now is the best of both worlds, working part-time and having a lot more time to myself than I've had in the past.

W32, pp. 5-6: No, I don't want to work into holidays. I had five weeks when I left my company so I'm not interested in that. As I say my daughter lives in the States. I like to have the freedom to visit her when I want. ...Because I'm not going to work you know permanent. It's just two weeks here and you know if they like you they say that they will request you from the agencies. You know if they find that you worked out. ...But in

temporary work what I told them was I wanted reception work, nothing... not with a lot of responsibility or anything. I'm not interested in doing that again I guess.

W05, p. 11: Like ...and I know it's asking for the impossible that I want something that's, you know, one or two or ten steps up from your average McJob. But I really only want part-time because I've got other irons in the fire. You know, my school, I enjoy that. I'm just going to continue that as long as I possibly can and I don't want to work full-time. I don't need the money that badly but I would like some, you know. I don't have the energy I used to. I think I used it all up. [Laughs] You know I used it all up there for a few years and I don't have a whole lot left.

However, one participant saw the low pay and irregular nature of much of the part-time work available to older workers as drawbacks:

W35, p. 9: I want to get a pay cheque. I don't want to do commission work. ...I'm more concerned with the regularity [of work] than the amount [of money], although it makes a difference but not that much difference. The pay scale is quite low for this kind of work.

Volunteering

Seven of the ten women in this group were active volunteers. Some, like this woman, did volunteer work to 'give something back':

W19, p. 7: But abused women... I went through the system myself. I was abused. I'm widowed now but I got divorced before so I've been there and done that and I feel with all my healing it's important to help others who are going through that. It's given me a whole purpose kind of to help others through what kind of happens because it's nobody's... no fault of their own kind of thing you know.

Others, like this woman, volunteered as a way of meeting people, being part of the community and making contacts that might lead to paid employment:

W28, p. 7: I was volunteering and I guess I started to do a few extras. And then when the staff person left, the Executive Director asked a volunteer who'd been here for many years and myself if we could give some paid time to keep things going. So we decided between the two of us that we'd each do two days. It's open four days. So it became a job share. So we were asked by the Executive Director because we were familiar with it.

Another described how volunteer work had prepared her for a career in business:

W30, p. 10: And all through my life I've done massive amounts of volunteer work. In that I've run many, many companies, committees, always headed up whatever it was I got into. I was chairman of the children's opera and then became chairman of the junior committee, then on to Prologue which was taking arts into the school, headed up the - anyhow you know it's endless. But in that I learned - my line used - people would say well how did you learn how to you know sort of run things and I said well I always figured if you could get 30 women working for nothing, you could certainly get 30 women working for money. So that's how I developed my expertise.

Policy concerns

Concerns about proposed changes to public retirement income policies were not strongly evident among participants in this cohort. One woman did express skepticism about the ability or willingness of governments to look after the interests of older people, and she was highly critical of what she saw as past promises being broken by the present federal government, which she felt would make life more difficult for people who would retire in the future:

W35, p. 34: ...But younger people now who are self-employed will have to look at their retirement savings because I don't think the government is going to be there for them. Yeah. We were promised. We were told. We were promised that you work your lifetime and your retirement is taken care of. We've been naive and we were told that if you have a house you know that'll be [your security]. But that's not so any more, especially with the economic climate that we just came through.

One issue became apparent in reviewing the comments of these participants about government policies. Since they were between the ages of 60 and 64, they were eligible to receive 'early' Canada Pension Plan retirement benefits, which most of them did³¹. Seven of the ten had applied for CPP retirement benefits shortly after turning sixty. Some volunteered their reasons for doing this.

W32, p. 35: I'm taking it [CPP] because at least I know every month I'm going to receive a few hundred dollars that is really mine. And that's why I

³¹ Amendments to the Quebec Pension Plan in 1984 and the Canada Pension Plan in 1987 allowed contributors to claim retirement benefits between the ages of 60 and 70, with actuarial adjustments for early or late take-up (Tompa, 1999).

took it. ... I don't need it. I need it for me though. I mean I'm not going to be out on the street if I don't get that few hundred dollars, but I like the idea that I get something back.

W33, p. 15: But I have applied for CPP because the accountant that I work with found out that I would be penalized if I didn't take it. Because I was only in the program for so few years they would continue to count the years against me that I wasn't contributing to it.

W23, p. 35: I'd talked it over with the staff services at headquarters and even though I was going to lose a little [CPP benefits] I'd be better off to have that put back in the house. Because by the time I'm 65, a) I may not be here, b) I can do more with the money now than when I'm 65 years old. I can keep on putting [it] into equity in the house.

Not all participants regarded the Canada Pension Plan with equanimity. This woman was critical of rules that do not allow a person to make contributions unless earnings are above a certain level, or during periods when they are not employed or self-employed. She felt that these rules were self-defeating:

W05, p. 29: You cannot pay [contribute] until your income meets such and such a level and then they won't let you put in more. So even when I could afford to put money in, but didn't meet the criteria, I could not pay into it. Stupid or what. If I want to pay in you're telling me, no? That doesn't make sense to me. ...Well for instance all these jobs that were through U.I [unemployment insurance], I was earning money but it wasn't earned income, so I couldn't... there was no CPP and I couldn't pay in. I wanted to. So I could have been paying in, not all the time, but many of the years since I've actually had real work. I could have been paying in to CPP for my own future benefit. It wasn't an option. I couldn't. So because I couldn't, somebody's going to have to pay to look after me, eventually.

Future plans

Like their counterparts belonging to the previous two cohorts, most of the women in this group stated that they did not plan to retire, or would only retire when they were no longer able to work. In three cases, participants said they could not afford to retire. However, one, whose husband was a financial planner, did indicate that she planned to retire at age 63 or 64 (she was 61 at the time of the interview). Another said that she frequently discussed her ability to retire with a financial advisor. Six of the ten members

of this group owned RRSPs which could be used to augment or replace earned income in the future.

Summary

About one-half of the participants belonging to the “Depression Babies” cohort had re-entered the work force to help meet family expenses after their children were in school, often working part-time for a few years, then full-time. The other half returned to work before their youngest children entered school, and some of these worked continuously, often full-time, as their children were born. There were no ever single women in this group, although one had no children. All but one was divorced, and had worked for some years as sole providers for themselves and their children. All had retired from full-time jobs, most as a result of layoff and ERIPs, by the age of 62. They all wanted to continue working — as a way to remain productive, to earn extra money, and to be with other people — but most expressed a preference for part-time or temporary work. Most were also involved in volunteer work, some to ‘give something back’ and some to learn or improve marketable skills and make potential job contacts.

Few were particularly knowledgeable or concerned about changes in government policies, but a high proportion were in receipt of ‘early’ CPP retirement benefits, feeling that it was a good idea to claim these benefits when they were needed. They rationalized that over the long term, even if the monthly benefits were less, they might receive as much as if they were to wait.

Most of these women had no interest in retiring in the near future. However, they were less inclined than members of the previous cohorts to rule out retirement altogether, and all but three had been saving money in their RRSPs to prepare for future contingencies.

Wartime Babies

Members of this cohort reached young adulthood in the late 1950s and early 1960s, married in the 1960s and had their first children during the last years of the baby boom. Although fertility rates were still relatively high among “Wartime Babies” women, the mothers belonging to this cohort tended to have fewer children than their counterparts

in the two preceding cohorts. By the mid-1970s, they were in their late twenties and early thirties, by which time the opportunities and incentives for women to work outside of the home were increasing. Those with post-secondary education and/or office skills were well positioned to find fairly steady employment in the expanding services sector of the economy. Those with higher levels of education were able to obtain professional and managerial employment, in such fields as education, health care and social services. While they enjoyed reasonable job security during the 1970s and 1980s, some of were faced with involuntary job loss in the early 1980s and early 1990s due to recession and corporate and government restructuring.

Figure 5.4 shows the life course patterns of the seven participants belonging to the fourth cohort, born between 1939 and 1943 during the Second World War. They were between the ages of 55 and 59 at the time of the study.

Perceptions of work and retirement

For some of the “Wartime Babies” participants, especially those with more education, work was a source of professional achievement and personal satisfaction, as this women’s description of her career indicates:

W 34, pp. 40-41: We made massive changes, just absolutely going from black to white. I was in the secretarial science department when new technology came in and over a few years we changed it to an I.T. department and it's called Business Administration Information Management. So you know I haven't taught any of those subjects in probably close to 20 years. ...and I taught Organizational Behaviour and Management and that's how I was able to become qualified to do that. So it wasn't just keeping current, it was making massive, massive changes in this department over many years ...Then I opened a centre for learning technologies. I was the director of the department for a year, acting, because they were between. And I kept hearing more and more about video conferencing and internet and who would be using the internet, so I created a Centre for Learning Technologies and we did a lot of video conferencing. ...Yes, yes, how to use video conferencing and our students because we have a strong training program. And doing it with a corporate partner. We did three seminars for their employees, trying to teach soft subjects using video I mean it was just outrageously difficult. But again a great opportunity to do these things.

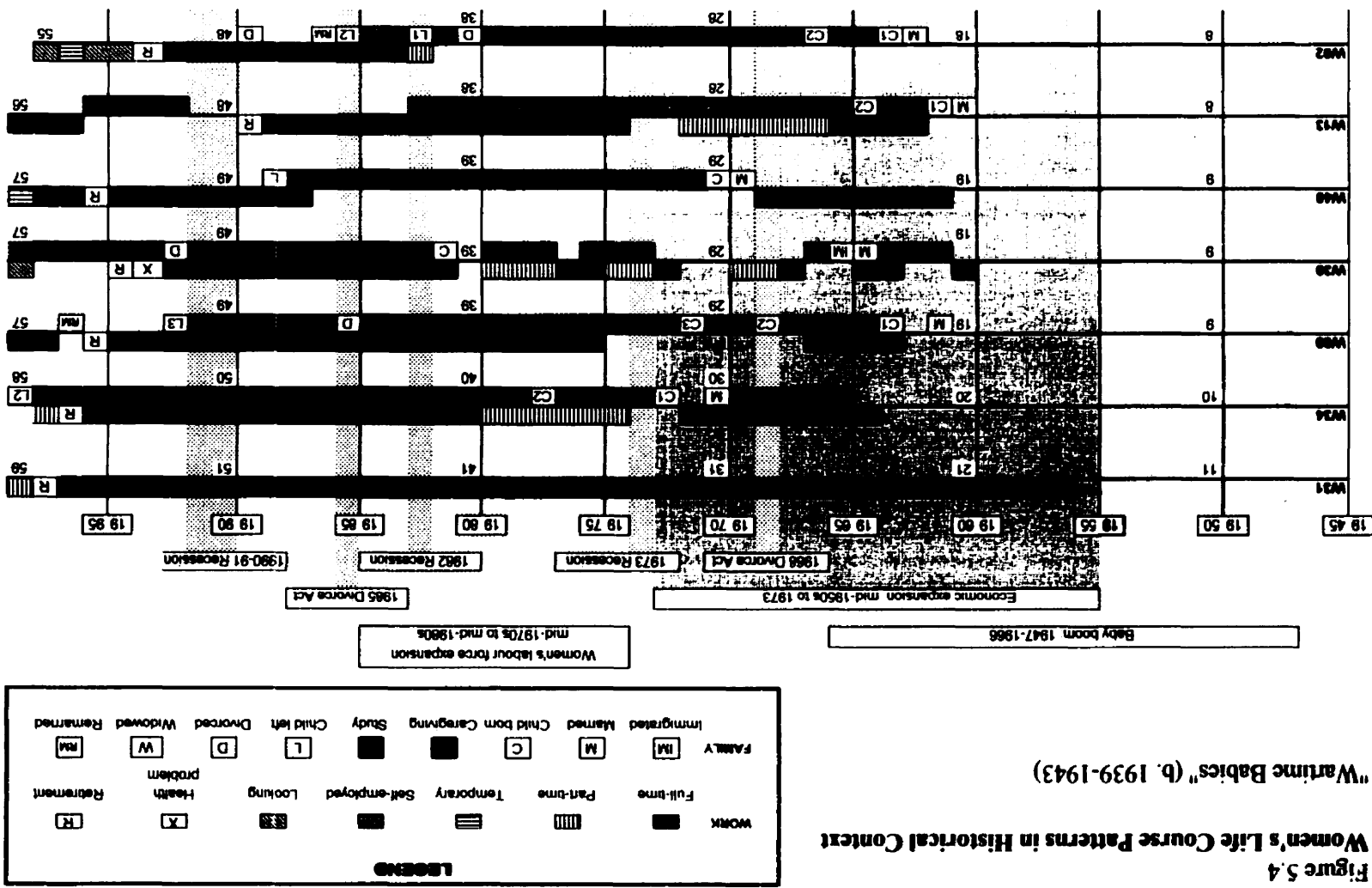


Figure 5.4
 Women's Life Course Patterns in Historical Context
 "Wartime Babies" (b. 1939-1943)

For others, however, work was primarily a source of income and financial security:

W02, p. 2: But I mean there's nothing like having a job and doing your own thing and going to a movie. Oh god. Oh god yeah. Just stuff like that. And I'm not cut out to be married and living with somebody. I'm very independent. I'm very, I'm gone all the time. I'm a very active person. So for me to be in this situation with restricted money it's terrible.

Although not all were favourably disposed toward retirement, these participants tended to be more open to its advantages and opportunities than participants in earlier cohorts. Two, who had retired from full-time jobs by choice, talked about the freedom and opportunities for new experiences afforded by retirement.

W31, p. 26: Well retirement to me means that you have more time to do whatever you want to do and it's not the idea of doing nothing. Because I'm not a doing nothing person you know like I've always got something to do.

W09, p. 2: Well, I was within a year of retirement age for teaching, that is I was a year from the '90 factor' if you know what that is, when the [school] Board offered an early retirement incentive in [city]. And [second husband] and I were engaged to be married so everything fit together beautifully. I expected to be another year yet but the early retirement incentive was the factor, the biggest factor.

Although three participants in this group had retired from their full-time jobs by choice, and another for health reasons, three had lost their jobs when the organizations for which they worked ceased operations. For this participant, being laid off from her nursing job was accompanied by feelings of loss, betrayal and fear:

W13, pp. 1, 3: Working has been a very important part of my life so that when I found myself in this traumatic situation I lost my identity. ...Loss of identity was the big one. Loss of control. Panic. Fear. A sense - I really think in some sense of betrayal, a component of that.

Post-retirement work

For those who were professionally qualified and had the security of reasonably good pensions and/or marriage, continuing to work after retirement offered the opportunity to achieve personal and financial goals. One participant, a retired high school

business teacher, saw working after retirement as a way to help her children financially, save and invest while making use of use her technical skills and mental abilities:

W09, p. 3: I really wanted to be doing, using the skills I already have, word processing, data base management, presentation software like desktop publishing. I enjoy that kind of thing. And using my thinking skills.

p. 13: This is the first time in my life I've been able to save and invest, plus I am able to help a couple of my sons who are needing some assistance.

For another retired educator, retirement was an opportunity to continue teaching, but with a sharper focus than her pre-retirement job had allowed:

W34, p. 12: I used to teach at the broad case study level, look at the structure, look at the technology, look at this, do the diagnosis, all that. And now I really just want to deal with the people. And only in a very small niche, a small focus. And I think that's, I'm pretty clear about that.

Although as a group these women were quite successful in obtaining employment after retirement, one who was not so fortunate suspected that her age was the problem:

W02, p. 7: If they hire me today they know that maybe I'll be productive for what ten years, so why would they hire me. ...And at one time I used to be granted first interviews, second interviews. I'm not even, they don't even write me a letter any more. So for me that's... and then you think after a while well is it really because I'm older?

This participant, who was in straitened circumstances, also mentioned that the costs associated with preparing for and obtaining employment were a problem for her:

p. 41: Oh you have to have money to look for a job. You've got to have money to do the resume properly. You have to have bus fare to go and do it. And you have to look half decent. I mean you know your wardrobe from ten years ago is not, you can't wear that any more.

Volunteering

Six of the seven women in this group were active volunteers. Their reasons for volunteering were varied, and included supporting churches and clubs of which they were members, gaining work experience and making potential job contacts, raising money for charitable causes that touched them or family members personally, and getting social

support from peers. Several said they would do more volunteer work if they were not working for pay, and would probably do more after they stopped working for pay.

Policy concerns

The women in this group appeared to be unconcerned about proposed changes to public retirement income policies for one of two reasons: either because they did not feel they would ever need such assistance, or because they were too focused on 'getting by' in the present. The following comments illustrate these polar positions:

W09, p. 31: I guess it hasn't been a major concern of mine because I knew that my teacher's pay cheque was solid. I was a little concerned when I heard that ... but lots of people had. But I think I've always known that the teachers' pension was solid and so I knew I had that good base to begin with. ... I have to admit that I have always thought more in terms of what I can do for myself than what any government plan would provide. ... I've never relied on a government plan and I doubt that I ever will. To me that's more for somebody who really needs it more than I do.

* * *

W02, p. 16: I just heard about it [Canada Pension Plan] and that's it. To tell you the truth I don't even know what kind of changes they're going to make.

Researcher: Okay. So when you get to be - the earliest I think you can apply for Canada pension is sixty.

W02: Yeah but when you get it at sixty don't they take some of it off or something?

Researcher: Yeah there's a bit of a reduction in what you would get if you aren't 65. And you will receive some CPP because you were paying into it all those years that you were working. And certainly if you get a job again you're going to continue contributing into that. So have you sort of stopped to think about what sort of retirement income you can expect to get you know when that time comes?

W02: Never. Never did I sit down and think about this.

Researcher: Yeah?

W02: Yeah. That's what they say about an alcoholic. Just worry about today and if you can make it today, that's good. So for me that's the way I go. And that's only been in the last three years since I'm on welfare.

Future plans

In contrast to the previous cohorts, all seven women in this group said that they planned to retire at a specific time in the future, or at a specific age. Although only three had private pensions, all but one owned RRSPs. The two who said they would retire at age 70 said they could not afford to retire until then.

Summary

There was no dominant pattern in the work histories of the seven participants belonging to the “Wartime Babies” cohort. As a group, they had higher levels of education than the other participants, all but one holding a university degree or college diploma. All of them had retired at or before the age of fifty-eight: three by choice, one because she was laid off, one because of a health problem and one because she could not find employment. All planned to work for a few more years and then retire. Some — those with the security afforded by marriage and/or private pensions — worked, or wanted to work to pursue professional interests and/or to earn a living. Others needed to earn money to support themselves and/or their partners, and save for their ‘final’ retirement. The former saw post-retirement work as an opportunity to continue using their education and skills to achieve goals they had not been able to pursue while working full-time, or just to work less and ‘wind down’. The latter worked because they wanted to earn a living and/or increase their savings. These less advantaged women did not see retirement as a possibility for themselves in the near future, although they did plan to retire eventually.

SECTION 3: COMPARING LIFE COURSE PATTERNS

To further explore similarities and differences among the participants, I organized the diagrams of life course patterns by participants' birth years into the four cohorts as previously defined. To facilitate comparison of participants' ages at various life course transitions, I aligned the diagrams to the age of fifteen, as shown in Figures 5.5 for ever single and childless participants, and in Figure 5.6 for participants who were mothers. The vertical lines in these figures mark the ages of participants at five year intervals, rather than calendar years.

Some of the differences observed were clearly related to family status, notably the occurrence and timing of marriage and divorce, and the presence or absence of children in participants' lives. The life course patterns of participants belonging to all four cohorts who were ever single, or who were married but childless, were much more uniform than were those who were mothers.

As can be seen in Figure 5.5, among ever single and childless participants, the pattern was quite uniform: full-time work beginning in the early to mid-twenties, followed by full-time employment for 35 to 40 years and retirement in the early to mid-sixties.

Figure 5.6 shows the life course patterns of the 23 participants who were mothers, arranged by descending age at the time of the study, and grouped into historically defined cohorts. In contrast to ever single and childless participants, the patterns of mothers were much more variable, and appeared to become even more so from the oldest to the youngest cohorts. The ages at which these women first married were fairly uniform. Seventeen married by age 24 and six married after age 24. However, increased variability is observed from one cohort to the next in the ages at which they re-entered the workforce after children were born.

