

WOMEN & RETIREMENT:  
STRATEGIES ADOPTED BY WOMEN  
AS THEY ADJUST TO RETIREMENT

CENTRE FOR NEWFOUNDLAND STUDIES

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G. CINDY YEO, B.A.









# **Women & Retirement:**

**Strategies adopted by women as they adjust to retirement**

**By**

**© G. Cindy Yeo, B.A.**

**A thesis submitted to the school of Graduate studies  
in partial fulfilment of the requirements for the  
degree of the Master of Arts**

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## **Abstract**

The objective of this thesis is to explore the process of retirement, in particular, the cognitive and defensive strategies adopted by retired professional and semi-professional women to maintain a sense of self in an urban Newfoundland community as they adjust to retirement. Since long term employment outside the home constitutes a salient experience for women, it is essential to examine its impact on retired women's sense of self, how factors such as ageism and sexism interact to influence women's identities and how their resources affect the way they respond to threatening situations.

Using the symbolic interactionist approach and grounded theory, I interviewed a snowball sample of 11 retired professional and semi-professional women and three homemakers. All interviews were typically lengthy, diverse and semi-structured. Follow up interviews were held in a more casual atmosphere. The combination of built-in comparisons and indepth interviews indicate a great deal about the process of retirement adjustment and factors that influence it.

*Drawing from my data, retired women have differing sense of self and resources depending on whether or not they worked for pay, the nature of their work and home relationships. Although work has an impact on women's sense of self, this impact can be mediated by such factors as familial relationships. In addition, familial relationships like work experiences, can range from supportive to abusive. Consequently, retired women's areas of vulnerabilities and the strategies they devise to protect a positive sense of self vary from woman to woman.*

Like retired men, retired professional and semi-professional women have to deal with their own retirement. In addition, they have to deal with sexism, ageism, poverty and divorce. All these above mentioned factors affect women's sense of self and hence, their vulnerability to the retirement transition. With the increasing number of women in the labour force, female retirement has become a socially significant phenomenon. By exploring the difficulties retired women have to deal with in an effort to maintain their sense of self and the limited resources they have to

protect themselves in threatening situations, we can have a better understanding of the kinds of threats they have to deal with and their needs. With this understanding, effective social policies can be implemented and retirement programs adjusted to serve the needs of both male and female retirees. Some of these policy issues are addressed in the concluding chapter.

## **Acknowledgement**

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# Chapter 1

## Introduction

*Retirement from employment* has traditionally been viewed as an experience exclusive to men. For years, women have been excluded from studies on retirement due to the view that their labour force participation was secondary to their roles as wives and mothers. The relevance of employment to their sense of self was questioned and women who left work, including those who retired, were seen as simply returning to their primary roles. Retirement adjustment was therefore unproblematic and required little investigation. Such a notion is particularly problematic in our present time given the increasing number of women pursuing long term employment careers. The objective of this thesis is to investigate the process of retirement, including the cognitive and defensive strategies adopted by retired professional and semi-professional women in an urban Newfoundland community as they adjust to withdrawal from the formal labour force.

Since symbolic interactionism is a perspective which allows us to examine the various processes an individual undergoes in the context of a major status change (i.e. occupational retirement), it is particularly suited for the questions addressed in this thesis. Symbolic interactionism emphasises the centrality of the individual's sense of self, that is, who they think they are and how they sense others see them and their transformation. From the perspective of symbolic interactionism, the process of adjustment is viewed as a dynamic, interactive one in which the retiree's sense of personal identity is altered as a result of the changes associated with



the newly acquired retirement status. Adjustment includes the complex social-psychological and organisational changes associated with the status of retirement in this study such as respondents' perception of retirement; the kinds of changes involved, both in their private and public worlds, and how they actively negotiate and manage their sense of self in retirement. Interactions of all types are significant, for in interactions, individuals are required to consider the situations of others and to decide when and how to fit their own activities with those of significant others (Ritzer, 1987).

I will focus on how women create a sense of identity out of the experiences associated with withdrawal from formal employment as well as other major determinants of social status, for example, their family and gender. Since gainful long term employment outside the home constitutes a salient experience for women, one may expect it to contribute to retirement adjustment. Comparisons with a small sample of homemakers will be used in this study to enhance our understanding of the impact of long term employment on retirement. Because it is most problematic to preserve one's sense of self in threatening situations, I will also examine how retired professional and semi-professional women respond to crisis situations and unwanted encounters. The discussion will explore how resources such as good health, financial independence and social networks can combine to affect retired women's sense of self, their retirement adjustment and responses to potential crisis situations. This chapter will review recent literature on women's adjustment to retirement and aging as well as establish the need for more studies on women's retirement.

## **1.1 Why Specific Studies On Women**

Women generally outlive men and the gap between them in life expectancy is increasing (NAC Review, 1991). In 1901, the corresponding figures were 48 years for men and 51.6 for women. By 1983, the corresponding figures were 71.4 and 77.2 years respectively (Fennell et. al., 1988). At present, women outlive men by an average of 7.5 years. Hence, women constitute the bulk of the elderly and it is projected that women 80 years and above will

outnumber men of the same age by a ratio of more than two to one in Canada by 2001 (McDaniel, 1988). In addition, the increasing number of women entering our labour force today means that retirement is less and less exclusive to men (Szinovacz, 1982). Yet, despite this, the retirement and aging experiences of older women remained virtually invisible in gerontology and retirement literature (McDaniel, 1988). The most probable explanation for such inattention is to be found in the embedded sexism found in most modern societies which treats the aging process differently for men and women (Burwell, 1984). Sexism refers to the fact that women are perceived and treated as less valued than men: their status and needs are secondary to those of men (McDaniel, 1988). They are encouraged to identify with their faces and are frequently reduced to mere sex objects (Johnson and Williamson, 1980). The impact of this double standard on retired women's sense of self and retirement adjustment will be discussed in more detail in chapters four and five.

Relatively little is known about the retirement experiences of previously employed women and how such experiences differ from those of men. Recent research comparing men's and women's retirement has shown that their experiences and adjustment to retirement tend to differ in substantial ways (Levy, 1980; Atchley, 1982, 1976; Seltzer, 1979). Matthews and Brown's (1987) Southern Ontario study compared 124 retired women and 176 retired men. It found that men and women differ in their reasons for retirement, with men being more likely to retire because of company policy, or because they are tired of work. Both men and women are equally likely to retire for health reasons. However, women are more likely to retire due to the poor health of a spouse or other family members. As a result, women are more likely to retire reluctantly and generally have less control over their retirement decisions than men. Men's and women's experiences in retirement also tend to differ. For this reason, the findings of retirement studies on men cannot be generalised to women.

Existing differences in men's and women's experiences of retirement can be traced to socialisation, occupational segregation and sexism. "Sex" becomes transformed into "gender"

through socialisation processes, whereby males and females learn roles and behaviours which are commonly associated with their sex, and with females being subordinated to males (Fennell et. al., 1988). Fagot and Patterson (1969) argue that we are socialised from childhood to develop appropriate female/male behaviours through imitation and sanctions. The socialisation process is so pervasive that women's roles of nurturing family members are often viewed as natural or innate. This is one of the reasons why women tend to retire for reasons that are different from men.

Regardless of whether women worked in the labour force or not, they continue to be responsible for work in the private sphere. Women's work in the private sphere is rarely rewarded in monetary terms and is viewed as of lesser value than the work of men. Moreover, the work women are hired to do in the public sphere is frequently unskilled or semi-skilled. As a result, women's jobs are often those that provide little opportunity for advancement, low wages, and low prestige (Armstrong and Armstrong, 1984).

In all known societies, a hierarchy exists whereby men's activities and attributes are more highly valued than women's. Women, both individually and as a group, are often discriminated against, oppressed and exploited (Smith, 1986; Armstrong and Armstrong, 1984; Harding, 1986; Fennell et. al., 1988). Such treatment flows from their lack of political and social power. Sexism serves to legitimise institutional and individual discrimination against women on the basis of their sex.

It is essential to examine the importance of gender and how it conditions women's experiences in retirement as in other areas of their lives. Occupational segregation encourages the development of different sex-specific attitudes and behaviours and hence, different female and male consciousness and opportunities (Fennell et. al.; 1988, Gilligan, 1982; Lakoff, 1973). Because of the different ways in which women are perceived and treated, and their limited resources to challenge such treatment, they tend to experience retirement differently. Although both women and men are victims of ageism, the older woman is particularly devalued, ignored

and even openly resented. Older women are perceived as foolish, worthless and unattractive, and older wives are viewed as expendable. Such attitudes towards older women are partly a reflection of the double standard of aging (Lesnoff-Caravaglia, 1984). Inevitably, elderly women tend to suffer from the triple burden of retirement, ageism and sexism. As a result, they are marginalised by society at large. This affects the way they perceive themselves and accounts for their vulnerability in retirement.

## **1.2 Retirement Studies in Newfoundland**

Most studies on aging in Newfoundland adopt a quantitative approach (Kozma and Stones, 1983; Stones and Kozma, 1986; Riach, 1984). Kozma and Stones (1983), for example, investigated predictors of happiness using the Memorial Scale of Happiness (MUNSH). They surveyed a random sample of 200 urban, 200 rural and 200 institutionalised Newfoundlanders over the age of 64. They found that factors such as housing, health, activity and life events are important predictors of happiness in later life for all three groups. However, the authors did not distinguish between retirees and non retirees, and between the experiences of men and women. Their 1986 study also focuses on happiness and its predictors<sup>1</sup>. Riach's survey (1984) of a random sample of retired men and women in St. John's, examined attitudes towards retirement. He found that income and health are important for retirees, but did not explore how these factors influence men and women differently in retirement adjustment.