Although there were exceptions, mothers belonging to the first two cohorts, the "Children of the Roaring Twenties" and the "Children of the Depression", tended to postpone their return to work until their eldest children were teenagers and they themselves were in their mid-thirties to early forties. Mothers belonging to the third

Figure 5.5
Life Course Patterns of Childless Women

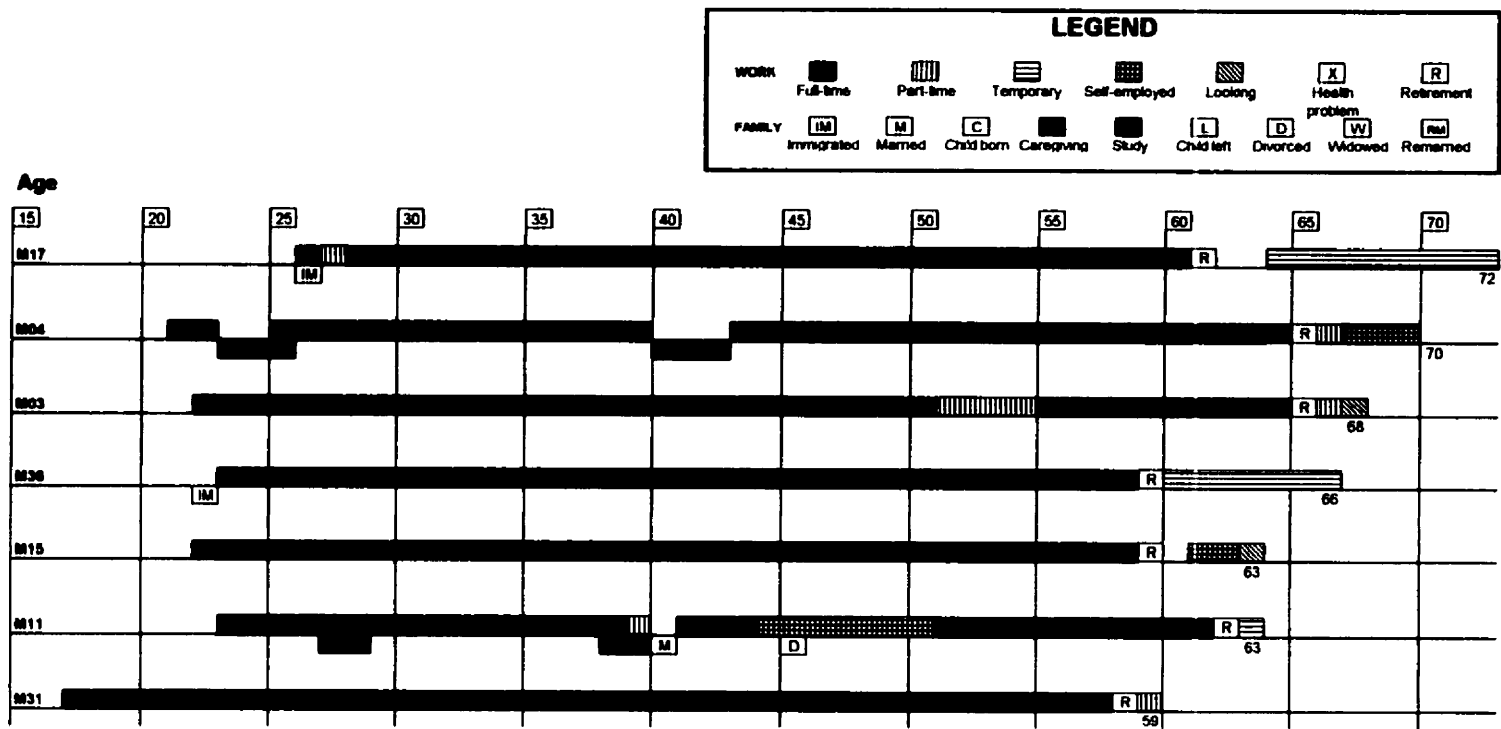
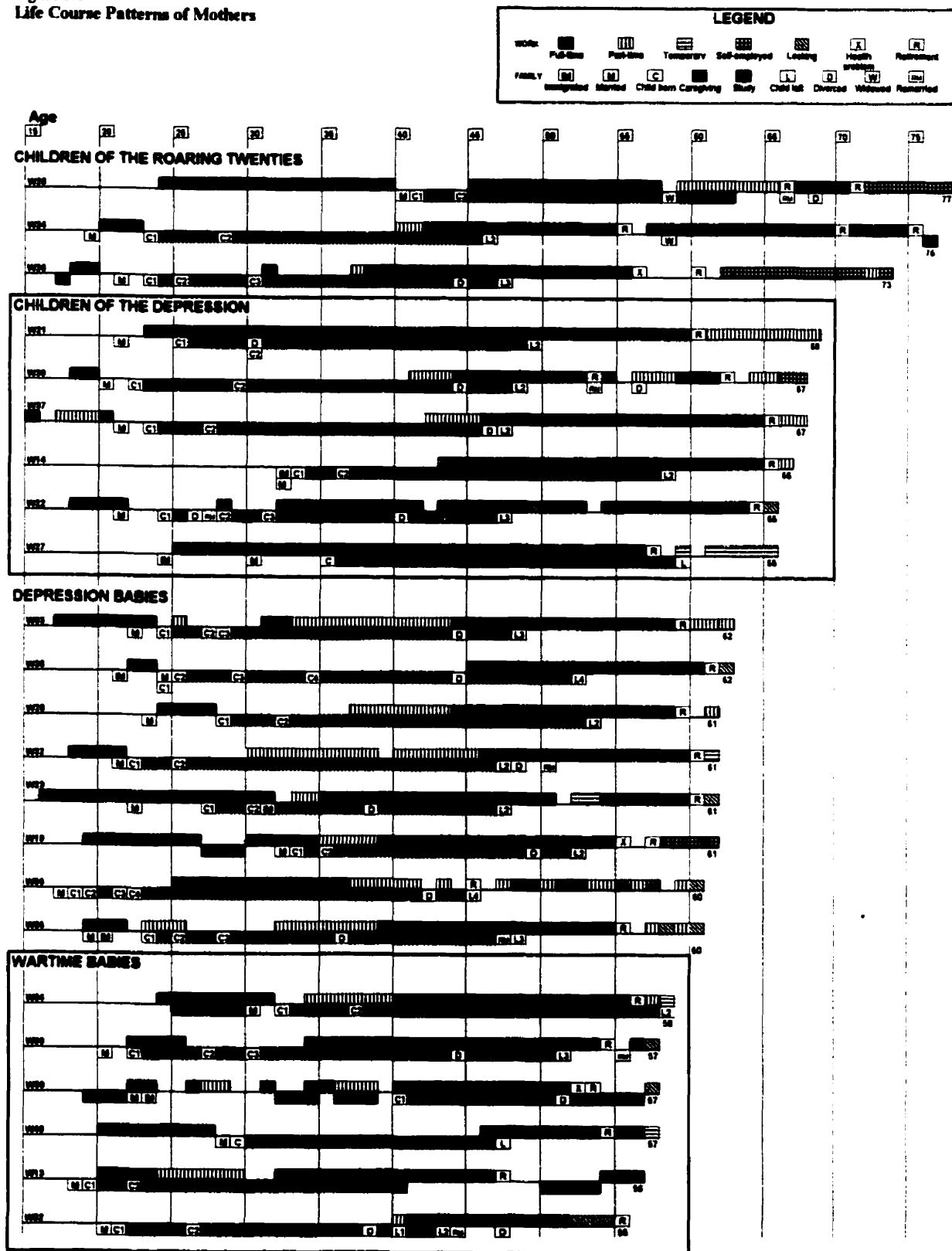


Figure 5.6
Life Course Patterns of Mothers



cohort, the “Depression Babies”, tended to work more years before having children than those belonging to the previous two groups. They tended to re-enter the labour market sooner, often when their youngest children were still toddlers, by which time they were in their early thirties to early forties. Most worked part-time for a number of years while the children were growing up, then full-time until retirement.

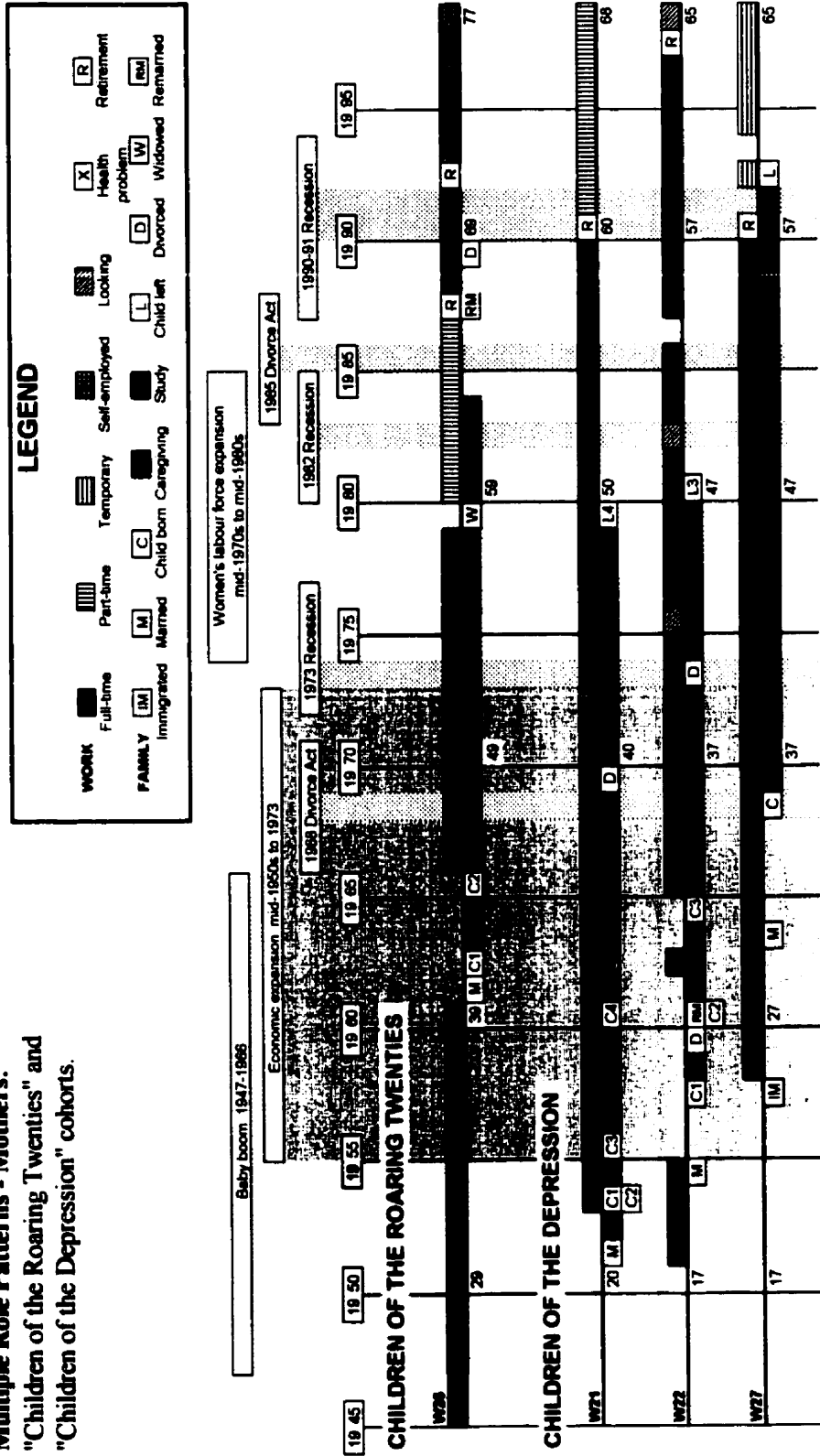
The life course diagrams of the mothers belonging to the fourth cohort, the “Wartime Babies”, show the greatest variation in family and work patterns. Some returned to work soon after their children were born while others did not work at all until their children were teenagers. More mothers in this cohort than in the previous three returned to school while working and/or raising children.

Some mothers in all cohorts worked more or less continuously, either full-time or part-time, while raising children, but among those in the third and fourth cohorts this pattern was considerably more evident. In sum, it appears that the women belonging to earlier cohorts were inclined to substantially complete the task of raising children before returning to work, while those belonging to more recent cohorts were less likely to relinquish their work outside of the home entirely, even while caring for small children. For the mothers belonging to the third and fourth cohorts, working part-time may have been a compromise between the competing demands of family and work outside of the home, as suggested by Moen and Smith (1986).

The life course patterns of the majority of the mothers in the present study (fourteen of twenty-three) indicated that they had combined various family, work and study roles throughout most of their lives. Their patterns exhibited various durations and combinations of the following elements: work before marriage, delayed marriage, reduced family size, work outside of the home while raising children, acquisition of formal education after marriage, divorce, and re-marriage after divorce. These ‘multiple role’ patterns, are shown in Figure 5.7³².

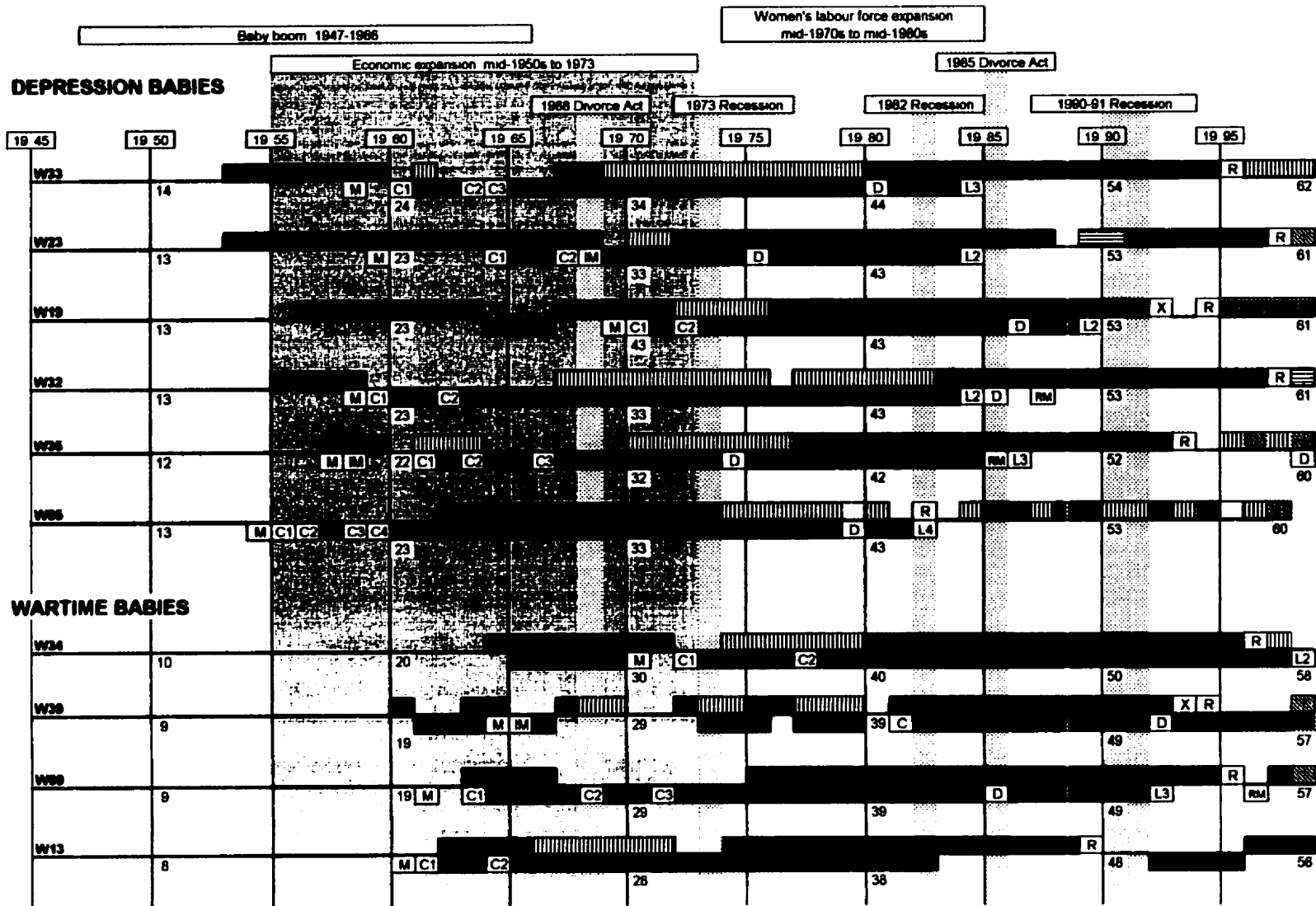
³² The concept of women’s multiple roles — the combining of work with family responsibilities — has been widely used in describing and analyzing the changes in women’s lives that have occurred since the Second World War. See for example Giele (1998) and Moen (1992), and Moen, Robison & Fields (1994).

Figure 5.7
Multiple Role Patterns - Mothers:
"Children of the Roaring Twenties" and
"Children of the Depression" cohorts.



Continued...

Figure 5.7 — Continued.
Multiple Role Patterns - Mothers



The remaining two-fifths of the mothers in the study sample (nine of twenty-three) married soon after completing their basic education, started their families shortly after marriage, and entered or re-entered the labour force when their children were of school age, or even later. Frequently they returned, at least initially, to part-time work. These patterns, labelled 'traditional', are shown in Figure 5.8. Within the study sample, traditional patterns appear to be more common among participants belonging to the "Children of the Roaring Twenties" and "Children of the Depression" cohorts. Two of the three married participants belonging to the first group, and three of the six belonging to the second group maintained a traditional separation between family responsibilities and work outside of the home.