There are a few qualitative studies on the elderly in Newfoundland (Doucette, 1985; Antler, 1977; Porter, 1988; Davis, 1979; 1983; 1985). Doucette's study (1985), for example, focuses on the significance of leisure activities in later life, but not retirement strategies. Her sample consisted of 10 retirees (men and women) from various communities in Newfoundland. She found that "isolated" leisure activities such as knitting and painting are important for retirement adjustment because they are not only enjoyable, but results are periodically sold for profit or given to significant others on special occasions. Such activities both help the elderly pass their time meaningfully and help them maintain social contact with others through the

exchange of gifts that they have made.

Research on older women in Newfoundland has tended to focus more on the rural context. For example, women's work in Newfoundland fishing families (Antler, 1977), the sexual division of labour in a Newfoundland outport (Porter, 1988) and the roles women play in a Newfoundland fishing village (Davis, 1979). Davis (1983) examined the relationship between menopause and women's status. Her sample consisted of women in a southwest coast Newfoundland fishing village. She found that household roles such as good housekeeper and mother are important major sources of identity for women and that women in rural areas do not suffer a loss of status as they age because they have full control over domestic issues and the same access to financial resources as their husbands. In addition, women can also enhance their status in the community by engaging in voluntary work. Hence, women in their seventies and eighties often continue to play an active role in community life and are respected for their knowledge and skills. Although Davis's study is not specifically on previously employed women, her findings provide us with some understanding of women's aging experiences in later life in a fishing village in the 1970s.

None of the existing Newfoundland studies focus specifically on women and retirement. Most do not distinguish between male and female experiences and those that focus on women focus on menopause and the rural context. My research will adopt a qualitative approach and focus on retired, previously employed women and the strategies they devise to maintain a sense of self in retirement.

### **1.3 Women, Aging and Retirement**

Most existing literature on women's retirement is based on quantitative research. In this literature, factors such as income, social network, number of leisure activities and health are identified as predictors of retirement adjustment as measured by some "adjustment scale" (Szinovacz, 1983). Although such studies provide vital policy-relevant information, they usually neglect the respondents' personal assessment of their own situations, the kinds of changes

they encounter and how these changes affect their sense of self. In addition, because most of the retirement studies utilise different measuring scales, many of the studies tend to present conflicting findings. This will be discussed in more detail in the following section.

Until recently, most of the retirement literature on women focused on women as homemakers. These studies presumed the housewife role shaped women's experience of aging. Hence, they emphasised the "empty nest syndrome", a phase of the life cycle when the last child leaves home. For example, Williams (1977) argues that because the adult female gains her identity primarily from her role as a mother, the loss of this role results in greater disorientation and dissatisfaction for her than her male counterpart, whose identity stems mainly from his role as a provider. Quadagno's study (1986) on aging indicates that the empty nest and grandparent role are some of the changes in family status that have greater impact on women than men. Although she indicates that the empty nest can be a positive experience, she does not explain how such life events affect women's sense of self nor does she explore the kinds of strategies aging women adopt to maintain their identities.

In recent years, more studies are focusing on women and retirement. One such study explored the resources of retired women and homemakers (Keith, 1982). Keith's study is an attempt to explore whether long term previous employment has any impact on women's retirement experiences. She conducted structured interviews with 114 retired women and 232 homemakers from randomly selected towns. All respondents were from the ages of 72 to 97, and most were widowed. All previously employed women worked most of their adult lives and were retired for at least seven years. Homemakers were slightly older (80.6 years) than retired women (79.3 years). She found that health and non home-centred activities such as involvement in voluntary work tend to be much more important to retired women than homemakers. She suggested that this may be because participation in voluntary activities (church etc) provide the opportunities for retired women to apply the skills that they had acquired in the workplace. In addition, such activities help them enhance informal relationships with others and allow them to

establish supportive social networks. However, although Keith's study indicates that there are differences between retired working women and homemakers, she does not specify whether these women were retired working class, semi-professional or professional women. In addition, even though she indicates that resources such as health and non home-centred activities are important for retired women to accommodate to withdrawal from work, she does not explore how these resources affect their sense of self in retirement. One reason for this may be because she adopted a quantitative approach instead of a qualitative approach.

Jewson's study (1982) on retired professional women utilised semi-structured interviews with a sample of 32 retired professional women and 30 other retirees for comparisons (16 retired professional males and 14 retired non professional females). The aim of this study was to explore what retirement was like for professional women in the first six years of retirement. All the retired professional women and men in this sample were members or former members of the the National Council on Family Relations and were from similar fields, while the non professional retired women were introduced by friends. Jewson found negligible differences between retired professional men and women in their satisfaction in retirement. For example, she explains that although more women than men indicated that retirement life is more pleasant than working life, they share more similarities with each other than with working women. She found that retired professional men and women are better able to establish new social networks than non professional women. In addition, the former tend to focus more on non home centred activities such as cultural activities, travel and educational experiences than non professional women. The reason for this may be because they have more resources and options than non professional women in retirement.