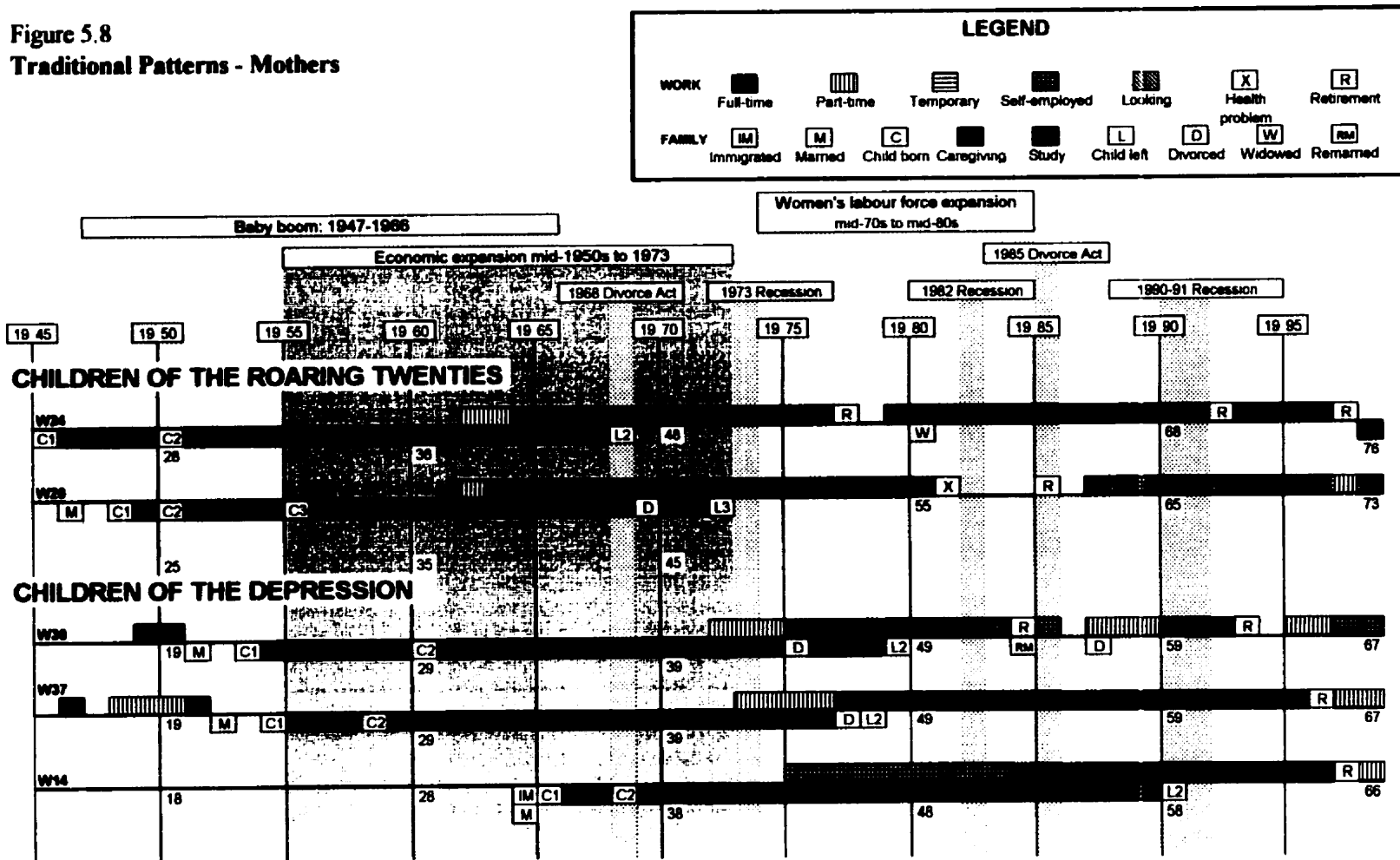
The practical consequences of the two patterns are underscored by comparing marital, maternal and labour force behaviour, as shown in Table 5.10. These findings are consistent. On average, the 'multiple role' mothers married and started their families when

Table 5.10 -- Comparison of Traditional and Multiple Role Participants

	Traditional	Multiple Role
Average age at marriage	23.4	24.6
Average age at birth of first child	25.1	28.0
Average number of children	2.6	2.3
Average age at return to work	41.1	32.5
Average total years in labour force	22.1	31.8

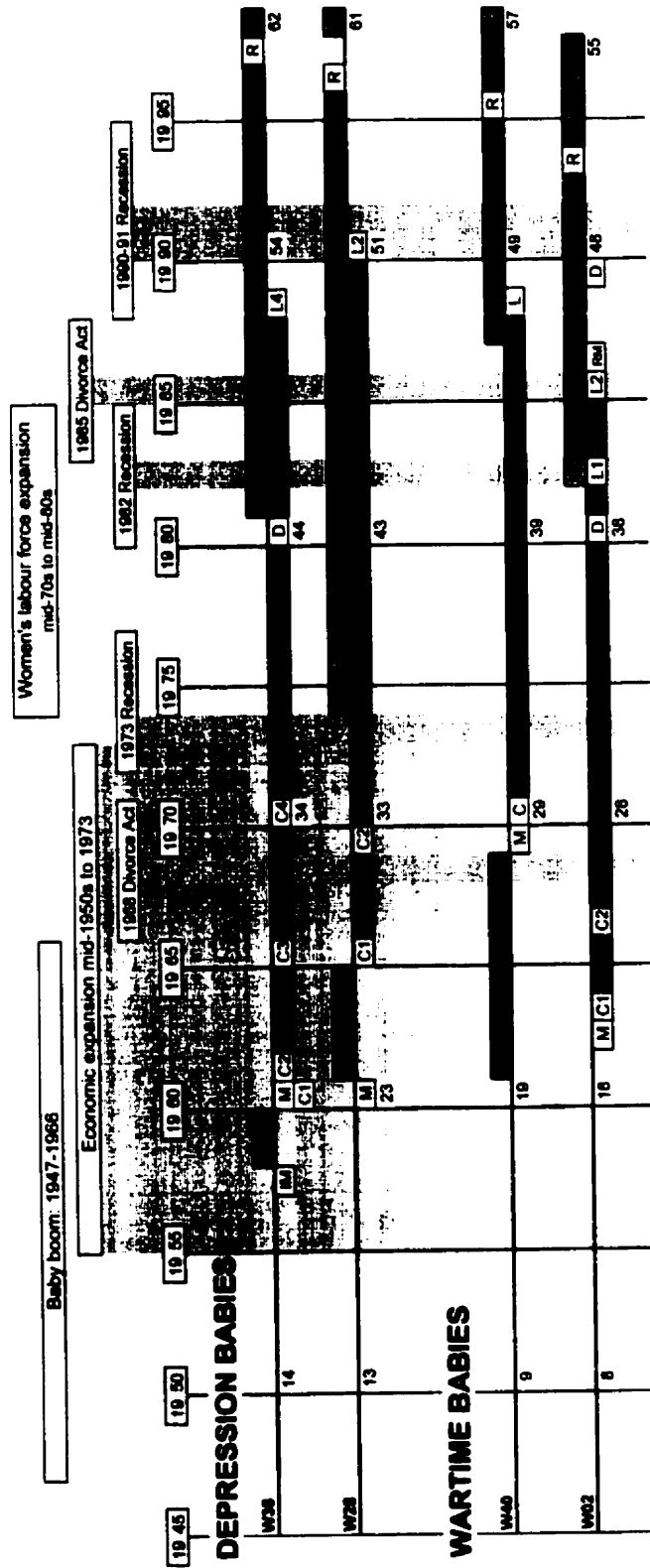
they were older, had fewer children, and returned to the labour force sooner after their last children were born than the 'traditional' mothers. Moreover, while all but two of the traditional mothers returned initially to part-time work, usually when their youngest

Figure 5.8
Traditional Patterns - Mothers



Continued...

Figure 5.8 — Continued.
Traditional Patterns - Mothers



children were of school age, three of the multiple role mothers did not leave the labour force for significant periods at all when their children were born, and seven returned directly to full-time work. Consequently they spent, in total (part-time and full-time), almost ten more years in the labour force before retirement³³. As a consequence of their differential labour force participation over the years, the participants with traditional and multiple role patterns also differed in their financial positions after retirement. The average estimated income of traditional participants in the previous year was \$21,100, while for multiple role participants it was \$37,000. Four of the participants with 'traditional' patterns, all of whom were unattached, estimated their incomes to be \$18,000 or below, placing them precariously close to the Low Income Cut-Off, which was \$16,511 in 1998 for an unattached person living in a large urban area.

³³ Retirement here refers to the most recent retirement before participants were interviewed.

SECTION 4: SUMMARY OF FINDINGS

Distinctive generational world views

The findings indicate strong and fairly consistent differences among participants belonging to the four historically defined birth cohorts in the meanings they associated with paid work, retirement, post-retirement work, and volunteering. Differences are also apparent in the concerns participants belonging to the four cohorts expressed about public retirement income policies and in their orientations towards the future. These differences are summarized in Table 5.11.

To the extent that perceptions and attitudes are shared among members of a birth cohort, that cohort may be said to constitute a “generation” (Mannheim, 1952; Marshall, 1983). Henceforth, the term “generational group” will generally be used to refer to each of the four cohorts defined in this study.

The meaning of work

While there was some overlap, the meanings associated with work shifted across the four cohorts. Among the “Children of the Roaring Twenties”, work was seen as a way of contributing to the community, and as such formed an important part of their identities. To the “Children of the Depression”, work was a means of being a productive member of society, but also a way of maintaining social contact and avoiding isolation. For the “Depression Babies”, work was a means of being with other people, but was also a way to maintain independence. The “Wartime Babies” saw work either as a vehicle for the achievement of professional goals or, for those who were less advantaged, as a necessary source of income.

The meaning of retirement

The subjective meanings participants attached to ‘retirement’ were used for purposes of this study. If participants considered themselves to have retired before returning to work, this was accepted at face value. In fact, what ‘retirement’ meant for all but two of the participants, was the end of full-time employment. All of the participants

Table 5.11 -- Summary of Findings From Interviews With Study Participants, by Birth Cohorts

Generation	Meaning of work	Meaning of retirement	Meaning of post-retirement work	Meaning of Volunteering	Concerns re: policy changes	Plans for the future
“Children of the Roaring Twenties”	Being useful, Part of one’s identity	Physical and mental decline	Keeping busy, making a contribution	A lifelong duty to one’s community	“We’re prepared to defend our interests against unwanted change”	Most don’t plan to retire, will work as long as able
“Children of the Depression”	Being productive, socially involved	Loss, isolation, end of involvement	An antidote to boredom; part-time preferred	Helping the less fortunate Learning new skills	“We won’t be affected, but younger people will be”	Most don’t plan to retire, will work as long as able
“Depression Babies”	Keeping active and supporting oneself	Okay for other people (but not for me) vs. A remote possibility	An antidote to boredom; part-time preferred A source of extra money	Give something back Learn new skills, Make contacts	“We don’t expect government benefits to be there for our children”	Some have plans to retire at a specific time/age
“Wartime Babies”	Personal satisfaction, Professional goals vs. Earning a living	An opportunity to achieve goals vs. A remote possibility	New opportunities to use skills vs. Earn a living, save money	Learn new skills, make contacts	“We’re not counting on government - we must look after ourselves”	All plan to retire at a specific time/age

had held a full-time position from which they had 'retired' before returning to work. They did not associate retirement with other criteria often used in retirement studies such as a particular age, a ceremonial retirement 'event', or receipt of a pension. They regarded it as a state of not working full-time, following an extended period of full-time work. The two exceptions were both members of the youngest generation. One had changed careers after being permanently laid off from her first job, and at the time of her interview was working full-time in a renewable contract position. The other had returned to work full-time after retiring early from a career job, but was in the process of looking for a part-time job that would allow her to have more free time.

Participants' attitudes towards retirement reflected the world-views shared by most members of the generational groups to which they belonged, which in turn coincided with the historical conditions experienced by those groups, particularly during their young adult years. The predominant reasons for retirement varied from one generational group to the next in accordance with changing structural conditions.

Few of the study participants belonging to the "Children of the Roaring Twenties" and "Children of the Depression" generations were favorably disposed towards retirement. The majority talked about it in mostly negative terms. They saw it as 'loss' — loss of income, loss of structure in their lives, and loss of regular contact with people. Retirement was described by one participant as "the end of involvement"; by another as "isolation"; by another as "a big void"; and by another as "sheer boredom". They did not identify with retirees, and did not want to think of themselves as retired. The participants belonging to the "Depression Babies" cohort were more ambivalent in their feelings about retirement, with a few indicating that they planned to retire at a specific age, and one suggesting that retirement was an opportunity to 'try new things'. About one-half of these women owned a RRSP, indicating that they had been setting aside money for their eventual, permanent retirement. In contrast to the other three groups, the "Wartime Babies" were inclined to be more positive about retirement. All said that they planned to retire at a specific age, or after achieving specific goals, and most had set aside money in a RRSP for this purpose. This shift in study participants' perceptions of retirement may be related to the different expectations of older and younger generation groups, which

may in turn be connected to the institutionalization of retirement through public retirement income programs during the post-War period. Thus, 'final' retirement may be seen among women in younger age groups as a normative, socially sanctioned event, while for those in older age groups, it may mean relinquishing one's identity as a productive and valued member of society. However, the extent to which retirement is seen as a potentially positive experience may be largely dependent upon one's financial circumstances. Those who are advantaged are likely to feel more positive about the prospect of retirement than those who are disadvantaged.

Post-retirement work

An important difference among participants belonging to the four generations was the extent to which they rejected or accepted the probability of final retirement (in the sense of full withdrawal from paid employment or self-employment). Because all of the participants continued to work, or intended to do so, after ending full-time jobs, it was also apparent (and verified by the Focus Group) that post-retirement work was part of a process towards eventual, 'final' retirement, even if some were not prepared to think in those terms.

All participants in all generational groups said they wanted to work or continue working. Very few, however, said that they would prefer to work on a regular, full-time basis. They wanted the flexibility to control how many hours they worked and to take time off when they chose to. Most were willing to forego earning significant income in order to have these advantages. Several said they preferred part-time to full-time work, because it got them out of the house, kept them busy and provided some extra money, all without the hassles associated with full-time work. Those involved in temporary office work extolled its benefits for similar reasons, but also claimed that it paid reasonably well and one could choose to work fairly regularly. The preference for part-time work seemed somewhat paradoxical in view of the need expressed by several participants for supplementary income to maintain their present lifestyles and save for the future, and the fact that the part-time work available was mostly poorly paid and irregular. However, for the majority of participants, the advantages of part-time or temporary work, including

more time to pursue non-work interests and less job-related stress, apparently outweighed the disadvantages of irregular schedules and low pay.

Almost all participants associated post-retirement work with positive benefits. The "Children of the Roaring Twenties" kept working because they had always worked, and saw no reason to stop. They worked after retirement to maintain their sense of identity. The "Children of the Depression" emphasized the need to get out of the house, avoid boredom, be with other people, and do something 'useful'. The "Depression Babies" also emphasized the need to be with other people, the importance of being able to afford the extra things that "make life "worthwhile", and saving for the future. To the more advantaged "Wartime Babies", working after retirement was an opportunity to do things for which they had not previously had time, and meant being able to improve one's financial position. A few in each group needed to earn extra income to maintain an adequate standard of living. However, most said they would prefer to work part-time, or to work on temporary assignments. Most wanted the flexibility to control how much they worked and to take time off to do other things when they chose. Only a few expressed concern about the irregularity and low pay that characterized most of the part-time and temporary work available to them.

Given the fact that a high proportion of participants in all cohort groups indicated that the need or desire to earn extra money was at least part of the reason they continued to work, it is possible that their generalized rejection of retirement was really a rationalization of the marginal or near-marginal financial status of some participants. This possibility is further supported by the frequently stated view that retirement was fine for other people but not for them, suggesting that they did not feel their resources were adequate to retire at present, and did not expect this to change in the future.

Although only a few participants felt that they had been subjected to overt gender discrimination in employment, some participants in all but one cohort — "Children of the Depression" — said they had experienced age discrimination when looking for work, or in work situations. One woman in the oldest cohort felt that she had been denied work in the past because of her age, and another in this group thought she was likely to have

difficulty finding work in the future because of her age. Two women in the “Depression Babies” cohort and one woman in the “Wartime Babies” cohort complained that their age was a factor in the difficulties they were experiencing finding employment; but they were also concerned with issues such as the costs associated with conducting a job search and upgrading their skills, implying that their difficulties were multiple, and not related only to age and/or gender.

The focus group confirmed that many people prefer part-time and temporary work to full-time work after retirement, especially if they have a private pension income. The members of the group agreed that part-time or temporary work is attractive because it carries less responsibility and is less stressful, than full-time work, involves less involvement in ‘office politics’, gives the freedom to work when and as much as one wants to and leaves more free time for other interests. The only significant drawback identified by the focus group was that the pay is usually very low (anywhere from \$7.00 to \$12.00 per hour) which leaves very little after taxes. They suggested that those for whom part-time work is a way to supplement pension income would probably prefer not to go back to full-time work, but those for whom money is the main consideration would take full-time work if they could get it.

Volunteer involvement

Chappell and Prince (1997) identified three independent factors associated with the reasons given by older Canadians for volunteering, which they labelled, self-interest, obligation and social value. The self-interest factor consisted of such motives for volunteering as meeting people, learning new skills; doing something that you like to do; and making contacts useful for employment. The obligation factor included fulfilling religious obligations or beliefs and feeling that one owes something to one’s community. The social value factor included helping others and helping a cause one believes in. The authors concluded from their study that, consistent with earlier findings in the literature, “Seniors are less likely to volunteer out of self-interest, but they are more likely to volunteer for reasons of obligation and reasons related to social value than is true of younger adults” (Chappell and Prince, 1997, p. 345). They point out, however, that it is

difficult to know if this difference is a cohort or an age effect: do seniors born during a certain period tend to volunteer for certain reasons, or do individuals' reasons for volunteering change as they age?

I considered two-thirds of the study participants to be active volunteers, because they were contributing time to voluntary community organizations at the time of the study. The proportion of active volunteers increased from older to younger cohorts. To determine whether the reasons for volunteering given by study participants conformed to the findings reported by Chappell and Prince (1997), I categorized active volunteer participants in each cohort according to their main reason for volunteering, using the factors, 'social value', 'obligation' and 'self-interest'. The results are summarized in Table 5.12.

Table 5.12 -- Main Reasons for Volunteering

	Social value	Obligation	Self-interest	Total
"Children of the Roaring Twenties"	0	1	2	3
"Children of the Depression"	3	0	2	5
"Depression Babies"	2	0	4	6
"Wartime Babies"	2	1	3	6
Total	7	2	11	20

Among the participants, the reasons given for volunteering clustered around 'social value' and 'self-interest', as defined by Chappell and Prince, with only two out of twenty volunteering out of a sense of obligation. In all but the "Children of the Depression" cohort, self-interest was the predominant motivation. This may be related to the fact that all of the study participants were at least potentially on the lookout for employment opportunities, and for a high proportion, volunteer organizations and

activities were seen as one source of skill-building, work experience and making contacts that could lead to employment.

Policy concerns

With a few exceptions in each cohort, participants revealed only passing knowledge about, or interest in, reforms or proposed reforms to public retirement income policies for seniors. Few were well informed about recent amendments increasing Canada Pension Plan contributions, or had heard about the proposed Seniors Benefit, both of which had received considerable media attention in the months prior to the study. Most did not feel that they would be personally affected by such policy changes. Perhaps this was because those belonging to the three oldest cohorts were already receiving government old age benefits and were no longer required to contribute to the CPP, while at least some of those in the youngest cohort were too concerned with meeting their present needs to worry about future retirement benefits. Several participants belonging to the “Children of the Depression” and “Depression Babies” groups expressed concerns about the impact that changes in government income security policies would have on younger people, such as their children, who were not yet retired. Two complained that the high rate of income tax on earned income constituted a disincentive to work for low wages.

Future plans

Not only was retirement rejected by most participants as a present option for themselves, but two-thirds stated that they had no plans to retire, or that they intended to keep working until they were no longer able to do so. Most of the exceptions were found among those in the youngest, “Wartime Babies” cohort, all of whom tended to be more accepting of their own retirement and half of whom were well prepared for it financially.

Different life course patterns

In addition to differing generational world-views, the life course patterns of study participants also varied markedly, according to both generational membership and marital

status. Three types of life course patterns were identified: one for ever single and childless women and two for mothers. The pattern of ever single and childless women tended to be uniform, typically consisting of entry to the labour force shortly after completing education, and retirement after thirty to forty years of steady employment. One of the mothers' patterns, labelled 'traditional', was sequential, consisting of marriage within a few years of completing education, followed by birth of the first child within a few years, then several years of child rearing with minimal work outside of the home, then entry to the labour force in the thirties or forties after children entered school, or sometimes following divorce. The other mother's pattern, labelled 'multiple role', often began with several years of work between the completion of education and marriage, and combined child rearing with return to formal education, part-time or sometimes full-time work even before children entered school.

Among the study participants, multiple role patterns were increasingly common from one birth cohort to the next, which further supports the suggestion that the differences were generational, not individual.

Summary

In this chapter, the socio-demographic characteristics of the study sample were described, with comparative national and regional information to assist in locating the study sample within the larger population. The participants were found to be younger on average and to have higher levels of education and income than the general population of women in their age groups, and a higher proportion were unattached, mostly through divorce. Findings from interviews with the participants were presented, indicating the meanings they associated with work, retirement, volunteering and post-retirement work, their views on changes to public retirement income policies, and their orientations towards the future. Finally, three types of life course patterns found among the study participants were identified: traditional and multiple role for mothers and career for ever single and childless women. The next chapter is devoted to interpretation of the findings.

Chapter Six

DISCUSSION

Introduction

The findings presented in Chapter Five reveal differences in the meanings that participants associated with work, retirement, post-retirement work, and volunteering. They also reveal qualitative differences in the concerns expressed by participants about public retirement income policies and in their orientations towards the future. These differences corresponded fairly consistently to the location of participants within four historically defined birth cohorts, and were strong enough to suggest that four generations, each with a distinct world-view can be identified within the study sample (Mannheim, 1952; Marshall, 1983).

Differences were also found in the life course patterns of participants. Three types of patterns were identified: a 'multiple role' type found among a majority of participants who were mothers; a 'traditional' type found among the remainder of the mothers; and a 'steady career' type which was found to be consistent among ever single and childless participants. There were important differences among mothers with traditional and multiple role patterns in their average ages at marriage, birth of first child, and return to employment outside of the home. They also differed in the number of children raised, total years of labour force involvement across the life course, and average income after retirement. Moreover, even within this sample of thirty women, the proportion of multiple role mothers increased in each generation.

How can the generational differences in world-views and life course patterns among the participants in the present study be interpreted? More specifically, how were interactions between individual agency and changing social structure manifested in their life course patterns, and how did these interactions affect retirement and reverse

retirement behaviour in later life? In the present Chapter, I explore the possibility that these differences reflect changes in the way the women in the study sample adapted their lives in response to changing social structural conditions, drawing upon the theories of reflexive modernization (Beck, 1992, 1994 and Giddens, 1991, 1994) and reflexive life planning (Giddens, 1991) which were outlined in Chapter Three. The purpose of this exercise is not to develop theory, but rather to make use of the aforementioned theories to interpret the findings of the present study. I suggest that the study findings offer substantial support for the arguments put forward by Giddens (1991) and Beck (1992), namely that as the contours of high modernity have crystallized over the past half century, individuals have increasingly engaged in a process of reflexive life planning in response to the risks associated with changing social structural conditions. Among the study participants, I will show that those who remained sufficiently flexible across the life span to adapt to changing conditions were best able to manage the risks of modernity, including divorce and unexpected, involuntary retirement, and were best able to manage the transition to final retirement through post-retirement work. I suggest that the relationship between the extent to which these women made strategic life choices to accommodate changing conditions, and their relative advantage or disadvantage after retirement bears further investigation. I then explore the atypical behaviour of some participants, drawing upon Giele's (1993, 1998) work, to suggest that some individuals led the way in experimenting with new strategies and lifestyle choices in response to changing conditions, spreading life course innovation among their contemporaries. Finally, I comment on the generational differences found in the study participants' perceptions of public policy related to retirement income security.

Confronting the risks and consequences of high modernity

I begin by recapitulating the arguments put forward by Beck (1992) and Giddens (1991), which were outlined in Chapter Three. These authors argued that life in the late twentieth century industrialized world is characterized by rapid change and the escalation of risk on a historically unprecedented scale. Although the personal risks of daily life have been mitigated to a considerable extent by modern medicine and public health and

safety practices, new risks have arisen from the widespread application of technologies in agriculture, transportation, energy and many other fields. We are barraged through mass communications by information about 'high consequence risks' — for example, the life-threatening turmoil wrought by natural and man-made disasters in near and far-flung parts of the globe — and this combines with increasing awareness of risk in our daily lives to generate a pervasive sense of insecurity. As social actors, we search for a sense of stability and predictability in our daily lives, turning to abstract systems of technical and expert knowledge to provide reassurance; but the knowledge claims of experts often conflict, and we become increasingly doubtful of their ability to protect us from harm. We continuously revise our identities, constructing reflexive autobiographies and choosing from a wide range of lifestyle options that "...give material form to a particular narrative of self-identity" (Giddens, 1991, p. 81). As we take greater personal responsibility for what happens to us, we carefully assess the risks in our daily lives, and consider the steps we can take to minimize their worst consequences. We seek to balance risk and opportunity, recognizing that self-actualization requires us to take chances. We become increasingly aware of the implications of our life choices, and we self-consciously plan our futures; but our life plans are always subject to revision as we become aware of new conditions and new sources of risk. In these attempts to gain a measure of control over the material and social conditions of our lives, we become the authors of our own identities and our own futures. While we remain connected to those around us, even our intimate relationships become open to modification and re-negotiation in light of our constantly evolving identities and emergent life plans.

Giddens and Beck argued that this state of affairs is relatively recent. In the feudal or 'pre-modern' period, identity, social status and individual destiny were largely determined by tradition, kinship, locality and gender, which governed with whom we interacted and how. With the emergence of industrial society, the traditional constraints of feudalism were loosened, and individuals were 'released' into the wage labour economy, but within the new structural constraints of class, stratification, family and differential gender status of men and women. In the current 'high' phase of modernity, which gained momentum following the Second World War, sources of identity and

security associated with the industrialism are receding, in their turn, into the background due to the reflexive processes of modernity itself. A trend towards individualization is taking hold, whereby each individual strives to maximize his or her flexibility in the new, global labour market, unfettered by ties to marriage, family and place.

Women were profoundly affected by this transition from the conditions of industrial society to those of risk society. Among the most obvious risks women encounter as 'emancipated' individuals in the evolving, reflexive phase of high modernity are divorce, substandard employment, involuntary loss of employment and involuntary retirement. Following retirement, women frequently face the risks of inadequate financial resources, dependency (on a man, adult children or the state), and an indeterminate period of loneliness and isolation in old age. Each of these risks arises from or is exacerbated by the massive structural change that attended the emergence of high modernity.

I will now explore the nature of the risks faced by the study participants, related to divorce, involuntary retirement, and low income after retirement. I will make reference to their experiences to illustrate some of the specific strategies they used to cope with these risks, and I will argue that the application of these strategies indicate increasing engagement in reflexive life planning from one generation to the next. I will argue that, individually and collectively, the participants re-shaped their identities and made dramatic changes in their lives to accommodate changing structural conditions.

Divorce

The situations of men and women in divorce are quite different. Since divorce courts normally give the biological connection between a mother and her children precedence over the claims of fathers, women generally receive custody of children upon divorce while losing a substantial source of family income. The consequences of divorce for women include having to financially support themselves and their children for several years. At the same time, the structure of the labour market does not generally provide women with opportunities to earn incomes sufficient to ensure independence. As Beck (1992, p. 112) observes,

Divorce law and divorce reality, the lack of social protections, the closed doors of the labour market and the main burden of family work characterize some of the *contradictions* which the individualization process has brought into the female life context.

Amendments to the Divorce Act in 1968 and 1985 precipitated dramatic increases in annual divorce rates. While only one of the five participants belonging to the "Children of the Roaring Twenties" generation had divorced, four of the six ever married participants belonging to the "Children of the Depression" generation and all eight of those belonging to the "Depression Babies" generation had done so, as had three of the six married participants belonging to the "Wartime Babies" generation. For these women, working full-time outside of the home became a necessity when their marriages ended, and continued to motivate their return to work after retirement, to varying degrees. Life planning strategies, such as delaying marriage and maternity to keep one's options open, obtaining education beyond the high school level and working before marriage to gain experience before starting a family, were important determinants of participants' abilities to successfully manage the divorce transition.

The 1968 Divorce Act amendments offered women an opportunity to leave unhappy marriages which had not previously been available; but their individual circumstances and pre-divorce life choices contributed to varied outcomes.

The only divorced participant in the "Children of the Roaring Twenties" group explained that she had had to take a central role in keeping the family together, since her husband had been so emotionally scarred by his War experiences that he had not been able to provide for his family. She had worked full-time from the time her children were teenagers until her divorce, which occurred the year after the 1968 Divorce Act amendments, and she continued to support her two children through university, working full-time until retirement. After recovering from the serious injury that had caused her retirement, she continued to work at a variety of part-time jobs to supplement her meagre private pension. She saw herself working until her health failed, and had no plans to retire permanently before then.

Two divorced members of the “Children of the Depression” group worked full-time throughout most of their adult lives while raising families. These were strong-willed women who were determined to be self-sufficient. In this sense they were ahead of their time, leaving unhappy marital relationships to fulfill personal life goals. Their divorces appeared to be largely inconsequential to their independent financial status, indicating the importance of continuity of labour force participation for women’s independence. After retirement, which they abhorred, these two continued to work, primarily as a way of maintaining social contact and avoiding boredom.

Two other divorced members of this group did not participate in the labour force for twenty-one years while they raised their families. They both divorced when their youngest children were almost ready to leave home. Although both had worked part-time for a few years before their marriages ended, they began to work full-time only after divorce. The outcomes for these two women were quite different, again illustrating the importance of continuous labour force participation. One used her social contacts and reputation as a leader in volunteer work to start a business career. Ten years later she remarried and gave up her work, but returned to work in a few years when her second marriage failed. After she retired from full-time work to caregive, she engaged in part-time self-employment because she could not afford to retire permanently. In her case, a twenty-one year absence from the labour force to raise children, the interruption of her business career by a second divorce and (as recounted below) the substantial loss of invested savings combined to foil her best efforts to become financially independent. After retirement she continued to work, hoping that the business service operations she created would help her return to her accustomed level of independence. The other, who worked steadily for nineteen years for a series of employers after her divorce was able to accumulate sufficient resources to retire with reasonable security. The continuity of her employment after divorce was attributable to the business skills she had acquired early in life, as well as her calculative involvement in volunteer activity to secure business contacts. After retirement, her contacts from volunteer work led to two paid part-time jobs that she held concurrently.

All but two of the nine ever married participants belonging to the “Depression Babies” generation were separated or divorced at the time of their interviews, which suggests that the changes in divorce law may have had a disproportionately strong effect on them. Only one of the divorcées in this group did not work at all while raising her four children. Having not worked for over twenty years, this woman re-entered the labour market at the age of forty-five, immediately following her divorce. She succeeded in finding full-time employment in the early 1980s, but sixteen years later the business that employed her failed. The unexpected loss of her job proved to be catastrophic for her. She was unable to find equivalent, full-time employment, and became dependent on social assistance at age sixty-two. She had become acutely aware of the dire consequences, for women like herself, of staying home for several years to raise children:

Researcher: Did you go back to work after you were married?

W38: No, no I didn't. [Husband] didn't want me to work. And we had a lovely house in [city]. And there's the demise of the person that stays at home you see. While also if you afterwards land up with four children. Most of the people in the area didn't go to work.

Another divorced mother of four from this group reflected on how she and her contemporaries had seen marriage and children as a way to ‘escape’ from their parental homes when they were young women just out of school, and how this youthful decision shaped their immediate priorities and limited their options:

W05, p. 21: I had kids early, so my... well, I had to get away from the parents, number one, so in those days that was the only way you could do it. That was the only ‘acceptable’ way for a girl to leave home. ...So I did it. So when you have four kids in four years that's your priority. So I worked part-time when I could if it fitted the household. If it didn't I had to quit.

Perhaps in an effort to rectify her earlier life choices, this woman experimented with several alternative lifestyles in mid-life. After working in a full-time clerical job in the financial services industry while raising her children, she had returned to school full-time and obtained a university degree. However, the recession of the early 1980s prevented her from obtaining full-time employment in her field. When she received an

inheritance, she divorced her husband, took early retirement at age forty-five, and moved to another province. Fifteen years later, after subsisting on mostly part-time and temporary work and unemployment insurance in a region with chronic unemployment, she returned to her home province to seek a regular, part-time job. Her story is one of dogged determination to change her identity from child bride to university graduate to self-sufficient heiress to businesswoman through reflexive life planning. It also serves as another reminder that even well-intentioned plans can run afoul of structural barriers such as recessions and regional unemployment.

Five of the women in this group had adopted strategies early in adulthood, consistent with the notion of engagement in reflexive life planning, that served to insulate them from the material consequences of divorce. All five had worked at least part-time and three had worked mostly full-time while raising children. Three were working full-time when their divorces occurred. Four of them had increased their capacity for independence by obtaining further education after marriage.

Reflexive life planning also was strongly evident in the ways that participants belonging to the "Wartime Babies" generation managed their lives. Four of the six mothers belonging to this generational group did not work before marriage, but their levels of education were higher on average than those of their predecessors, indicating that they had spent more years in formal education before marriage. Four of the six worked continuously or returned to work soon after their children were born, and two of these obtained graduate degrees.

One of the three divorcées in this group had worked full-time as a teacher for several years before her divorce. Although she suffered a loss of income and a downward adjustment in lifestyle, she and her three children did receive support payments which enabled them, with her personal income, to weather the financial consequences of a broken marriage reasonably well. Another member of this group, in contrast, did not work before marriage and remained at home to raise her children before her divorce. She was placed in the position of having to reduce her lifestyle drastically when her husband refused to pay for her support, and was forced to go to work at the age of forty for the first time. She

then worked for only eleven years in a succession of jobs, after which she became chronically unemployed when government funding for work in her field (social services) ended. She was unable to find employment, retired 'by default' at the age of fifty-five, and became dependent on provincial social assistance. This example again illustrates the difficulty of achieving financial independence when reflexive planning begins too late. The structural risks and continual change associated with high modernity cannot always be neutralized through even the most self-referential efforts of individuals. While the modern individual may choose a traditional lifestyle as a way of coping with the pervasive anxieties of modernity, she or he must be aware that this choice is only one of many options (Giddens, 1991, p. 182). Self-awareness is poignantly captured in this women's reflection upon the socially structured conditions of her marriage and the consequences of not taking steps earlier in life to prepare for the contingency of divorce:

W02, p. 4: Well when I got married I had finished grade 13 and it was at 20 I got married. I came from northern Ontario so I guess I don't know. Maybe everybody did that. You just got married and because when my husband went to university in Waterloo I was up north and I worked in his parents' store. It wasn't really a job it was just something to do. It wasn't a career. It wasn't anything. So waiting for him to finish school. And here I moved from northern Ontario to Toronto with no education, no nothing. And then I feel oh god. Then for a while I hated him. Oh it was just - but the thing is I could have gone to university when I was married and I didn't.

Involuntary retirement

Unexpected job loss is one of the pervasive risks of modern life. Its successful management demands a major investment and redirection of energies from affected individuals. Strategies for coping with this contingency include insulating oneself against long-term unemployment by making educational and skill development choices that enhance one's human capital and improve chances of early re-employment; developing a systematic job search strategy and a network of employment contacts and; and developing a contingency plan to meet ongoing expenses while unemployed. When unexpected loss of employment happens to older workers, they are often at risk of long term unemployment. If they are offered a financial incentive to retire early or a severance package, a decision to retire may seem like a more appealing alternative.

A high proportion of the study participants experienced unexpected loss of employment at a time in their lives when permanent withdrawal from full-time participation in the labour force was a meaningful option. Their range of responses to this event is again indicative of their differential involvement in reflexive life planning. Some were relatively passive, accepting the end of their jobs, and often implied early retirement, as inevitable. Others were emotionally upset, internalizing their feelings of anxiety and lost self-esteem. Still others took decisive action, if not to keep their jobs, then to obtain the most favourable settlement or find alternative employment. Only two returned to full-time work.

Only one participant in the "Children of the Roaring Twenties" group had retired by choice. One had retired for health reasons, and three had retired from full-time employment reluctantly when they reached (or, in two cases, exceeded by several years) standard retirement age. All but the one who had retired by choice held strong, negative views of retirement, consistent with popular opinion in the 1950s that associated retirement with low income, boredom and poor health (McDonald, 1990, p. 32). Although they did not feel that being required to retire at any particular age was fair, they accepted it as an institutionalized rule that was beyond their control. They sought to remain involved in the world of work after retirement, primarily through self-employment.

Retirement from full-time employment had not been a pleasant experience for most of the "Children of the Depression" participants, only two of whom had retired by choice. Three were subjected to mandatory retirement rules, two were permanently laid off and two retired for other reasons. One-half expressed strong, negative views, while the other half were neutral in their views of retirement. While most of them stoically accepted retirement, one ever single woman, who had retired after losing her job to layoff during the 1990-91 recession, eventually summoned the courage to complain to the president of the company that had laid her off about the insensitive way she felt she had been treated. Then, she methodically developed a plan to become re-employed and secure her future retirement. A married participant in this group, faced with mandatory

retirement at age 65 and worried that she and her retired husband would have financial difficulty if she could not continue to work, negotiated with her employer to continue working part-time for an extra year. These actions are early examples of individual agency in the face of structural change, that became more common among successive waves of women as they encountered the instabilities of the labour market. After retirement, the "Children of the Depression" participants engaged in a range of part-time, temporary and self-employment activities, some for primarily social reasons and others primarily to earn extra income.

Early retirement due to unexpected job loss, which resulted from massive structural change in the Canadian economy, was a major risk encountered by the "Depression Babies" participants. Compared with other study participants, their loss of employment during the corporate and public sector re-structuring of the mid-1990s was disproportionately high. Only two of the ten had retired by choice. One had been laid off, and four were offered early retirement incentive plans (ERIPs). Three had retired for other reasons. Most accepted the loss of employment as inevitable, or internalized their feelings of shock, anxiety and lost self-esteem. But in a departure from the general pattern of passivity shown by most of these participants when they lost their employment, one who was offered an ERIP took the offensive, seeking expert legal advice to negotiate terms of separation that were acceptable to her. Another who had retired for health reasons enlisted the help of her union to fight her employer's decision to deny her extended health insurance coverage. Following retirement, the women in this group, most of whom were unattached and not yet eligible for full public pension benefits, worked or sought work to supplement their modest private pension incomes and to set aside money in their RRSPs.

The "Wartime Babies" participants were not immune from the risk of job loss, but when it occurred, those with steady work histories and higher levels of education tended to be more assertive and proactive than their counterparts in the three earlier generational groups. One sued her former employer for wrongful dismissal when she was laid off, and won. Another returned to school after losing her nursing job, obtained a college diploma and started a second career. A third retired when job stress, exacerbated by a back injury,

prevented her from working. As she was recovering, she volunteered at a hospital, planning to make contacts that would assist her in regaining employment in her field. These were all carefully calculated strategies for managing the risks of unplanned job loss and involuntary, early retirement. Most of these women succeeded in finding work after retirement that was adequate to their needs, and was often related to their pre-retirement work. The consistent application of careful planning throughout their lives paid off after retirement as it had before. However, one of the seven, a divorced woman with few years in the labour force, was not able to recover from the unexpected loss of her job.

Inadequate financial resources

Many scholars have argued that the prevalence of low income and poverty among older, unattached women is a cumulative consequence of discontinuous labour force participation, underemployment and substandard employment over the life course (See for example Calasanti, 1988; McDonald, 1995; Nishio, 1987; and Logue, 1991). The poverty of older women, according to this view, reflects the contradictions of an institutionalized social and economic structure that fails to place economic value on the caring work of women in the home, while simultaneously failing to provide viable alternatives through adequate employment opportunities outside of the home, and supports such as affordable child care services (Eichler, 1996; Gunderson & Muzynski, 1990).

Compared with the averages for women in their age groups, the study participants had adequate or superior incomes, and many had access to personal resources that would be likely to sustain them in relative comfort in their later years, even were they to withdraw permanently from paid employment. However, the incomes of about one-third of the participants were barely sufficient to meet their current needs, and some faced the risk of falling deeper into poverty in the future. A few contemplated the prospect of becoming more dependent upon their children, or on provincial social assistance. Some of the more disadvantaged participants knew that their children would provide a 'safety net' if they were no longer able to earn enough money to get by, but they were very reluctant for that to happen.

The minority of participants who were disadvantaged or at risk of becoming so, saw working after retirement as a necessity rather than a casual, socially stimulating activity. In some cases, they turned to self-employment, since regular employment with reasonable compensation was difficult or impossible to find.

For three of the five "Children of the Roaring Twenties" participants, low income after retirement presented a potential problem. While all but one had private pension income in addition to OAS and CPP (and in one case, GIS) the incomes of three were very modest, one falling just below and another just above the Low Income Cut-off. Two reported that their incomes in the previous year were \$50,000 or more, but one of these was supporting her widowed daughter and two grandchildren, and the other carried a substantial mortgage on a recently purchased house. Following retirement, the limited employment opportunities for participants in this group who wanted or needed to work for financial reasons called for creative solutions. Three of the five were self-employed, one operating her own business, another doing occasional freelance secretarial work and other odd jobs, and a third doing freelance consulting, occasional teaching and part-time administrative work. It may be that self-employment was just another indication of their strong work ethic, since self-employment usually entails long hours for modest return, but it may also have been a calculative response to a structural barrier: the lack of regular, paid employment opportunities for women in their age bracket. These considerations, in addition to a strong work ethic, may explain why as a group these women had difficulty with the idea of final retirement. Most said they did not intend to retire permanently, and would continue to work as long as they were able.

As a group, the "Children of the Depression" participants were relatively well-off financially. Estimates of their personal incomes during the previous year, which ranged from \$18,000 to \$50,000, were all above the Low Income Cut-off (\$16,511 in 1998 for an unattached person living in a large urban area). All received OAS and CPP, five of the eight received private pensions and all but one owned a RRSP, other investments or both. Most participants in this group saw work after retirement primarily as a way of remaining socially active, especially if they were living on their own. This echoed the motivation of

many women of this generation who, as young mothers during the 1950s, had taken jobs to escape the boredom of housework and for social stimulation. After retirement, while they continued to regard employment as a source of social stimulation, most did not want the responsibility, time and energy demands of full-time work. In most cases, they did not need to earn a lot of money, but it was also apparent that full-time work, or well-paid, part-time or temporary work was not easily obtained. Of the eight, two worked full-time, but on a temporary basis. One held a regular, part-time job with her former employer, and another held two regular, part-time jobs concurrently. One did occasional, part-time office work, one was self-employed, and two were looking for work at the time of their interviews. However, earning extra money was mentioned by several of these participants as one reason they continued to work after retirement. A few were concerned that they might outlive their savings, or that they would not have enough to cover major contingencies such as poor health (possibly a veiled reference to concerns about the future of Canada's publicly funded, universal health care system).