Jewson indicates that satisfaction in retirement is positively related to resources such as good health, social networks and a wide variety of options for all three groups, but she does not explore how such resources can affect the retirees' perception of themselves or the kinds of strategies they devise for protecting their sense of self. One of the reasons why she did not

detect substantial differences between retired professional men and women may be because she did not adopt a symbolic interactionist approach. Another reason may be because she was only examining the first six years of retirement.

In Dulude's review of the literature on aging (1988), health and adequate income were important factors for women in old age. She also argues that most elderly men have wives acting as housekeepers and nurses. In contrast, elderly women who are sick and frail must fend for themselves. For these reasons, women's retirement experiences tend to differ from men's (Matthews and Brown, 1987). Women's situation is often made worse by inadequate incomes. A majority of older women are unable to afford the services they desperately need in old age, particularly, adequate medical care and/or a part time housekeeper to help with the cleaning. This lack of income is the main reason for their social isolation and lack of mobility. Although Dulude discusses the significance of health and income in later life, she does not explore how these factors can affect aging women's sense of self and retirement strategies. In addition, she does not tell us whether these elderly women are from middle or working class backgrounds.

Although more recent studies have incorporated both men and women in retirement studies, most do not differentiate between men and women's retirement experiences. Those on women do not differentiate between homemakers and previously employed women's experiences in retirement. Furthermore, research focusing on previously employed women, does not indicate the nature of their previous employment. Survey findings, for instance, indicate that good health is as important as adequate income because such resources affect the retiree's mobility and enjoyment of retirement (Palmore et. al., 1985; Lee and Shehan; 1989; Szinovacz; 1983; Seccombe and Lee, 1986; Cockerham et. al., 1983). However, these studies do not tell us how aging women utilise these resources to protect and/or maintain their sense of self. In chapters four and five, I will show how poor health and limited financial resources not only affect retired women's sense of self, but also their responses to threatening situations.



## 1.4 Limitation of Existing Research

Existing research on women's retirement tend to be based on a quantitative approach. Although survey research indicates that factors such as social networks are important predictors for retirement adjustment and satisfaction, it does not tell us much about the ongoing process or how such factors as social network may affect the development of one's sense of self. This means that this research does not help us appreciate the subjective responses each person makes to his or her experiences of retirement. Survey research also tends to objectify respondents' behaviour. It does not focus on the subjective, social processes, support networks, cultural values and changes that sustain or transform a particular sense of self. For instance, Keilh's study (1982) on the impact of work on women's retirement indicates that health and non home-centred activities are important resources because they help women cope with withdrawal from employment. However, she did not explore how such resources can affect their sense of who they think they are or how they can manipulate these resources to protect their self identities.

Most surveys investigate and measure age change cross-sectionally rather than longitudinally. Therefore, it is difficult to determine whether changes are truly age-related or whether they reflect the influence of birth in a particular cohort, or the effects of historical events (e.g. the World Wars, the Depression etc.) impinging on the life cycle. Our perception of retirement and aging are often affected by our historical and cultural experiences (Lowenthal et. al., 1975; Trimakas and Nicolay, 1974). Telephone interviews and mail-out questionnaires, in particular, do not allow the researcher to develop an impression of the individual in his/her social environment.

These shortcomings with survey research partly reflect its tendency to separate respondents from their social context. As aptly expressed by Znaniecki (1934, pp. 231):

*Any progress in knowledge involves not only the discovery of new characters, but also a different and better understanding of the way all the characters, new and old, are combined in*

*the given system, object or process....The statistical method substitutes for this real, objective interdependence of all the characters of an empirical datum a multiplicity of arbitrary mental combinations of characters artificially isolated from their empirical context. By making the study of facts subservient in advance to its final purpose of a mathematical play with symbols, not only does it fail to stimulate progress - in the analysis of these facts, but actually obstructs it.*

Even though the concept of self is recognised as useful, it has not occupied a prominent position within research on aging and retirement. References to the self have occurred primarily in the context of discussions on adaptation and adjustment to events that are perceived to be losses accompanying aging (Marshall and Rosenthal, 1986). Survey research assumes that if the respondent is perceived to be well adjusted, he/she has a positive sense of self. However, as I will demonstrate in chapter four, this is not necessarily the case, for instance, Rhonda, a homemaker, appears to be well adjusted in retirement with adequate income and a comfortable home. Upon closer examination, we will find that she is suffering from "invisible" poverty, with no access to the family's financial resources and is treated like a maid by her husband. Hence, what she has really adjusted to is an abusive situation.

In addition, the term "adjustment" in survey research is often used loosely to refer to one's ability to "fit in", or conform to one's new environment. However, individuals do more than simply respond to changes. People are always actively managing, negotiating influencing their environment and protecting their sense of self. In short, our identities are not fixed but continually being recreated and maintained through an ongoing interaction as we adjust and cope with problematic situations in a complex society. The self is an inherently active, interactive and negotiative process which continues to develop throughout the entire life course (Breitstraak, 1984).