The experiences of two participants in this group illustrate the personal consequences of failing to accurately calculate the balance of risk and opportunity. One, a divorced woman had lost a large amount of money on the stock market.

W30, p. 33: It was the 80's. We were all throwing it on the stock market which I did and promptly lost one third of it. I happened to - I waited 25 years to get some money and I got it in August and in October a third of it was gone.

This mishap had left her in relatively straitened circumstances. After retirement she tried to meet her needs by generating income through self-employment. Her misfortune exemplifies a risk to security which threatens many older people. Although the alleged prudence of establishing an individual retirement savings and investment vehicle such as a RRSP has become widely accepted, there is considerable reliance on 'expert knowledge' to guide investors through the arcane process of selecting and managing their investments. As numerous crises in financial markets have recently shown, errors of judgment in this highly uncertain area of institutionalized risk can lead to all but

irreversible damage for individuals, especially those who do not have the advantage of time to recover serious losses.

Another participant in this group represented the opposite extreme. She admitted that she was very conservative in her investment strategy, because she felt uncomfortable about risking her hard-earned savings. As a result, she had avoided opportunities for capital growth recommended by a financial advisor retained by her former employer:

Researcher: Have you talked to a financial adviser about your situation?

W14, p. 14: Yes but the way they talk... we aren't people who have a lot of money and who are young. We are not [prepared to] invest in long-term vehicles. That's why we stick with Canada Savings Bonds.

After retirement, the ten "Depression Babies" participants fell into two equal groups: those who were working at the time of their interviews and those who had not yet succeeded in finding suitable employment. Although none was employed full-time, those who were employed were more advantaged in most respects than those who were not. Their present incomes were higher, and they had more consistent work histories. Two were married, one was ever single and one divorced. One shared a full-time job with a friend, and another had obtained a steady part-time job through a friend. One continued to work at a part-time job she had started before retiring from full-time employment. The ability of these women to find post-retirement employment suitable to their needs indicated skill in reflexive life planning: making use of available resources and knowledge and maintaining personal flexibility to deal with risk and uncertainty — qualities some of them had cultivated throughout their lives.

In contrast, the experiences of the participants who were unemployed after retirement indicated the risks associated with unfortunate timing, structural barriers and lack of personal resources. One, who had not entered the labour market until her mid-forties, was unable to find suitable employment in the competitive labour market of the 1990s. Two others had been unsuccessful in establishing small businesses after retirement, due to unfavourable economic conditions and lack of previous experience.

The fifth had purchased a house just before she was offered an ERIP, and was anxious to earn extra income with which to make mortgage payments to avoid losing the house.

Despite their relative prosperity, some said they would not be able to afford to retire, an indication that they had carefully assessed the risks involved in retiring too soon. Yet, despite their professed lack of intention to retire permanently, seven of the ten had private pensions, six owned RRSPs and three had other investments, a clear indication of willingness to entrust their futures to the "abstract systems" of financial markets. Several also had professional financial advisors from whom they sought advice. This was one reason several of them had applied for CPP retirement benefits to begin at age sixty, a calculative assessment of opportunity and risk. These observations all indicate that most of these women were at least making some preparations and engaging in reflexive life planning.

Four of the seven "Wartime Babies" participants were relatively advantaged after retirement. Their estimated personal incomes during the previous year fell between \$33,000 and 58,000. Two of them held full-time jobs at the time of their interviews and a third was self-employed. The fourth was partially retired by choice, working part-time at her pre-retirement job with a large crown corporation. Three of these four had private pensions, but because of their ages (55 to 59), none was eligible for OAS or CPP benefits.

The remaining three participants in this group were relatively disadvantaged, having spent fewer years in the labour force before retirement than the others. One had remained at home to raise children, starting to work full-time for the first time in her forties. After her divorce, she worked full-time for a few years but was unable to find steady employment after retirement. Another had also returned to work in her forties to support herself and her retired husband, who had no pension.

Despite their acceptance of final retirement as an ultimate goal, however, the "Wartime Babies" participants wanted to keep working for at least a few years after retiring from full-time employment. In the cases of the most advantaged, they had professional or financial goals to achieve; in the cases of the least advantaged, they needed the money.

Individualization and public policy

The noticeable shift in the participants' perceptions of public retirement income policies across the generational groups bears some comment. Members of the two oldest generations were already in receipt of public retirement benefits. The participants belonging to the "Children of the Roaring Twenties" generation, even as they rejected the concept of full retirement, tended to defend the collectivist social security approach of the welfare state. They felt strongly that they were entitled to benefits such as OAS and C/QPP because they had paid for them in advance through their taxes. The "Children of the Depression" group also felt entitled to public benefits, but were concerned that future retirees — i.e. their children — might not be so fortunate, and would have to fight to keep them. The participants belonging to the "Depression Babies" generation did not yet qualify for OAS, but most had applied to receive C/QPP retirement benefits early, at age 60. They felt entitled to these benefits because they had paid for them, but had little awareness of how they might be affected by changes to the policies governing other public benefits such as OAS or GIS. Finally, the perceptions of participants belonging to the "Wartime Babies" generation, none of whom were yet qualified to receive public retirement benefits, fell into two categories. Those who had the advantages of private pensions from long-term professional careers felt that public benefits were not likely to make much difference to their financial status after they had retired permanently; but those who were less advantaged were generally uninformed about public pension policies and potential changes to them, because they tended to be more concerned about improving their financial status through private savings and investments before retiring permanently. Thus, perceptions shifted across the generations from entitlement to universal, public retirement benefits as a right among the oldest, towards a view that public benefits would not be available for future generations among those in the middle two groups and finally, among those in the youngest generation who were well-off, an acceptance that retirement income security was an individual responsibility. This is a clear example of what Beck (1992, pp. 100, 136) referred to as the "individualization of risk". In the individual achievement orientation of late modernity, social inequalities are

legitimized and personal crises are defined as individual inadequacies rather than institutional and societal failures.

Linking individuals and social structure

In Chapter Five, some of the major historical events and social structural changes affecting women's roles and identities in North America from the 1920s through 1970s were described. The cumulative impact of these events on women's lives were dramatic, but it is also clear that as their roles and identities changed, women in turn changed social structure. For example, through her analysis of records on the work lives of successive cohorts of American women over the course of the past century, Matilda White Riley uncovered increased labour force participation in each successive cohort. She described this phenomenon in a recent autobiographical recollection (Riley, 1999, p. 45):

From generation to generation, this wave [of working women] has mounted until, with the changes in lives, structures also began to change. ...Gradually the norms changed as well... First it became acceptable for women to work. Now it often is expected, even required, that women (at all income levels), even young mothers, *should* work. Clearly, changes in the individual lives of millions of women in succeeding cohorts (and their employers) have revolutionized both work and family structures.

As noted in Chapter Three, delineating the processes and mechanisms by which individuals interact with social structure to influence change is a continuing challenge for life course theorists. A clue to the nature of this process was offered by Mannheim (1952, p. 308) who observed that new practices adopted by younger generations are often originated by members of earlier generations. He referred to such individuals as "forerunners".

Giele (1993) studied the process of innovation which led to new life patterns of women in the modern age, with special attention to the role played by individuals who experimented with new identities and ways of living that were eventually emulated by others. Although her studies have focused on university educated women who assumed leadership roles in women's movements, a number of participants in the present study stand out as forerunners or innovators. For example, two participants belonging to the

“Children of the Roaring Twenties” cohort defied social conventions against married women working outside of the home. One, whose pattern was the least traditional of the three mothers in the “Children of the Roaring Twenties” group, worked for 16 years before marriage at age 35. She returned to full-time work shortly after the second of her two children was born. She also returned to school when her children were still toddlers, and returned again to complete a university degree after her first husband died.

Another woman in this group recalled how she had chosen to work despite the assumption of her peers that married women only worked if their husbands were poor providers. The example set by her widowed mother and the support she received from her husband and family eased the way for this woman to follow her own inclinations:

W24, p. 19: And I got a phone call from my best friend, wanting to know how my husband’s business was. And I said what do you mean? Why would she want to know? She said you’re working. I was five years ahead of my time. And I went to my husband, I says I better stop working because people are thinking that your business is failing. So he started to laugh. ...He said you do what makes you happy and you let me worry about my business. So we were both laughing. And my husband wasn’t surprised because my mother had had a women’s wear store beside my father’s in [home town]. And father died very suddenly when she was only forty-eight and my mother carried on that business with the help of my brother next to me. He was still quite young but my mother was a business woman. ...And she carried on that business with my brother for 24 years. And my mother ran her home - we always talked about how mamma got up in the morning, and the house was clean, the laundry was put on, dinner was ready and she went to business you know.

The decision of this women to return to work outside of the home while continuing to manage a household may have set an example for some of her peers:

W24, p. 19: Five years later everyone I knew was working. ...People really started to discover that there was ...it isn’t that I felt I wasn’t fulfilled because we had a lovely social life. It was just that I wanted something else because I had always loved working. Even when I finished school I loved my job. Whatever I had I enjoyed it.

Clearly, the innovators were not prepared to passively comply with the dominant opinion, reinforced by the advice of such experts of the era as Dr. Benjamin Spock³⁴, that young mothers should stay home to raise their 'baby boom' children. A participant belonging to the "Children of the Depression" generation tells how she reflected on her situation, and acted to improve it:

W37, p. 32: No I didn't always work. When the kids were growing up I was home. And then one day I was washing the kitchen floor and I'd go this is it. Today I'm going to get a job. And you know what I went and I got a job that day.

Another participant belonging to the "Children of the Depression" generation combined full-time work with child-rearing and elder care throughout most of her adult life. Her divorce appeared to make little difference to her independence, which was driven by her strong personality and the needs of her family. Another raised three children and worked full-time in a career she enjoyed while her youngest child was still a toddler. She developed a niche for herself in a traditionally male-dominated occupation. Both of these women took pride in their independence and self-sufficiency. They pioneered multiple roles before this pattern had become widely adopted by women, no doubt setting examples for their children and others around them.

The atypical patterns of two other mothers in this group would become more common in later generations. One, having worked full-time for several years before marriage in a job she enjoyed, continued to work full-time when her only child was born. The other, who had also worked for several years before marriage, returned to full-time work immediately after her third child was born and also continued to work full-time until retirement.

By the time the "Depression Babies" and "Wartime Babies" generations completed their basic schooling and prepared to enter the labour market, the innovative patterns described above had become more entrenched. Among the eight mothers in the first of these groups, all but one worked for a number of years before marriage. Four of

the remaining seven worked part-time and three worked full-time while one or more of their children were still pre-school aged. Among the six mothers in the second group, four worked before marriage. Three worked part-time and three worked full-time while their children were still pre-school aged.

The decision to work after retirement can also be interpreted as a life course innovation. In many ways it can be seen as a reflexive response to the risks of inadequate financial resources and social isolation that may become increasingly common as the labour force ages in the new millennium. From this perspective, the reverse retirees of today are exploring new terrain for others to follow. As they encounter the myriad pitfalls and opportunities of this terrain, they are changing its contours:

W09, p. 31: No as I say I think this is a growing trend because more and more people are retiring early, early as in 55 .. where a couple of decades ago I imagine it was still 60 plus. And I think at this age you're still energetic, you're still - you've still got good health. You still feel like you want to be doing something. And so I think this probably propels a lot of people to find another career as I have done.

Summary: women's retirement and reverse retirement in a changing world

Each new generation encounters the same sets of risks as its predecessors, but with a fresh outlook, which can lead to new solutions to old problems; but it also faces new risks, to which new solutions must be found, and which later generations may further modify in their turn (Mannheim, 1952; Ryder, 1965).

In the present study of thirty women, all of whom had returned to paid employment after retirement, four successive generations were identified, each with a distinctive world-view. Each of these generations had to contend with new risks presented by the new structural conditions that accompanied the evolution of modernity. These risks included marital breakdown, loss of employment, and inadequate financial resources. As each of the four generations in turn confronted the pre-existing contradictions of women's lives and encountered the new risks of high modernity, they

³⁴ Dr. Benjamin Spock's book, *The Common Sense Book of Baby and Child Care*, first published in 1946, became widely accepted as an authoritative source on child care for the parents of the post-war baby boom. Spock recommended that mothers stay home to care for their young children.

increasingly altered their life choices and engaged in a process of "reflexive life planning" (Giddens, 1991). With each generation, old ways of living associated with exclusive dedication to family responsibilities and dependency on a male wage-earner were gradually eclipsed.

Women of the "Children of the Roaring Twenties" generation faced the ultimate personal and societal challenges of survival. They worked individually and collectively to survive and to rebuild after the ravages of depression and war. Attitudes and values absorbed by children and young adults during The Great Depression and the Second World War followed them through life. A few innovators experimented with alternative roles for women, but traditional views of women's roles prevailed. As a generation, they associated retirement with the loss of income, social usefulness and health. To them, retirement in the sense of complete withdrawal from work was a repugnant concept. To some women of this generation, reverse retirement offered continuity of their pre-retirement identities as hard workers.

For the group belonging to the "Children of the Depression" generation, family responsibilities associated with parenting the first wave of the post-War baby boom took immediate precedence; but as children became less dependent (and raising them more expensive) they began to re-enter the labour market in the late 1950s to mid-1960s, seeking to escape from social isolation and the boredom of housework while earning supplementary family income. They began to conceive of alternative identities and ways of living. With the expansion of labour market opportunities, their tentative forays into the world of work became a flood. They rejected full retirement, which for many of them meant returning to domestic confinement and boredom. For some, especially those who were unattached, reverse retirement allowed them to be with other people and to remain involved in the community. For others, it was an important source of supplementary income.

In their quest for greater independence and self-fulfillment, women of the "Depression Babies" generation continued to produce the post-War baby boom, but actively explored alternative identities and lifestyles. The marriages of those who were

unable to reach acceptable compromises within conventional nuclear family arrangements frequently ended. Divorce required them to re-define their identities as the main providers for themselves and their families. In the labour market context, reflexive life planning became an increasingly important determinant of ability to adapt to changing social and economic conditions. In the mid-1990s, most of the study participants belonging to this generation were faced with unexpected job loss and early retirement. For some women of this generation, reverse retirement offered an alternative to abrupt, unplanned withdrawal from the labour force. It provided an opportunity to maintain their lifestyles and prepare more adequately for full retirement.

Women of the "Wartime Babies" generation were increasingly self-aware, and attuned to the risks of modernity. Many actively engaged in reflexive life planning, often from an early age. They often took advantage of educational and career opportunities, modifying the timing of family responsibilities accordingly. After retirement, the study participants belonging to this generation fell into two categories: those who had the advantages of private pensions from well-paid, long-term employment and those who had entered or re-entered the labour force in mid-life. The former had achieved a balance between family and career responsibilities in their lives, often choosing to work outside of the home and raise young children simultaneously. Some chose to retire early from successful professional careers, knowing that their financial futures were secure. These women planned to retire permanently at a specific age. For them, reverse retirement was an opportunity to achieve professional or financial goals before permanent retirement. The latter planned to retire eventually, but were focused on attempting to meeting their present financial needs through post-retirement work. Especially for those who were unattached, reversing the retirement decision following relatively brief work histories often entailed unemployment and under-employment in low wage jobs.

Chapter Seven

CONCLUSION

Introduction

In this chapter, I begin by identifying the limitations of the study. I then discuss the implications of the findings for various audiences, namely social workers and others who provide services to older women, government and private sector policy-makers, and researchers.

Limitations of the study

The use of a small convenience sample for this study was intentional. It served the purpose of obtaining information about the experience of reverse retirement from a group of women with fairly diverse backgrounds who had had a common experience. However, the findings are not representative of the experience of all Canadian women who reverse their retirement decisions. In particular, the experiences of minority and recent immigrant women, who form a significant and growing proportion of the aging population in Canada were unexplored, as were the experiences of those in the most disadvantaged groups, such as retired female workers in low-wage industries. The implications of the findings discussed below should be regarded as applicable primarily to women with characteristics similar to the study participants.

As described in Chapter Four, I took several steps to reduce my possible bias and my influence on participants' responses, to improve the accuracy of information included in the analysis and to improve the credibility of my interpretations. However, there can be no absolute certainty that the information provided by participants, which consisted of subjective, retrospective accounts of their views and experiences, was complete and accurate; or that the descriptions they gave of their experiences and their views on the

matters of interest to me were faithful to their true feelings, values and beliefs. Likewise, the credibility of my interpretations are dependent upon their logical consistency and faithfulness to the information and views provided by the participants. Nonetheless, I felt that I was able to develop a good rapport with most participants, and put them at ease during the interviews. The comments of the four participants who attended the focus group session were especially gratifying, in that they supported many of the themes I had identified from the interview transcripts.

Practice implications

If the findings of this study were to be replicated in larger, representative studies, they would carry a number of implications for members of helping professions who serve older women.

The findings regarding the post-retirement outcomes of traditional and multiple role life course patterns could be used, perhaps in conjunction with the Life Events Time Line instrument, to assist individual women to weigh the long-term consequences of life choices in early adulthood related to education and the timing of marriage and maternity.

The finding that generational differences may lie behind the attitudes of older women towards work, retirement and reverse retirement may assist practitioners to better understand, for example, the aversion of some older women to full retirement or the tendency of others to deny the need to plan for eventual retirement. The study reinforces other research findings of diversity in women's attitudes towards retirement (see for example Cherry et al., 1984). These findings emphasize the desirability of designing programs for older people that recognize the diversity of their interests, needs and values. As one participant observed,

W04, p. 14: And I think that the existing opportunities for seniors, many of them seem to be inappropriate for who some of us are. Like if you go to any of the organized programs for seniors, they're offering things like card playing and line dancing and little trips to here and there. Maybe they're fine for people who haven't had a career...

The social and emotional importance of working after retirement for some women should not be overlooked. Post-retirement work may serve as a source of identity as well as providing both social and mental stimulation. For others, especially those who followed traditional patterns of combining family and work responsibilities, and who later became unattached through widowhood or divorce, post-retirement work may be an essential source of income through which to meet immediate needs and augment savings for the eventuality of full retirement.

The finding that many of the participants in this study were active in volunteer work, in part because they saw volunteering as a valuable opportunity to gain employment-related skills and contacts, should be of interest to practitioners. More open acknowledgment of this aspect of volunteering could be used to assist social agencies and other organizations in recruiting and motivating volunteers. Well-planned volunteer work could serve as an effective source of skill training as well as providing an alternative outlet for retired women (and men), to help them stay involved in their communities.

Policy implications

Government policies

a) Income security

This study found wide variation in participants' awareness of public policy regarding retirement income security. Again, the level of awareness was linked to generational differences. Several members of the "Children of the Roaring Twenties" generation expressed willingness to actively defend the old age income security policies of the welfare state from which they benefitted directly, while those members of the "Wartime Babies" generation who were relatively advantaged felt that they were unlikely to benefit personally from such policies. This indicates that the current overall federal policy direction of eroding the universality of public income security programs and directing benefits towards the most disadvantaged has been effective in discouraging widespread expectations among younger generations that they will benefit from such programs. The findings also suggest that while age advocacy organizations may succeed

in politicizing income security issues among older seniors, those in younger cohorts may be more prepared to accept individual responsibility — which is consistent with Beck's (1992) observations on the individualization of risk in modernity. This suggests the need for more concerted efforts to educate women, especially those approaching retirement, about the importance of public retirement income security policies to their future well-being, and the need to be actively involved in organizations that attempt to influence policy with a view to the needs of women.

b) Mandatory retirement

The finding that none of the participants in this study welcomed mandatory retirement, and some actively resisted it as unfair and arbitrary, supports the position that this practice should be prohibited. Mandatory retirement rules limit choice, and fail to recognize that many women continue to enter or re-enter the labour force in mid-life. Requiring them to retire at a specific age may deprive them of the opportunity to compensate for years spent out of the labour market, or in part-time work, while fulfilling family responsibilities.

c) Income tax policy

Although the majority of participants worked for low wages, only two commented that they felt current income tax rules served as a disincentive to seniors working for low wages. Nonetheless, this is an important equity issue for all low-wage workers, and suggests the need for regular review of minimum wage policy as well as income tax reform to reduce or remove such disincentives.

d) Employment and retraining programs and resources for older workers

There are currently few skills upgrading or employment placement services specifically for older workers, male or female, and the distribution of those that do exist is uneven (One Voice, 1994). Given the alarming rates of unemployment and under-employment among older workers, as exemplified by participants in this study, this need should be urgently addressed by federal and provincial governments as part of their

economic development and job creation initiatives³⁵. The dearth of such programs and services contributes to the devaluation, underutilization and demoralization of older workers, and may place some in financial jeopardy.

Private and public sector personnel policies

This study lends support to the concern that the potential contributions of older workers to productivity and profitability are too often under-appreciated. The need for greater awareness among corporate leaders of the capabilities and potential value of older workers is underscored.

The experience of one participant indicates that some corporations may be more prepared to modify standard practices by accommodating the needs of older workers. This woman had voluntarily accepted an opportunity offered by her employer to receive one half of her final retirement pension at age 55 while continuing to work at her present job until she reaches age 65. At that time she is to receive her full pension. This arrangement was very satisfactory to her, because it did not entail a significant loss of income, and allowed her to have more flexible work hours, and more time to pursue personal interests. The wider availability of such 'phased retirement' options may be welcomed by many older workers, as well as unions and employers concerned with providing entry-level opportunities for younger workers.

A small number of participants stated that they had experienced overt or subtle forms of discrimination based on age that may have contributed to their being prematurely laid off or not being hired. While it is difficult to accurately assess the extent or consequences of ageist attitudes among employers, this issue should be addressed, along with other employment equity issues, as a focus of educational efforts that stress the positive qualities and capacities of older workers.

³⁵ Some headway has recently been made by the Options 45+ project sponsored by One Voice Seniors Network and funded by Human Resources Development Canada, and this initiative is applauded.

Research implications

Conceptual and theoretical issues:

a) Women's voices

This study has demonstrated the value of giving voice to women's experiences and viewpoints, to improve understanding of the meanings women attach to important life events and transitions, and how they experience social structural arrangements. It has also demonstrated the importance of studying women's lives in historical context to capture change in women's lives and in social structure over time.

b) Generational differences

The findings of this study suggest that differences in attitudes and behaviour among older people may be rooted in generational differences. This could have broad implications for understanding sources of diversity within older populations.

c) Meaning of work

This study found that, among participants belonging to the two oldest generational groups, work was a primary source of identity and a way of contributing to society, which they were not prepared to relinquish. Participants belonging to the "Depression Babies" generation worked as a way of being socially active, avoiding boredom and being financially independent. The "Wartime Babies" worked to achieve personal or professional goals or to support themselves financially. The findings clearly indicated that work outside of the home was far from a secondary part of women's lives, as some literature has suggested.

d) Meaning of retirement

An important finding was that most of the women who participated in this study did not think of retirement in the context of their own experiences as an event, a role or a status. Retirement in their minds did not necessarily coincide with the 'objective' criteria often found in the literature, such as the end of a career job, exit from the labour force or receipt of a pension. They did not associate retirement with reaching a certain age, or with

a ceremonial retirement 'event'. These women defined themselves as retired because an extended period of full-time employment in their lives had ended, often in circumstances beyond their control, and they did not intend to return to full-time work.

Most did not identify themselves with the role of retiree, and were often quite critical of others who did. Although they did not articulate it as such, the participants seemed to think of retirement, the period following full-time employment, as a transitional state — a continuum between full employment and full retirement — which included periods of paid work.

This self-definition reinforces other studies (see for example, Guillemard, 1991; Guillemard & Rein, 1993; Kohli & Rein, 1991; Mutchler et al., 1997; Phillipson, 1998) that discuss the blurring of the boundaries between work and retirement in the modern age.

e) Meaning of reverse retirement

Most participants associated reverse retirement with reduced work effort. Most expressed a strong preference for part-time or temporary work after retirement, because they wanted to work reduced hours, and/or have the flexibility to pursue other interests. They did not want the responsibilities usually associated with full-time work, such as supervising other workers. This raises a question about the appropriateness of the term, 'reverse retirement' to describe the complex and varied experiences of women who re-enter the labour force in later life after a period of absence from it. The descriptions of their experience offered by these participants were not consistent with linear 'reversals' of their pre-retirement labour force involvements.

There were discrepancies between these views of reverse retirement and the apparent need of some participants for additional income. Few expressed dissatisfaction with the low wages and irregular nature of the work available to them. When the focus group, which I convened after the initial analysis of the interview transcripts was asked about this paradox, they suggested that those for whom part-time work is a way to supplement adequate pension income would probably prefer not to go back to full-time work, but those for whom money is the main consideration would take full-time work if

they could get it. The reality was that regular part-time or full-time work was very difficult to find for those who needed it the most, confirming the findings of researchers such as Hardy (1991).

Graphing life course patterns

The use of graphs to represent data on life course patterns visually, facilitated comparison of the patterns of individual women, revealed changes in the relationships among family, work and other events in women's lives over time, and helped to make the relationships among individual life course patterns and socio-historical events more readily apparent. This technique revealed a number of aspects of returning to work after retirement that might otherwise have been overlooked. It allows one to 'see' the relationships among data at macro, meso and micro levels even in relatively small samples, suggesting questions for further analysis. For example, the observations that marital breakdown, retirement following permanent layoff, part-time work or formal study coincident with child-rearing are more concentrated in certain cohorts than others, or that the ages of family and work transitions are increasingly varied among more recent compared with older cohorts, leads one to reflect on the possible reasons for these patterns.

The potential of this technique, and its use in conjunction with quantitative data bears further investigation. For example, hypotheses derived from graphic representations of life course data could be tested on larger, randomly selected population samples. Alternatively, the technique could be used to supplement or visually 'verify' the findings of large-scale analyses by 'graphing' data collected from randomly selected samples of large populations.

Questions for future research

The replication of this study with a larger, representative sample would serve to determine the extent to which the findings are more widely applicable.

The barriers confronting women who wish to reverse their retirement decisions need to be better understood. Little research has been done on the nature and extent of age

and sex discrimination in employment in Canada. The present study indicates that ageism and sexism directed against older women by employers may be fairly common, but is difficult to document. More information is needed on the quality of post-retirement work available to women after retirement, and the feasibility of improving standards in this area.

Canadian studies on the structural causes of poverty and low income among older women would help to pinpoint risk factors and strategies for amelioration and prevention, including the expansion of opportunities for earning income after retirement.

More studies on the social and economic status of older women belonging to ethno-racial minority groups would bring important perspectives to issues of women's equality within Canada's increasingly diverse aging population.

Finally, it is important that studies be conducted comparing the differences between the reverse retirement experiences of women and men, to gain a better understanding of the nature of gender inequality across the life course, in the Canadian context.

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Appendix 1

APPLICATION FOR A STANDARD RESEARCH GRANT

Part A - Proposed Program of Research

Section 1: Basic Data

Surname McDonald		First name Lynn		Initials P.	
Title as indicated on Principal Investigator Registry Sheet Dr.					
Department Social Work		Institution University of Toronto		Street 246 Bloor Street	
City Toronto		Province Ontario		Postal Code Telephone M5S 1A1 Office (416) 978-5714 Home (416) 929-4970	
Fax (416) 978-7072		E-mail address: Lynn@m@fsw.utoronto.ca			
Are you applying as a: <input checked="" type="radio"/> Regular Scholar? <input type="radio"/> New Scholar?					
Preferred adjudication committee (Table 1): Choose one only. 08					
Is support for the creation of a stand-alone research tool being requested? <input checked="" type="radio"/> No <input type="radio"/> Yes If yes, which category?					
Names and institutional affiliation of co-investigators and collaborators					
Descriptive title of research activity (limit: 150 characters including spaces) Reversing the Retirement Decision: Going back to Work After Retiring					
List up to 10 key words that best describe the proposed research or research activity work after retirement, post-retirement work, partial retirement, reverse retirement					
Research Ethics Certificate required <input checked="" type="radio"/> Yes <input type="radio"/> No					
Codes for research program					
Discipline 634 (Table 4)		Secondary discipline 632 (Table 4)		Other discipline (specify)	
Research area 150 (Table 6)		Secondary research area 350 (Table 6)		Country or countries involved	
Geographic (Table 5)		Secondary geographic (Table 5)			
Temporal period covered by research: From 1996 year B.C. <input type="radio"/> A.D. <input checked="" type="radio"/> To 2000 year B.C. <input type="radio"/> A.D. <input checked="" type="radio"/>					
Not subject to temporal classification <input type="checkbox"/>					
The undersigned hereby certify acceptance of the terms and conditions of the Research Grants Program as outlined in SSHRC's Granting Programs: Detailed Guide and the preceding instructions as well as any conditions applied to a grant awarded pursuant to this application.					
For department, institute or school			For university		
DEAN WRS SHERA					
Name (please print)			Name (please print)		
Principal investigator		Signature		Signature	
Date 8/10/96		Date 9/10/96		Date 08/10/96	

Personal Information Bank Numbers: SHR PPU 015, 035 and 055

Electronic Form 410 (1996)



Social Sciences and Humanities Research Council of Canada

Conseil de recherches en sciences humaines du Canada

Judith L. Chadwick
Director - Research Grants
University of Toronto



A11. SUMMARY

Reversing the Retirement Decision

Retirement does not always represent an abrupt transition from work to nonwork: it can be gradual, it can be part-time or full-time, and it can involve multiple exits. To capture the new retirement dynamic of moving in and out of the state of retirement, a host of terms have been proposed in the retirement literature. There has been discussion about "partial retirement," meaning less than full-time work after retiring; some researchers identify "reverse retirement" or "spells of retirement" as pauses in ongoing careers; and some describe "unretirement" as returning to work after being retired for a long period of time. Some researchers have identified "bridge jobs" to retirement which are full-time or part-time jobs taken up after a career job is ended, usually in another occupation or industry.

According to one Canadian national survey, approximately 17.1 percent of the retired report that they worked after retirement -- 21.2 percent of the men and 11.3 of the women. Most post-retirement workers (51 percent) moved to a new employer after retirement; over 27 percent, mainly women, stayed with a former employer. Approximately 20 percent started their own business. The type of work preferred was part-time work. In the United States the figures are even higher with 30 to 40 percent of workers returning to work after retirement and these numbers are expected to grow.

As the Canadian pension system moves to an emphasis on individual responsibility over state responsibility for retirement income, it is quite likely that work after retirement will increase as more people scramble to provide for themselves. Studying who goes back to work after retirement provides information about who will want to, or who will be able to, maintain themselves in the labour market, what factors will encourage or discourage this behaviour, and ultimately, who will be barred from the labour force. This research will help us understand how government and corporate policy can support post-retirement work and, at the same time, protect the vulnerable who are unable to return to work or work to older ages.

The purpose of this program of research then, is to examine the circumstances that lead to work after retirement for Canadian men and women; to examine the type and nature of this work and to explore its effect on seniors health and well-being. Because not all retirees who desire work after retirement will find work, the experiences of "unsuccessful" re-entrants will be considered from the point of view of how barriers to post-retirement work can be removed. The findings are discussed in light of the proposed Seniors Benefit, suggested changes to the C/QPP, the relevancy of early retirement incentive programs and mandatory retirement provisions.

In this project, three groups of post-retirement workers will be interviewed: 30 men and 30 women who successfully found work after retirement; and 30 persons who were unsuccessful in finding post-retirement work. People will be invited to participate in such a way as to ensure a representation of workers with a wide range of incomes and from a wide range of occupations, and to include both the Canadian born and those from third world countries who are known to experience economic challenges in retirement. Data will be collected on the person's work history, their transition into retirement, the events leading to post-retirement work, how they went about finding work, the challenges and supports they may have encountered, and the quality of the working experience. The relationship between the workers' experiences and their economic circumstances will be addressed in the areas of health, housing, family and social ties and formal community involvement. The interviews will be supported by an analysis of existing Canadian data to identify the extent and nature of post-retirement work on a national level.

A. PROGRAM OF RESEARCH

OBJECTIVES

A number of scholars have argued that the tripartite life course of education, employment, and retirement is "coming undone" (Guillemard and Rein, 1993:496), is becoming, "longer and fuzzier" (Kohli and Rein, 1991:22), or, at minimum, has become more variable in timing (Henretta 1992:265). In short, retirement does not always represent an abrupt transition from work to nonwork: it can be gradual, it can be part-time or full-time, and it can involve multiple exits. To capture the new retirement dynamic of moving in and out of the state of retirement, a host of terms have been proposed in the retirement literature. Thus, at the theoretical level, Atchley describes the "deconceptualization of retirement," namely the blurring of the boundaries between work and retirement (Atchley, 1993); Honig and Hanoch (1985) talk about "partial retirement," meaning less than full-time work after retiring; Hayward, Hardy and Lui (1994) identify "reverse retirement" or "spells of retirement" as pauses in ongoing careers; Quinn, Burkhauser and Myers (1990) describe "unretirement" as returning to work after being retired for a long period of time; Ruhm (1990, 1994) discusses "bridge jobs" to retirement which are full-time or part-time jobs taken up after a career job is ended, usually in another occupation or industry.

The objectives of the proposed research are to:

1. To examine the circumstances that lead to work after retirement for Canadian men and women;
2. To examine the type and nature of the work experience of men and women who return to work after retirement;
3. To examine the effects of post-retirement work on seniors health and economic well-being;
4. To examine the experiences and economic outcomes for "unsuccessful" re-entrants -- those available for work after retirement who were unable to locate jobs;
5. To examine the policy implications of the findings in terms of the proposed new Seniors Benefit and proposed changes to C/QPP; the relevancy of early retirement incentive programs, and mandatory retirement provisions.¹

CONTEXT

RELEVANT SCHOLARLY LITERATURE

Using the *Current Population Surveys* in the United States, Herz (1994) finds that part-time and full-time work among retired men is on the rise. Among men aged 55 to 61, 50 percent were working past retirement in 1993, compared to 37 percent in 1984. For those aged 62 to 64, the percentage was 24 percent, compared to 19 percent in 1984. While both full- and part-time work were on the increase, the greatest increase was for part-time work among those aged 50 to 61 years. These recent findings are consistent with secondary data analyses from an earlier era which identified that between 30 and 40 percent of people move into their "final" retirement via partial retirement, and work after retirement, or use "bridge jobs" from their "career" jobs into retirement (Beck, 1986; Ruhm, 1989, 1994; Quinn, Burkhauser and Myers, 1990; Hardy, 1991; Myers 1991; Reimers and Honig, 1993; McDaniel, Lalu and Krahn, 1993) and that this process can cover up to

¹ A recent ruling of the Supreme Court of Canada upheld the mandatory retirement principle in those provinces that do not have human rights legislation outlawing this practice (i.e. Manitoba, Quebec, and New Brunswick).

five years (Ruhm, 1990).

It is becoming a rather repetitive observation about most aspects of Canadian retirement, but there is little information about post-retirement work in Canada. According to the *Survey of Ageing and Independence*, approximately 17.1 percent of the retired report that they worked after retirement -- 21.2 percent of the men and 11.3 of the women. Most post-retirement workers (51 percent) moved to a new employer after retirement; over 27 percent, mainly women, stayed with a former employer. Approximately 20 percent started their own business. The type of work preferred was part-time work (McDonald, 1996). A preliminary analysis of another Canadian data file, the *General Social Survey* (1994), indicates that approximately 13 percent of retirees return to work following retirement, about 16 percent of the men and 8 percent of the women (McDonald, 1996; Monette, 1996). Notably, the percentage of Canadian retirees who go back to work after retirement is half of the figure reported for the United States, possibly reflecting different sociopolitical circumstances. As an illustration, Canadians are not very likely to return to work after retiring to pay for escalating medical costs. On a technical note, Myers (1991) suggests that lower estimates may be an artifact of using "static models" (cross-sectional data), as opposed to longitudinal data, in estimating the numbers who return to work.

Almost all researchers observe that those in poor health are less likely to return to work after retiring (Gustman and Steinmeier, 1984; Morrow-Howell and Leon, 1988; Hayward, Hardy and Lui, 1994; Parnes and Sommers, 1994; Ruhm, 1994); those who do return to work tend to be younger retirees (Honig and Hanoch, 1985; Myers, 1991; Hayward et al., 1994; Parnes and Sommers, 1994; Ruhm, 1994), and they appear to have higher levels of education (Myers, 1991; Parnes and Sommers, 1994; Ruhm, 1994). Re-entry usually occurs within the first two years after retirement (Hayward et al., 1994). Hardy (1991), addressing the issue from the other side of the coin, demonstrates that "unsuccessful" re-entrants -- those available for work after retirement -- were more likely to be women, to have retired from lower-status jobs, to have less education and to have retired involuntarily. There are also uniform results regarding the role of self-employment. The self-employed continue to work to later ages or are more likely to return to work after retiring (Quinn, 1980, 1981; Fuchs, 1982; Honig and Hanoch, 1985; Elder and Pavalko, 1993; Hayward et al., 1994). Similarly, professionals, or, more generally, white-collar workers, are more likely to return to work (Morrow-Howell and Leon, 1988; Myers, 1991; Hayward et al., 1994). Pension coverage and social security income have also been consistently linked to post-retirement work. For example, employer pension benefits and wealth both tend to reduce the probability of work after retirement, while the effects of social security have been uneven. Honig and Hanoch (1985) originally found that a high social security entitlement is associated with job re-entry while Sweeney et al., (1989) and Myers, (1991) later showed that increases in social security reduce the probability of re-entry.²

To a lesser extent, there is some evidence that being married or having a working wife increases the likelihood of post-retirement work (Myers, 1991; Hayward et al., 1994; Ruhm, 1994). Mandatory retirement provisions have also been examined by a number of researchers; the analyses were based mainly on longitudinal data files from an era when these provisions were operative in the United States. Conventional wisdom suggested that people subject to mandatory retirement probably also receive more liberal retirement pension benefits, thereby discouraging post-retirement work (Gustman and Steinmeier, 1984; Hardy, 1982; Myers, 1991). Social structural factors, such as

² Earnings tests on those under the age of 72 in the United States supposedly encourage persons who elect to receive benefits to work part-time over full-time so that they do not exceed the maximum earnings level (Myers, 1991).

inflation rates, unemployment rates, and urban/rural location are also known to effect post-retirement work in the expected direction: high unemployment produces less post-retirement work, and high inflation produces more post-retirement work (Hayward et al., 1994).

The main issues in the literature revolve around definitions of work after retirement (Gustman and Steinmeier, 1984; Honig and Hanoch, 1985; Butler, Anderson & Burkhauser, 1989; Myers, 1991; Hayward et al. 1994; Parnes and Sommers 1994); whether or not partial retirement is part of the labour supply continuum, (Honig and Hanoch, 1985; Quinn Burkhauser and Myers, 1990; Reimers and Honig, 1993; Hayward et al., 1994; Parnes and Sommers 1994); the reasons for post-retirement work, (Boaz, 1987; Fontana and Frey, 1990; Parnes and Sommers, 1994; Herz, 1995) and the inadequacies in the specification of the models, namely the hard-to-ignore absence of research on the post-retirement work of women (McDonald, 1996). The proposed research addresses the last two issues.

RELEVANCE TO ONGOING RESEARCH

Since I received my doctorate in 1983, my main program of research has been the study of retirement from a life span and a social structural perspective. My present research addresses problems experienced by the retired, problems that generally have received short shrift in the revival of the "great pension debate" of the 1990s (Myles and Street, 1995). For example, my current work focuses on the study of involuntary retirement due to mandatory retirement provisions, job displacement, caregiving responsibilities, poor health and discriminatory practices applied to third world immigrants. I also am working on a project that explores the income discontinuities experienced by retired widows.

I just completed an analysis of post-retirement work using the *Survey of Ageing and Independence* (SAI). Being part of the research team that designed the SAI, I was responsible for having this topic included in the questionnaire, which was subsequently added to the General Social Survey (GSS). My own analysis (McDonald, 1996) indicates the need for in-depth interviews with post-retirement workers to complement what little we know based on secondary data sources.

CONTRIBUTION

Post-retirement work has received little attention, probably because it is a recent event. An understanding of the practice is significant for several reasons. In the first instance, there are no studies of the phenomenon in Canada. Apart from the analysis of the SAI (McDonald, 1996), the only other extant statistical analysis is a set of cross-tabulations done on the GSS data by Statistics Canada (Monette, 1996). Although not released yet, CARNET has included several questions about post-retirement work in one of their case studies but this was not the main focus of the research. In other words, there is no in-depth study of post-retirement work in Canada and only tentative secondary data analyses are available.