Survey researchers often simply identify the major adaptive stances taken by retirees and categorise them into the *rocking chair* type, the *angry* type or *mature* type. In these cases, the definition of the concept of self is vague. Level of acceptance of self is frequently determined by a fixed number of questions and treated as a proxy measure for adjustment (e.g. Wolk, 1976; Trimakas and Nicolay, 1974; Jaquish and Ripple, 1981). This is problematic because

the self is not static and must be consistently recreated through interactions (Breytspraak, 1984). Moreover, researchers frequently have varying definitions for terms such as adaptation and self esteem. This means that they may not be measuring the same thing. It is essential to note that when measuring retirement adjustment in survey research, the researcher is actually measuring retirement satisfaction at that particular point in time. That is, it is presumed that the more satisfied the retiree is, the more well adjusted she/he will be. However, an individual's level of satisfaction can vary from time to time depending on the various events that occur on that very day. This means that the level of satisfaction for the same individual is rarely constant so that the equation of such measurements of satisfaction with adjustment is questionable. Hence, studies on female retirement utilising survey research designs to assess social psychological factors are inadequate in helping us gain a clearer understanding of the complex and subtle reality of retired women and the factors which sustain it.

Existing survey studies also tend to produce inconsistent and contrasting results. These can be partially accounted for by the fact that the instruments and samples are not comparable among the studies. Each study uses a different set of questionnaires and scales and tends to focus on specific aspects such as loneliness and depression in old age. For example, Seccombe and Lee (1986) using the survey techniques outlined in Dillman's Total Design Method, found that women and men do not experience retirement differently, while Matthews and Brown (1987) utilising the Crisis Assessment Technique, reported substantial differences. In addition to the use of different use sets of questionnaires and scales, researchers also tend to define retirees in different ways. Some place them into one general category while others sub-divide them into "young old" and the very old. There is a need to realise that those who have been retired for years may be better adjusted than the newly retired and that the "young old" and the very old have very different needs. For example, those who are very old tend to have more health concerns.

Indepth interviews and/or participant observation are necessary. These methods when used in conjunction with a grounded theory approach and symbolic interactionism combined, can increase our understanding of the subjective responses each individual makes to his/her own experiences of retirement. One example of such a study is by Matthews (1979). Matthews' study (1979) is one of the few studies using grounded theory and a symbolic interactionist approach. Using intensive interviewing and participation observation, she examined the strategies devised by aging women to protect their identities in threatening situations. Her focus was on women from a senior citizens' Centre. Although most of these women were middle class, some were from the upper middle and working classes. Her questions concerned the state of "oldness", for example, how aging women dealt with changes related to "oldness". She found that although aging women tend to actively devise strategies to protect their sense of self, the presence of ageism, sexism and limited economic resources, mean that they often experience an increased feeling of powerlessness and social isolation as they age. She also found that familial relationships with children and grandchildren become increasingly important for widowed women because children and grandchildren often help with the occasional shopping and/or provide transportation. Often, these women adopt such strategies as compliance in exchange for approval and services from their children. That is, they allow their children to make decisions on their behalf. Those who are neglected by their family members tend to engage in justifications to convince themselves that their children do care for them, but do not have the time to visit. Hence, Matthews' study (1979) is able to provide us with some deeper insights into the world of older women. She has also demonstrated how aging women struggle to maintain their sense of self despite their limited resources.

Although my study is similar to that of Matthews' (1979) in that it also uses grounded theory and symbolic interactionism, my sample consists specifically of retired professional and semi-professional women, with homemakers as a comparison. Hence, all my respondents are from a middle class background. My aim is to isolate the effects of long term professional and

semi-professional employment. In contrast, Matthews' sample is not focused on any particular group of women, but on seniors who frequent the centre. Her discussion of retirement tends to be general and not particularly related to any group of women. Consequently, it is not clear whether there are differences in retirement strategies between women from different social backgrounds, especially previously employed women and homemakers. As I will demonstrate in chapter four, previously employed women and homemakers tend to differ in their retirement strategies. This can be explained by the impact of work on their sense of self and other factors such as familial relationships and financial independence.

## **1.5 Organisation of Thesis**

Chapter two will present a theoretical discussion of symbolic interactionism, its strengths, limitations and the ways it is relevant for this thesis. It will develop an analytical framework based on a critical rethinking of symbolic interactionism from a feminist perspective and define the key concepts used in the subsequent chapters. Chapter three presents a discussion of the social history of the project, the original interests and goals, description of my sample, the methodologies used and the problems encountered. Chapters four and five will provide a discussion of my findings and analysis. Finally, Chapter six will explore the policy implications of my study and present suggestions for future research.