In the absence of information, it is difficult to consider the proposed overhaul of the Canadian pension system, a rather serious matter for all Canadians. Given the government's move to emphasize individual responsibility over state responsibility for pensions (Myles and Street, 1995), it is quite likely that work after retirement may become even more important as people scramble to provide for themselves. Studying who goes back to work provides information about who will want to, or who will be able to, maintain themselves in the labour market, what factors will encourage or discourage this behaviour, and ultimately, who will be barred from the labour force. For example, knowing who works after retirement is relevant to the discussions about raising the age of retirement because it is these workers who will be in the vanguard (Brown, 1995; Lam, Cutt and Prince, 1996). Or, recognizing who will never be able to work to later ages, foretells who will be in need of

government financial protection.

As well, the existence of post-retirement work highlights the inconsistencies in government pension policies. Certain factors discouraging post-retirement work are embedded in current pension policy. For example, both registered retirement plans and the C/QPP harbour obstacles to post-retirement work because, in both cases, there are rules prohibiting work while collecting a partial pension. In a similar vein, the new Seniors Benefit will likely discourage work after retirement for low and mid-range earners, since the benefit is reduced according to income. This trend has already been observed in the United States (Myers, 1991). Understanding the circumstances of post retirement workers would help contribute to the design of a consistent and relevant pension system that offered choices for all.

Finally, according to the SAI, those who re-enter the labour force full-time, are more likely to have retired because of mandatory retirement provisions and the offer of early retirement incentive plans (McDonald, 1996). These two corporate policies obviously do not perform the function originally intended -- moving older workers out of the labour force -- and perhaps should be discontinued. An exploration of workers' experiences with these policies and their views of this issue in the context of post-retirement work, would add to the debate, especially about mandatory retirement.

THEORETICAL FRAMEWORK

Post-retirement work has been approached from the economic theory of labour supply mainly by economists (Gustman and Steinmeier, 1985; Honig and Hanoch, 1985; Butler, Anderson and Burkhauser, 1989; Quinn, Burkhauser and Myles, 1990; Myers, 1991; Parnes and Sommers, 1994; Ruhm, 1994). As well, individual characteristics such as race, education, gender and health have been linked through human capital arguments to marketability in the labour market after retirement. Sociologists have been more inclined to view the subject from the career perspective (Morrow-Howell and Leon, 1988; Hardy, 1991; Hayward, Hardy and Lui, 1994), the political economy perspective (Beck, 1985; Calasanti and Bonanno, 1992) and the life span approach, (Elder and Pavalko, 1993). Psychologists have approached the issue in terms of the psychological process that unfolds as a person moves from considering themselves to be workers to considering themselves to be retired (Jackson and Taylor, 1994).

The present research is guided by a combination of the life course perspective and a political economy of aging framework. Social structure, social policy and the nature of the economy are known to affect retirement as do individual characteristics, histories, and capabilities. All of these processes occur under varying historical exigencies and are influenced by a changing population structure. The models outlined below reflect these considerations within the limitations presented by the data files. Social structural variables (e.g. gender, and ethnicity as factors influencing life chances) policy variables (e.g. mandatory retirement provisions) and economic structural variables (e.g. primary and secondary economic sectors, unemployment rates³) are examples of some of the variables to be used. An historical understanding of the working lives of people which more and more are culminating in the blurring of the retirement transition -- an emerging alteration in the life course, -- represents the life span approach.

METHODOLOGY

A multimethod approach will be utilized to achieve the research objectives -- secondary data

³ Some variables will be added to the GSS files such as provincial unemployment rates for men and women and sector transformation previously used in the SAI.

analysis and the ethnographic interview.

A. SECONDARY DATA ANALYSES

Secondary data analyses will be employed to meet each research objective to the extent that the data will permit. Secondary data analyses provides a foundation for problem formulation through identifying knowledge gaps, for the design of new research and for the analysis and interpretation of data in new ways. In this project the secondary data analysis will be used for the analysis and interpretation of data in a new way, that is, to understand the process of work after retirement and its affect on Canadians health and economic well-being (Kiecolt and Nathan, 1985). As well, the secondary analysis will be used to develop the qualitative component of the project and will provide the national backdrop against which the qualitative analysis can be interpreted.

Data Files

The *General Social Survey* (cycle 9) will be the main data file for the proposed analysis because it provides more information about work after retirement than any other data file currently available. Although the sample size is small, there are still enough cases to test several models. The *Survey of Ageing and Independence* has already been mined for what it has to offer on post-retirement work (McDonald, 1996). The *National Health Population Survey* does not measure work after retirement and the *Survey of Income Dynamics* (SLID), an ideal data set because of its longitudinal features, does not currently have enough waves to carry out the analysis proposed here. SLID will be used for some preliminary analysis and more if another wave becomes available during the study.

It is, of course, acknowledged that the analyses will be mainly cross-sectional, making it impossible to portray post-retirement work in a dynamic fashion through the use of hazard models. This cross-sectional type of analysis is identical to the one carried out by Hardy (1991) and is subject to the same criticisms. Cross-sectional data mask aspects of the transitions in and out of retirement and do not capture changes in characteristics leading up to work after retirement because the respondents were not observed prior to exiting. The SLID will allow the use of hazard models if the data becomes available within the next year. This data base would also make it possible to do a preliminary analysis of those who retired and were unsuccessful in looking for post-retirement work.

Analysis

To achieve the objectives, those who go back to work after retiring will be compared to those who do not, using the GSS and the SLID. Following McDonald (1996), the sociodemographic traits, health characteristics, work history, retirement behaviour, and income characteristics of the respondents and features of the economy will be compared as a baseline for understanding what factors might predict post-retirement work. Post-retirement work is a self report measure in the GSS while in the SLID, it is the actual return to work measured in the second wave of interviews. Three models will be estimated: a general model predicting post-retirement work to examine what factors, net of the others, lead to work after retirement; and two further models to assess whether the factors vary with full-time and part-time work, post-retirement. These re-entry models are estimated using logistic regression, since the dependent variables in the three models contain two categories – work/no work; part-time work/no work; and full-time work /no work. If possible, hazard models will be used with the SLID. The findings from this analyses will be explored in the ethnographic interviews.

B. ETHNOGRAPHIC INTERVIEW

An exploratory investigation of post-retirement work will be conducted via face-to-face

interviews. The qualitative exploration is required because we have very little, if ^{now} not information, about how post-retirement work plays out in the lives of Canadians, the quality of that experience and its effects on health and income in old age. While the secondary analyses can give a sense of the distribution of the problem in the population, the qualitative data can give form and depth to the information. This approach fits with the life-course perspective that informs the current program of retirement research of which the proposed research will be a part, and adjusts for the limited amount of information about post-retirement work found in the *GSS*, *SLID* and the *SAI*.

Consistent with the goals of the research, three groups of post-retirement workers will be interviewed: 30 men who successfully found work after retirement; 30 women who successfully found work after retirement and 30 persons who were unsuccessful in finding post-retirement work. Purposive sampling will be used to ensure the selection of workers representing a wide range of incomes and occupations, and to include both the Canadian born and those from third world countries who are known to experience economic challenges in retirement, (McDonald, 1996). Those persons who have returned to work following a self reported retirement, or who say they are retired and are looking for work, will be included in the study. The 90 post-retirement workers will be solicited from the sources already being used in the involuntary retirement and widow study. Specifically, the Ontario Coalition of Services for Senior Citizens, the Ontario Network for Older Women and our own Multicultural and Native Centre in our faculty have agreed to support this additional research through allowing us to solicit participants.

Two guided interview schedules -- one for successful and one for unsuccessful re-entrants -- will be developed on the basis of the secondary data analysis and will be similar to the existing interview schedules from the involuntary retirement study. The interviews will focus on the respondents' experience of post-retirement work and their interpretation of the experience. Data will be collected on the person's work history, their transition into retirement, the events leading to post-retirement work, how they went about finding work, the challenges and supports they may have encountered, and the quality of the work experience. The influence of public and private pension policies, RRSPs and government transfer payments on post-retirement work will be explored. In the case of immigrants to Canada, the role of reciprocal pension agreements and the ineligibility of some immigrants for full public benefits will be explored as factors that may influence post-retirement work. The relationship between the workers' experiences and their economic circumstances will be addressed in the areas of health, housing, family and social ties and formal community involvement.

The interviews will vary from one to two hours, based on the experience of our ongoing research, and will be audio taped, and transcribed. Analysis will be computer assisted (Nudist) and will focus on uncovering patterns and themes utilizing the "constant comparative method" of analysis. Credibility (validity) will be assessed by "member checking of the data" (Sherman and Reid, 1994) throughout the project and through feedback from the involved agencies. The proposed research will be appended to the current project for ethics approval at the University of Toronto.

Communication

Academic papers will be presented at the Canadian Association on Gerontology and the Learned's and will be submitted to the Canadian Journal on Aging and Canadian Public Policy. Mini reports on each group will be circulated to other academics, practitioners, agencies and government departments. Some of the agencies supporting the research have requested a seminar on the findings for their senior members (e.g. AMNI and the Ontario Coalition for Services to Seniors). An established list, previously used to disseminate the results from several other research projects on retirement will be used for this project.

Appendix 2

MALCOLM J. STEWART, M.S.W., C.S.W.
208 DELORAINE AVENUE
TORONTO, ONTARIO, CANADA M5M 2B3

TEL. (416) 487-7892 FAX (416) 487-9080 E-MAIL: mstewart@yorku.ca

, 1997

Dear

Re: Post-retirement Work Study

Further to our recent telephone conversation, in which we discussed your possible interest in participating in the above research study, I am enclosing the Research Description. If you have any questions after reading this material, please call me or make sure I answer them to your satisfaction when we meet.

I will call you in the next few days to confirm your willingness to participate in the study and arrange a time and place for the interview. If you agree to be interviewed, I am pleased to offer a \$15.00 honorarium for your participation, and I will be happy to provide a summary of the findings if you wish to receive one. Your participation will also assist us in preparing recommendations for government and corporate policy makers as well as employers and employment counsellors.

Thank you for your interest in the study. I look forward to speaking with you again.

Sincerely,

Malcolm Stewart

REVERSING THE RETIREMENT DECISION



A research project funded by the Social Sciences and Humanities Research Council of Canada
Principal Investigator: Lynn McDonald, Ph.D., 246 Bloor St. W., Toronto, Ontario. Tel. 978-5714

RESEARCH DESCRIPTION

Title of Research:	Women's experience of returning to work after retirement
Research funded by:	Social Sciences and Humanities Research Council of Canada (SSHRC)
Duration:	June to December, 1997
Interviewer/ Investigator:	Malcolm Stewart, M.S.W., C.S.W., Ph. D. Candidate, Faculty of Social Work, University of Toronto (416) 487-6310
Research Supervisor:	Professor Lynn McDonald, M.S.W., Ph. D. Faculty of Social Work, University of Toronto (416) 978-5714

Research rationale and objectives

Background

The average retirement age of Canadians has been falling for the past fifty years. In 1994 it was 61.4 years for men and 58.5 years for women. In one respect, this trend reflects improvements in pension benefits and greater flexibility in pension rules. In another respect, 'early' retirement before the 'normal' age of 65 has been encouraged by governments and some employers as a means of reducing official unemployment rates and replenishing the work force with younger workers. Furthermore, during the massive economic restructuring of the 1990's there has been a significant shift away from early retirement by choice to unexpected or forced job exit due to corporate and public sector downsizing, mergers, layoffs and company closures. Re-entering the labour force after retirement may therefore be a necessary or simply attractive option for many workers. A recent Statistics Canada study reported that in 1994, 16 percent of men and 9 percent of women went back to paid work in some capacity after their initial retirement, many opting for self-employment. People who have left 'career' jobs in their late 40's, 50's or early 60's may not be physically, psychologically or financially prepared for retirement. Some may find that their present or future retirement incomes are insufficient for comfort and dignity. Others may value the social and psychological benefits of working.

Women and post-retirement work

Women are generally more vulnerable to financial insecurity in later life than are men. a situation that reflects their lifelong disadvantage in the paid labour market combined with homemaking and family caretaking obligations which fall disproportionately to them. Although the participation of women in the Canadian labour force has increased dramatically over the past fifty years, retirement has been largely defined in relation to the male career, and consequently the study of retirement and post-retirement work has mainly centred on men. Yet the financial well-being of women in later life may increasingly depend upon their ability to accumulate personal resources through employment. Women are also more likely to be unattached through widowhood or divorce for some period of their lives, increasing the importance of financial self-sufficiency.

Study rationale

The need for more research on women's retirement and post-retirement work is increasingly urgent, given the realities that women comprise an ever-increasing proportion of the older population, they are often at risk of experiencing financial need in old age and they tend to be more dependent on public transfer programs than are men. This study will contribute to filling the present gap in knowledge about the experiences of Canadian women who return or attempt to return to work after retirement. To the extent that working after retirement is likely to become an increasingly common experience among older Canadians, and particularly among women as the large, post-war 'baby boom' approaches later life, improved understanding of the experience of post-retirement work and job search could have important implications for the design of labour market and retirement policies directed at older female workers.

Objectives

The objectives of the study are

- to increase understanding of the subjective meanings of work, retirement and post-retirement work for women;
- to sensitize public policy advocates and corporate policy planners to the needs of older female workers;
- to contribute to the formulation of labour market, income security and personnel policies that are supportive of women's post-retirement work; and
- to improve opportunities for older women who choose to remain in the labour force longer or return to work after retirement.

Research methods and procedures

Study participants

The study participants will be women who are 55 years of age or older, have retired from paid employment or self-employment within the past five years, and are presently working for pay, are self-employed or are looking for paid work. Women who meet these criteria will be recruited with the assistance of community agencies and by word of mouth.

Methods

The methods used to collect data from participants are a structured questionnaire and an open-ended interview. The answers to both the questionnaire and the interview will be tape recorded. The questionnaire covers background information including marital and family status, living arrangements, education, work and retirement history, present employment or job search activities, current income and future retirement income. Interview questions will cover five themes: the meanings of paid work and retirement; the experience of returning to work after retirement; sources of difficulty and support in returning to work; future plans with respect to work and retirement; and opinions about proposed pension policy changes.

Completing the questionnaire and interview may take up to two hours. Participants may be asked to read the transcript of their interview for accuracy and completeness or to attend a focus group to discuss the preliminary findings of the study. Agreeing to these requests is, of course, optional. All participants will be offered a free summary of the study's findings at its conclusion.

Voluntary nature of the study

Participation in the study is completely voluntary. A \$15.00 cash honorarium will be paid at the beginning of the interview. The honorarium may be kept whether the interview is completed or not. Participants may refuse to answer any question with which they are not comfortable, and will be free to leave the interview at any time without giving a reason or returning the honorarium.

Confidentiality

All information and opinions provided by participants during the interview will be completely confidential. The identity of participants will only be known to Malcolm Stewart and his supervisor, Dr. Lynn McDonald, and only they will have access to the code numbers matching individual participants with their questionnaires, interview tapes and interview transcripts. No one from the government or anyone else will have access to any personal or identifying information about participants. Records relating the participation of individuals in the study will be kept secure. No information that could disclose the personal identity of any participant will be released or published.

Publication of findings

The findings of this study will form part of Malcolm Stewart's Ph. D. dissertation at the University of Toronto. They may also be used to inform the community, social service providers, policy makers and researchers about the experiences of women who return or attempt to return to paid work after retirement. The findings may be published in journals, books or other publications, but in all such cases, the information will be presented in a way that makes it impossible to identify individual participants.

REVERSING THE RETIREMENT DECISION



QUESTIONNAIRE

Revised 09/26/97

DEMOGRAPHIC & FAMILY INFORMATION

1. Participant's sex: Female Male
2. What is your age? _____
3. In what country were you born? _____
 (If you were born outside Canada)
 - In what year did you immigrate to Canada? 19_____
 - Why did you choose to immigrate to Canada?

4. What is your present marital status?
 - a) Married*
 - b) Common law union*
 - c) Same sex partner*
 - d) Single (never married)
 - e) Separated
 - f) Divorced
 - g) Widowed

* Is your spouse or partner retired from paid employment? Yes No
5. With whom do you live?
 - a) Spouse or partner
 - b) Relative(s)
SPECIFY _____
 - c) Non-relative(s)
 - d) Live alone
 - e) Other SPECIFY _____
6. Do you live in rental accommodation? Yes No
7. What is the highest level of education you have achieved? _____
8. Compared with other people your age, how would you rate your health?
 Poor Fair Good Excellent

PATTERN OF LIFE EVENTS

INTERVIEWER: Show the Participant a copy of the 'Life Events Time Line'. Fill in your copy of the Life Events Time Line (next page) as information is provided. Add other significant events as needed. Coach the Participant to make sure that all significant events are recorded, then ask for details about each entry.

Interviewer to Participant:

Now I'd like you to look at this page which lists a number of major life events related to work, retirement and family life. Please tell me approximately where each of the events that applies to you should be located on the line at the bottom of the page. Add any other major events that you feel were important as well.

(Probe for the following information:)

Education/retraining: dates of any courses taken, type of education or training and institutions attended, qualifications obtained.

Work History: dates of all part-time and full-time jobs held, types of employment, locations.

Marital and family changes: marriage, separation, divorce, death of spouse, remarriage, birth of child(ren), child(ren) leaving/returning home, changes in living arrangements.

Moving to another city.

Gaps in employment: Sabbaticals, leaves of absence, parental leaves, unemployment spells, educational leaves etc.

Retirement(s): Dates of retirement(s)

Health and financial crises or other major life events.

RETIREMENT

1. (REFER TO THE 'REASONS FOR RETIRING' CARD)

Why did you retire the first time (19___)? Indicate all reasons that apply in order of importance.

MOST TO LEAST IMPORTANT REASONS _____

Reasons: ● mandatory retirement ● early retirement package was attractive ● laid off - no work ● fired ● unemployed ● health problems (your own) ● provide care for someone else (RELATIONSHIP?) ● husband/wife/partner retired ● had enough money to retire ● other reason (SPECIFY).

(REPEAT THIS QUESTION FOR EACH RETIREMENT IF MORE THAN ONE)

Second retirement (19___) _____

Third retirement (19___) _____

PRESENT EMPLOYMENT

IF PARTICIPANT IS EMPLOYED...

1. What type of paid work are you presently doing? _____
Name of employer or business _____
2. When did you start working at this job/business? _____
month year
3. (REFER TO THE 'JOB SOURCES' CARD)
 - How did you find your present job? _____
 - Sources: ● public employment agency ● private employment agency
● union ● former employer's offer ● networking: friends, relatives, former co-workers, self-help group etc. ● placed ad
● answered ad ● other
 - What other means did you use when looking for your present job?

5. How many hours per week do you work at this job, on average? _____
6. How many months a year do you work (or expect to work) at this job? _____
7. Do you belong to a union in your present job? Yes No

JOB SEARCH

IF PARTICIPANT IS LOOKING FOR WORK...

1. When did you begin looking for work? _____
month year
2. Have you been looking for work continuously since then? Yes No
(If 'No') Why is that? _____
3. What type of work are you looking for?

4. What alternative type(s) of work would you accept if available?

5. (REFER TO THE 'JOB SEARCH STRATEGIES' CARD)

What job search strategies are you using to find work?

- Sources: ● public employment agency ● private employment agency
● union ● placing ads ● answering ads ● networking: friends, relatives, former co-workers, self-help group etc. ● visiting prospective employers ● other

VOLUNTEERING

1. Are you presently engaged in any kind of volunteer work? Yes No

(If 'Yes') What kind of volunteer work do you do? How often? How long have you been doing it? _____

PRESENT INCOME

1. During the past year, did you receive income from any of the following sources?

- | | |
|--|---|
| a) Earnings from employment (salary, wages, commissions, self-employment) <input type="checkbox"/> | i) Guaranteed Income Supplement (GIS) <input type="checkbox"/> |
| b) Pension from previous employer(s) <input type="checkbox"/> | j) Ontario Guaranteed Annual Income Supplement (GAINS-A) <input type="checkbox"/> |
| c) Survivor's benefit from spouse's occupational pension <input type="checkbox"/> | k) Spouse's Allowance <input type="checkbox"/> |
| c) Early retirement incentive package <input type="checkbox"/> | l) Employment Insurance <input type="checkbox"/> |
| d) Retirement Income Fund (RRIF) <input type="checkbox"/> | m) Workers Compensation <input checked="" type="checkbox"/> |
| e) Investments (interest, dividends, capital gains, rents etc.) <input type="checkbox"/> | n) Disability insurance <input type="checkbox"/> |
| f) Old Age Security (OAS) <input type="checkbox"/> | o) Social Assistance <input type="checkbox"/> |
| g) Canada/Quebec Pension Plan retirement benefits <input type="checkbox"/> | p) Income from family members <input type="checkbox"/> |
| disability benefits <input type="checkbox"/> | q) Income from other sources (alimony, inheritance, royalties) <input type="checkbox"/> |
| credit splitting <input type="checkbox"/> | r) (If immigrated) Pension from your country of origin <input type="checkbox"/> |
| survivor benefits <input type="checkbox"/> | s) Other _____ |
| h) Veteran's Allowance <input type="checkbox"/> | |

2. Over the past year, did you give financial support to another person or persons?

Yes No (If 'yes') RELATIONSHIP? _____

3. Over the past year, did you receive any financial support from another person or persons?

Yes No (If 'yes') RELATIONSHIP? _____

Appendix 4 -Continued

4. Do you (and your spouse/partner) own your accommodation? Yes No

(If 'Yes') Do you have a mortgage on your home? Yes No Don't know

Approximate amount owing \$ _____

5. Do you have any other significant debts? Yes No Don't know

(If 'Yes') Approximate amount owing \$ _____

6. Other than your home and investments, do you have any significant assets, such as a vacation or income property, paid-up insurance, jewelry or art?

Yes No Don't know

(If 'Yes') Approximate value \$ _____

7. (If participant has one or more occupational pensions) Is (are) your benefits protected against inflation?

Yes No Don't know

8. Do you continue to receive group insurance benefits (extended health, dental etc.) from a former employer?

Yes No Don't know

9. What is your best estimate of your total *personal income* from all sources last year (1996) before taxes?

\$ _____ Unable to estimate Don't know

10. What is your best estimate of your total *household income* from all sources last year (1996) before taxes?

\$ _____ Unable to estimate Don't know

FUTURE RETIREMENT INCOME

(IF YOU ARE NOT PRESENTLY EMPLOYED, SKIP TO QUESTION 5)

1. Do you plan to retire from your present job? Yes No Don't know

(If 'Yes') When do you plan to retire? _____

• Why do you (or don't you) plan to retire? _____

3. Do you make contributions to the Canada/Quebec Pension Plan?

Yes No Don't know

(If 'No') Why not? _____

4. Does your present employer provide a pension plan to which you belong?

Appendix 4 -Continued

Yes No Don't know

5. Do you contribute, or have you contributed in the past, to a group or individual Registered Retirement Savings Plan?

Yes No Don't know

(If 'Yes') How long have you been contributing to your RRSP? _____

- Have you been able to contribute a significant portion of your earnings to your RRSP?

Yes What percent? _____ No Don't know

- How is your RRSP invested? _____

- Do you expect your RRSP to make up a significant portion of your retirement income?

Yes What percent? _____ No Don't know

6. Are you making or have you made any other investments for your retirement?

Yes No Don't know

(If 'Yes') What kinds of investments are you making?

-
- Will these other investments provide a significant portion of your retirement income?

Yes What percent? _____ No Don't know

7. Have you received or do you expect to receive an inheritance?

Yes No Don't know

(If 'Yes') Do you expect your inheritance to provide a significant portion of your retirement income?

Yes What percent? _____ No Don't know

END OF QUESTIONNAIRE.

PROCEED TO INTERVIEW GUIDE.

REVERSING THE RETIREMENT DECISION



LIFE EVENTS TIME LINE

The line below represents the past 52 years of your life. Please indicate on the line the *approximate* location of each of the life events numbered 1 to 18 that apply to you. (Some events may have occurred more than once). Add any events that you feel were significant, numbering them 19, 20, 21, 22 etc.

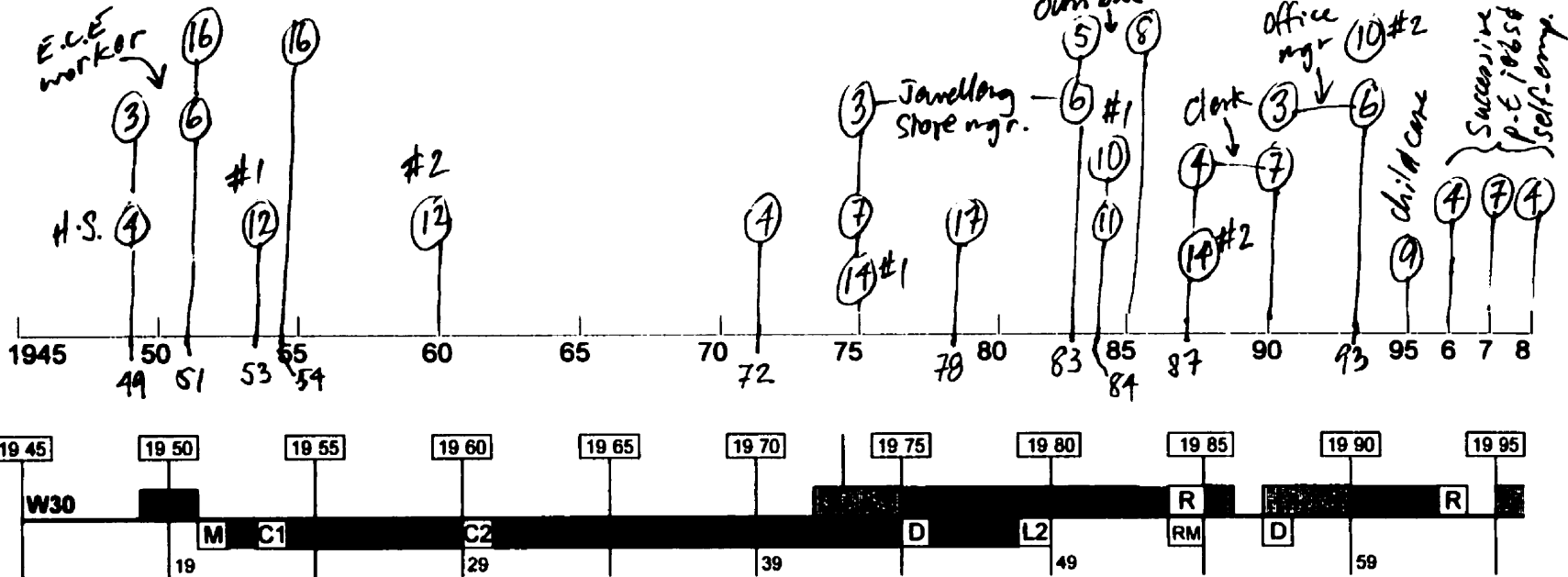
- 1 Started education program
- 2 Received educ. qualification
- 3 Started full-time job
- 4 Started Part-time job
- 5 Started own business

- 6 Full-time job ended
- 7 Part-time job ended
- 8 Wound up business
- 9 Took leave from work
- 10 Retired

- 11 Married or remarried
- 12 Birth or adoption of child
- 13 Separated
- 14 Divorced
- 15 Widowed

- 16 Moved to another city
- 17 Child left home
- 18 Child returned home

19 _____ 20 _____ 21 _____ 22 _____



REVERSING THE RETIREMENT DECISION



INTERVIEW GUIDE

Revised 11/19/97

TAPE RECORDED

WORK HISTORY

(REFER TO COMPLETED 'LIFE EVENTS TIME LINE')

1. How would you describe the pattern of your employment history over the years?

What explains this pattern?

Can you identify a theme or themes running through your employment?

2. Before you retired, did you experience any *barriers* to getting or keeping employment?

Probes: discrimination based on age, race, gender or sexual orientation; lack of information, contacts, current skills etc.

3. (If applicable) Did changes in your marital status, (i.e. separation, divorce, widowhood) have any consequences in terms of your income before or after retirement?

Probes: pension-splitting, alimony, insurance settlements, survivors benefits

4. Have you kept your job skills current over the years?

(If 'Yes') What have you done to stay current?

RETIREMENT

1. Which job do you think of as your main job before retiring?
2. Had you been expecting to retire when you did?
(If not) How did you feel about that?
3. Had you made any formal or informal preparations for retirement? What were they?

Probes: Formal preparations: attended financial planning seminar or company pre-retirement sessions; met with a retirement counsellor.

Informal preparations: sought information or advice from family and friends; read materials about retiring.

4. How did you feel about working before you retired?
5. What did working mean to you, in practical terms?

Probes: financial independence/security, contribute to family income, social stimulation, professional/social commitment

6. How did you feel about retiring?
7. Did you see yourself as a retiree?
8. Did you know any other people who were retired?
9. How did you spend time in your retirement?
10. Did your feelings about retirement change over time?
(If 'Yes') How did they change?
11. Is there anything else you can think of that describes how you feel about retirement...what it means to you now?

PRESENT EMPLOYMENT

IF PARTICIPANT IS EMPLOYED...

1. How would you describe the pattern of your employment since retiring?
How would you explain this pattern?
2. Did you experience any *barriers* to finding employment after you retired?
Probes: discrimination based on age, race, gender or sexual orientation; lack of information, contacts, current skills etc.
3. What was *helpful* to you in finding your present employment?
4. Why are you working?
5. What does working for pay (or self-employment) mean to you now?
6. What is different about this job, compared with the last job you had before retiring?
7. What would you have done if you hadn't found your present job?
8. What would the consequences be if you weren't working?
9. What do you like about your present work? What do you dislike about it?
10. (If applicable) How does your working impact on your family life?

11. Can you describe what your 'ideal job' would be like (within the bounds of your education and experience)?

JOB SEARCH

IF PARTICIPANT IS LOOKING FOR WORK...

1. Are you experiencing any *barriers* to obtaining employment?
Probes: discrimination based on age, race, gender or sexual orientation;
lack of information, contacts, current skills
2. What is particularly *helpful* to you in looking for work?
3. (If no work alternatives) Why is that?
4. How long are you prepared to keep looking for work?
5. What do you think the consequences will be if you don't find paid employment?

VOLUNTEERING

IF PARTICIPANT IS DOING VOLUNTEER WORK...

1. Why do you do volunteer work?
2. What does volunteering mean to you?

PRESENT INCOME

1. Do you feel that your current income is adequate to meet your needs?
Why or why not?
2. How are finances managed in your household?
Do you manage your personal finances yourself?
(If not) Why is that?
What role does your (spouse/partner/other person) play in managing your personal finances?
3. What about household finances - how are they managed?
Why is that?
4. Have these arrangements for managing your personal and household finances always been that way, or have they changed over time?

FUTURE RETIREMENT INCOME

1. Do you believe your total annual income will be adequate to meet your needs after you retire? Why or why not?
2. Do you have any specific concerns about any of the recent or proposed changes to government retirement benefits, such as Old Age Security, Guaranteed Income Supplement and Spouse's Allowance?
3. Are you familiar with the proposed Seniors Benefit? Do you have any concerns or opinions about it?
4. Do you have any concerns about recent or proposed changes to the Canada/Quebec Pension Plan?
5. Do you feel reasonably well informed about retirement income policy issues?

(If not) Why is it that you are not better informed about (or interested in) changes or proposed changes to public retirement benefits?

CONCLUSION

- Before we end the interview, do you have any questions?
- If you were conducting this interview, is there anything that *you* would have asked about regarding the experience of returning to work after retirement?
- Can I contact you again if I need clarification or have additional questions?
- OPTIONAL: Would you be willing to read the draft transcript for accuracy and completeness?
- Would you like to receive an executive summary of the findings of this study?

- If you know of anyone who might qualify for this study, would you please refer them to me?

THANK YOU FOR YOUR HELP!

REVERSING THE RETIREMENT DECISION



A research project funded by the Social Sciences and Humanities Research Council of Canada
Principal Investigator: Lynn McDonald, Ph.D., 246 Bloor St. W., Toronto, Ontario. Tel. 978-5714

CONSENT TO BE INTERVIEWED

Title of Study: Women's experience of returning to work after retirement

Interviewer: Malcolm Stewart, M.S.W., Ph. D. Candidate
Faculty of Social Work, University of Toronto
246 Bloor Street West
Toronto, Ontario
(416) 487-6310

Research Supervisor: Professor Lynn McDonald, M.S.W., Ph.D.,
Faculty of Social Work, University of Toronto
(416) 978-5714

I understand that Malcolm Stewart is conducting a research project with the above title which will form the basis for his Ph. D. thesis at the University of Toronto, and that his project is part of a larger study of post-retirement work which is being directed by Prof. Lynn McDonald and funded by the Social Sciences and Humanities Research Council of Canada (SSHRC).

I have been given a copy of and have read the "Research Description". Any questions I have asked about the study have been answered to my satisfaction.

I understand and agree that a tape recording will be made of the interview, and that a typewritten transcript of the interview will be prepared, which I may be asked to review for accuracy and completeness.

I have been assured by Malcolm Stewart that all information and opinions I provide during the interview will be completely confidential, and that only he and his research supervisor, Dr. Lynn McDonald, will have access to the code numbers matching individual participants with their questionnaires, interview tapes and interview transcripts. No one from the government or anyone else will have access to any personal or identifying information about me through this study. Records relating to my participation in the study will be kept secure and no information that could disclose my personal identity will be released or published, under Malcolm Stewart's ethical obligations as a student at the University of Toronto Faculty of Social Work and as a member of the Ontario College of Certified Social Workers.

I understand that my participation in this study is entirely voluntary, and that I am free to refuse to answer any question or to withdraw from the interview at any time, without giving a reason.

Participant's signature

Date

REVERSING THE RETIREMENT DECISION



A research project funded by the Social Sciences and Humanities Research Council of Canada
Principal Investigator: Lynn McDonald, Ph.D., 246 Bloor St. W., Toronto, Ontario. Tel. 978-5714

FOCUS GROUP CONSENT FORM

Title of Study: Women's experience of returning to work after retirement

Interviewer: Malcolm Stewart, M.S.W., Ph. D. Candidate
Faculty of Social Work, University of Toronto
246 Bloor Street West, Toronto, Ontario, M5S 1A1
(416) 487-6310

Research Supervisor: Professor Lynn McDonald, M.S.W., Ph.D.,
Faculty of Social Work, University of Toronto
(416) 978-5714

I understand that Malcolm Stewart is conducting a research project with the above title which will form the basis for his Ph. D. thesis at the University of Toronto, and that his project is part of a larger study of post-retirement work which is being directed by Prof. Lynn McDonald and funded by the Social Sciences and Humanities Research Council of Canada (SSHRC).

Malcolm Stewart has informed me verbally of the purpose and nature of his study, and of the Focus Group to be held on June 9, 1999. I understand and agree that Malcolm Stewart will be assisted in conducting the Focus Group by Ph. D. student Peter Donahue, also of the Faculty of Social Work. Any questions I have asked about the study or the Focus Group have been answered to my satisfaction.

I understand and agree that an audiotape recording will be made of the Focus Group discussion, and that a typewritten transcript of the interview will be prepared from the audiotape(s), for use in Mr. Stewart's research.

I have been assured by Malcolm Stewart that my identity and the identities of the other Focus Group members will be held in complete confidence. No one from the government or anyone else will have access to any personal or identifying information about me through this study. Records relating to my participation in the study will be kept secure and no information that could disclose my personal identity will be released or published, under Malcolm Stewart's and Peter Donahue's ethical obligations as students at the University of Toronto Faculty of Social Work and as professional social workers.

I understand that my participation in the Focus Group is entirely voluntary, and that I am free to refuse to answer any question or to withdraw from the Focus Group at any time, without giving a reason.

Participant's signature

Date

FOCUS GROUP PROCEDURES

Approximately one year after the interviews were conducted, a focus group was held with four participants, who were selected on the basis of their availability, interest and the verbal expressive ability evident in their interviews. The purpose of the focus group was to obtain feedback about the accuracy and completeness of the researchers' initial understandings of what the participants had said about key issues related to the experience of returning to work after retirement.

The focus group was held in the early evening in mid-week at the researcher's Faculty. A light supper was served before the focus group began. Before the focus group began, the researcher explained the purpose of the meeting and asked if there were any questions. Participants were then asked to sign a consent form, indicating that they had been advised of the nature of the focus group and the study of which it was a part, and agreeing that the proceedings be tape recorded, with the understanding that no information would be made available that could be used to reveal the identity of any participant. A colleague of the researcher's, another doctoral student with experience in leading groups, facilitated the focus group while the researcher listened to the proceedings and took notes.

The focus group began with a request for each participant to indicate briefly when she had retired and what she had been doing since retirement in terms of paid work or looking for paid work. This opening question was intended to identify characteristics and experiences that the participants had in common. This was followed by introductory questions, intended to get people talking about the general topic of reverse retirement; transitional questions, intended to move the discussion toward the main questions of interest; the key questions; and ending questions, to bring the discussion to a close [Krueger, 1994 #493]. The actual questions appear below in the order they were presented.

The focus group lasted approximately 90 minutes, and generated some very helpful information that clarified and amplified many of the issues identified by the researcher.

The questions used to guide the focus group are attached.

FOCUS GROUP:

Women's Experience of Returning to Paid Work After Retirement

June 9, 1999

1. Opening Question

Would each of you please take about 30 seconds to tell us when you retired and what you have been doing since then, in terms of paid work, or trying to obtain paid work.

(Clarify and summarize each response)

2. Introductory Questions

The women interviewed for this study expressed three different views about retirement.

- Some felt that retirement is mainly negative - the loss of structure, loss of relationships with co-workers, boredom, being stuck with old people - these are some of the ways they talked about it.
- Some felt that retirement is mainly positive - that it places fewer demands on a person's time, and gives them freedom to try new things.
- Some feel that retirement is okay for other people — they may even have a lot of friends who are retired — but not it's not for them, personally.

- 2.1 Is this a fair summary of the different ways that women feel about retirement?
- 2.2 Are there other ways some women may feel about retirement, other than the ones just mentioned?
- 2.2 What do you think accounts for these differences in the ways women feel about retirement?

3. Transitional Questions

People retire for different reasons. Among the women interviewed for this study,

- Some retired unexpectedly, before they felt ready to retire. We call this *involuntary, early retirement*.
- Some retired at a pre-determined age (usually age 65), and they knew they would be retiring, because their employer's policy required them to retire at that age. We call this *mandatory retirement*.
- Some retired because they chose to do so. In some cases, their employer offered an early retirement package. We call this *voluntary early retirement*.

3.1 How do you think the reasons for a woman's retirement are likely to affect her feelings about her own retirement?

4. Key Questions

Women interviewed for this study said that working after retirement meant many things to them. These meanings included:

- having financial security for the future
- having money to pay for the things that make life worthwhile in the present
- being free to work as much or as little as they wanted to
- not having to depend on anyone else
- being able to leave something for their children or grandchildren
- being able to help out other family members or fiends
- staying in touch with the world, keeping active
- not being afraid to speak out about things they felt were wrong

4.1 Is this a fair reflection of the meanings of working after retirement, for

women?

4.2 Are there other meanings associated with working after retirement that should be added?

Almost all of the women interviewed for this study said that they would prefer to work on a part-time or temporary basis rather than full-time, year round. The reasons they gave for this included:

- part-time and temporary work usually carry less responsibility, and are less stressful than full-time work
- you don't have to get involved in the 'office politics'
- once you are known (in temporary office work), you are called fairly regularly, but still have the freedom to book off time when you want to
- part-time work is less exhausting
- you have more time for yourself when you work part-time

4.3 Are there other advantages to part-time or temporary work that should be added?

4.4 Are there any negative aspects of part-time or temporary work, for women who work after retirement?

Some women interviewed for this study said they found it easy to obtain paid work after retirement, while others said they had difficulty obtaining as much work as they wanted, or had not been able to find work at all, in spite of looking.

4.5 What do you think could or should be done (by governments, employers or other organizations) to make it easier for women to work after retirement, if they want to?

Many women interviewed for this study said they had no plans to retire, that they would keep working as long as they could, and see what happens. Only a few had specific plans - to save more money in an RRSP; to pay off a mortgage or other debt; or to work until a specific age (e.g. 65) and then retire.

4.6 Why do you think some women are more inclined to make specific plans for the future than others?

5. Ending Questions

Most of the women interviewed for this study were, or had been, involved in volunteer work. Some said that if they were not working, they would be more involved in volunteer work, suggesting the importance that volunteering has for them.

The meanings attached to volunteer work for the women included:

- giving something back to the community
- gaining experience and skills that could lead to a paid job
- feeling useful and wanted
- helping other people made them feel good about themselves

5.1 Are there other things that volunteering might mean to women?

5.2 Before we end, does anyone have any last thoughts about working after retirement that they are prepared to share with us?

THANK YOU FOR COMING TO THE FOCUS GROUP.
YOUR COMMENTS HAVE BEEN VERY HELPFUL.