End notes:

1. Ongoing research explores the relationship between aging, exercise and sexuality among elderly women.

## Chapter 2

### Theoretical Review

*An adjustive effort of any kind is preceded by a decision to act or not to act along a given line, and the decision is itself preceded by a **definition of the situation**, that is to say, an **interpretation**, or point of view, and eventually a **policy** and a **behaviour pattern** (Thomas, 1937:8).*

#### 2.1 What is Symbolic Interactionism?

Humans are preeminently social creatures. We live in organised groups. Indeed, our individual and collective identities emerge from our participation and interaction within groups. Perhaps no other sociological approach captures this interactional context of human life as well as symbolic interactionism. Its central terminology includes self, symbols, language, career contingency and negotiated order. What is unique about this theoretical tradition are its assumptions. Rather than objectifying the content of behaviour, it accepts the subjective, focusing on process and changes in identity as one develops. This orientation represents a conscious attempt to understand the dynamic relationship between the individual and society without resorting to individual or societal determinism. The self is viewed as a basic concept for enhancing the understanding of this relationship (Breytspraak, 1984). The aim of this chapter is to provide a discussion of the principles of symbolic interactionism and their utility for the study of women's retirement. I will discuss in more detail the approach, its relevance to this thesis and some of its limitations.

## 2.2 Definitions

In order to facilitate the discussion that is to follow, the definitions for key concepts such as "self/identity", "negotiated order", "moral career" and "symbols" will be discussed. These concepts are important elements in the subsequent analysis. They are useful in helping us understand the ongoing processes that affect the emerging self and the strategies retired women adopt as they adjust to retirement.

### 2.2.1 Self/Identity

According to symbolic interactionism, the self is the crucial link between the individual and society, the place where shared meanings or symbols are assimilated and negotiated. This relationship between the individual and society is so intricate that the self and society have no reality apart from each other, but are two sides of the same coin. The self is viewed as an explanatory concept for understanding human behaviour. Hence, the individual's interpretations are the basis for behaviour and social interaction rather than some objectively defined reality. It is assumed that these interpretations are negotiated, socially constructed and maintained through social interaction (Breytspraak, 1984).

The development of our self may be conceptualised as a series of related transformations, whereby the term *"transformation"* is intended to invite us to seriously deliberate *"changes in form - changes in being, kind or psychological status"* (Strauss, 1969, pp. 91). Hence, through the context of social interaction, we become aware of the characteristics and feelings that separate us from others, giving us this sense of self, and through social processes, we construct and develop our self images. Cooley (1922) and Mead (1934) have utilised the term *"looking glass"* to capture the process.

As major circumstances change, such changes affect the way individuals see and evaluate themselves. Whenever possible, individuals attempt to balance their own sense of who they are with the sense of who they are that people communicate to them. This means that we want people to act towards us in terms of who we think we are. Symbolic interactionism assumes

that everybody has a sense of self. However, symbolic interactionists also contend that the construction of a sense of self is only possible with language (Charon, 1985). As I will demonstrate in chapter four, Rhonda is an example of a woman who does not have an independent sense of self, but defines herself in terms of her familial relationships (see chapter four). Because she lacks an independent sense of self, she is unable to communicate her needs and instead, focuses on her family's needs. This is particularly true of individuals who are isolated with very little power and control. As a result, they are particularly vulnerable and tend to be very dependent on others. Women's sense of self tends to be heavily determined by their relationships. Consequently, their sense of self is not always clearly defined. When their relationships are supportive, it is easier for them to draw resources from their relationships. However, when the relationships are abusive, women's vulnerabilities increase (see chapters four and five).

Symbolic interactionism assumes that when disjunctures occur, the self will actively engage in some dynamic adjustment and/or reappraisal, and focuses on this ongoing tension between our sense of who we think we are and how others respond to us (Strauss, 1969). Moral career is the general term used to convey this ongoing process.

### **2.2.2 Moral Career**

The overall pattern through which a sense of self emerges and is transformed or sustained, is termed a "moral career". The term "career" is typically used to refer to those who expect to enjoy the benefits and privileges laid out in a respectable profession (Goffman, 1961). In symbolic interactionism, it is used in a broader sense to refer to any consistent social process which sustains a particular identity. It is important to note that the concept of "career" has a dual focus. One side is related to the image of self and felt identity, while the other emphasises one's interactions/relationships with others, including symbolic manipulation in such interaction. Thus, this concept of career allows one to move back and forth between the personal and the public, and between the self and society.



When applied to retirement, the concept "moral career" includes the chronicling of an individual's passage through time. As aspects of the respondent's relationship to the world change with time, this relationship becomes altered, and she is likely to be faced with making sense of her past life and what she has done in relation to what she wanted to do after retirement. Daily routines change, friendship networks become altered and the retiree is responded to in different ways, resulting from a change in status. Consequently, a new emergent sense of personal identity arises. This becomes part of the woman's ongoing sense of who she is. Changes in routine and self conception can be illustrated by homemakers in my sample who have to deal with widowhood. This is a difficult process as they have been dependent on their husbands almost all their adult lives and are not accustomed to living alone. As they confront the nature of these changes, they have to make some shifts in their self conception and negotiate new definitions for themselves.

Several shifts in role conceptions may be necessary in retirement. For example, the shift from "wife as provider in a dual-earner couple" to "housewife in a husband-single-earner couple" and then to "wife in a dual-retired couple" (Lipman, 1960). Because roles serve as a link to the social world, we may be faced with making sense of those we have lost and investing in those that are still available. By examining this ongoing process, we can appreciate more of the constructive and active potential of the self in later life and how individuals respond to crisis or "career contingency" in their moral career paths.

### **2.2.3 Career Contingency**

According to symbolic interactionism, the term "career contingency" is used to refer to major events that are unanticipated. Such crisis events often lead to an unexpected or abrupt shift in self conception. In my study, I found that illness and death are the common career contingencies among retired women. Such events compel us to reassess our situation. For example, one respondent, Dora, found that the death of her ailing spouse severely disturbed her self image as a wife, in part because the two self images had come to form one unit, carried

jointly by both husband and wife. Other major events which can become problematic are unwanted encounters. Unwanted encounters are situations over which the individual has no control and which directly challenge our sense of self.

The way retired women respond to crisis events depends to a large extent on their sense of self and resources. When using the concept of career contingency and unwanted encounters in studying women's retirement, it is important to note that the events that force reassessment can vary from woman to woman. As I shall show in chapter five, what constitutes a crisis depends to a large extent on the woman's sense of self and her resources to deal with the situation. For instance, a respondent whose sense of self is centred on preserving her youthful looks will perceive an unwanted encounter which challenges her youthful appearance as a crisis. However, in the case of another respondent whose sense of self is not based on her youthful appearance, but more on her previous employment, such an encounter will not be perceived as devastating to her sense of self. To understand how retired women preserve their sense of self, there is a need to examine respondents' reactions to crisis situations, how such events affect their self concepts and how they protect themselves.

#### **2.2.4 Symbols**

In retirement, the more obvious symbols of occupational status are largely taken away and new hierarchies with new symbols emerge. Symbols are social and are defined in interaction, not established in nature. They are used intentionally to represent and communicate, and the users **know** what they represent (Charon, 1985). Hence, symbols can be manipulated to keep one's identity intact. Individuals respond to symbols which can be in the form of objects (for example, photographs of loved ones), activities which have significance to the individual, or even language (Charon, 1985). Routine activities such as housework may take on more profound meaning for the retiree after retirement. For instance, housework to Kelly, a retired dental nurse, was less important before retirement. She did little of it then, but after retirement, she began to perceive housework as a symbol of self sufficiency. It became so important that when she

became too sick to do her own housework and had to hire a maid to help part-time, she denied having had any help and insisted that she did all her housework by herself.

### **2.2.5 Language**

Language is a special kind of symbol. It can be produced at will, and can represent a reality that other symbols cannot. Symbolic interactionists contend that the construction of a sense of self is only possible with language because it allows us to share meanings or symbols (Charon, 1985). Fundamental to this notion of self is the idea that the image of self can be destroyed or reinforced by the appraisals we perceive that others have of us. Mead (1934) indicates that we understand ourselves mainly from the perspectives of those around us, but unless we can communicate using language, these perspectives will be useless to us.

Language may be used as a distinguishing symbol to indicate that we **belong** to a certain group/class, in particular, the slangs or phrases used by certain groups of individuals. It reflects the uniqueness of the group (Sykes, 1974). In this thesis, language is important because it is a tool in interaction and resource for projecting and protecting one's sense of self. For instance, Carol, a retired professional, was able to manipulate language to protect her sense of self in an unwanted encounter with a nurse by angrily telling her off (see chapter five).

### **2.2.6 Negotiated Order**

The term "negotiated order" refers to the *process* of bargains, making deals and arrangements for "making things work" (Glaser and Strauss, 1967; Strauss, 1978). The pattern of negotiation may differ among retirees, depending on their state of health and that of significant others and other factors. "Significant others" are those with whom we have interaction on a regular basis. They include family members and friends. Relationships with significant others are powerful contributors to individuals' sense of who they perceive themselves to be. People work at negotiating their role definitions using various strategies. Those who have lost valued roles may continue to identify with them. For example, widows who attempt to change their identities, may have to stop interacting with previous significant others and establish new relationships that

are supportive of that new identity.

Studies have found that even old men in a skid-row area who have been stigmatised by society for a lifetime of deviance continue to actively negotiate role and status definitions for themselves in their interaction with each other as well as the world at large. These individuals are able to look beyond their past careers in terms other than failure. As Tindale has observed:

*With such an obvious lack of family relations to support these aged indigents they have had to look elsewhere for a social career which is commensurate with their sense of self. In this regard, friends and neighbours act as role alternatives and sources of support for the old skid rowers in the absence of the customary marriage, as well as work roles (1977: 56).*

Stephen (1976) notes that when people are no longer able to keep a sense of continuous career, they will negotiate new roles for themselves. His study of elderly tenants in a slum hotel demonstrates that when legitimate roles are not available, these individuals resort to various forms of hustling, which become part of their self concepts. A status system is constructed to define the types of hustling which are acceptable. For example, "conning" is more acceptable than begging. Likewise, retired women are marginalised by society and often viewed as worthless. In response, they struggle to maintain their sense of self, sometimes negotiating new roles or attempting to maintain old ones.

Although most negotiations are based on verbal communication, some are very brief and are made without any verbal exchange or obvious gestures. Nevertheless, the parties involved are often perfectly aware of what they are doing and the result of negotiation is some sort of **worked-out agreement** (Strauss, 1978).

## **2.3 Contingent Factors**

The retirement literature shows that factors such as health, income, social network and the need to feel useful influence retirement adjustment. These contingent factors structure the context within which interaction occurs and influences its outcome. Retirement is a passage transition which can be rather stressful and involves a significant reduction in income, a change in

status and daily routine. Retirement may also involve a change in the social network which the retiree established within the job context. Such changes are often perceived as painful losses (Elwell and Mallie-Crannell, 1981).

Using Glaser and Strauss's grounded theory (1967), the interviews indicate five very important factors which mediate women's retirement and their sense of self. These are **health, aging, income, social network and nature of previous employment**. It is important to realise that the experiences of health, aging, income, social network and nature of previous employment are themselves gendered. That is, they do not affect women in the same way as they affect men.

### **2.3.1 Health**

Research has shown that good health is significant for retirement adjustment/satisfaction (Palmore et. al., 1985). This is clearly supported by respondents in my sample as they emphasise the significance of good health in retirement adjustment. One's health and that of significant others can influence one's mobility. In addition, because women more often than men are expected by society to nurse an ailing family member and sacrifice their own needs, their own health and that of significant others tends to have a greater impact on women's retirement adjustment than they do men ( Matthews and Brown, 1987; Armstrong and Armstrong, 1984).

### **2.3.2 Aging**

In our youth oriented society, women are encouraged to fabricate a socially acceptable appearance and to **Identify** with their **faces** (Bate and Taylor, 1988). Age related changes in physical appearances such as grey hair, wrinkles and weight gain are frequently not accepted as part of the "natural" process of aging. Women are urged to preserve their youthful appearances with cosmetics, diets, exercises and cosmetic surgery (Johnson and Williamson, 1980). Men, on the other hand, are not subjected to the same pressures. On the contrary, they are often the judges of women's beauty (Ritzer, 1986). There is a double standard of aging in our society. In

addition, women, like men, also suffer from ageism. These factors combined, affect the way aging women view themselves.

Failing health is often associated with old age and loss of attractiveness. The possible impact of health on self identity can be illustrated by the actions of two previously employed women who have been house-bound due to long term illnesses. These women flatly declined a face to face interview, giving the excuse that they were "*not feeling well*". They also refused to disclose their addresses. Yet, they **suggested** that I interview them by telephone. The person who gave me their names and telephone numbers warned me that these two women were *suffering* from long term illnesses. As a result, they are slightly handicapped. When asked about their health, their tone of voice became hostile and suspicious. It is possible that "hiding" from public scrutiny had become their strategy for survival in a society that tends to be unsympathetic towards older people and their ailments. The apparent reluctance of these women to agree to a face to face interview suggests the impact of ill health on one's self image.

Since physical attractiveness and strength inevitably decline with age, individuals whose sense of self is based on maintaining a youthful image, may shift their self identity to focus on other aspects such as needlework, bridge or voluntary work rather than on their aging physical selves. Some may resort to the manipulation of clothes, makeup and even cosmetic surgery, while others might simply take on the role of an ailing individual. As I will demonstrate in chapters four and five, the responses of each woman will vary depending on their new emergent sense of self and the kinds of resources they have. These strategies are vital for retirement adjustment and all respondents will consciously or unconsciously devise ways to actively preserve a potentially threatened self image.

### **2.3.3 Income**

Existing literature on retired women suggests that adequate income is an important resource for retirement satisfaction and adjustment (Thompson, 1980; Jewson, 1982). Most women, however, suffer from a lack of adequate financial resources in their later lives (Cohen,

1984). McPherson (1983) argues that the reason for this is that women frequently occupy low prestige, low income positions and rarely receive the opportunity to advance to high status and high paying positions. A majority of these women have never been in a position to accumulate savings and other assets. As a result, they depend on their husbands and often have to face poverty upon widowhood or divorce (Cohen, 1984; Roadburg, 1985). However, women who are married and are financially dependent on their husbands may be suffering from "invisible" poverty in that they do not have the same access to financial resources as their husbands (Miller and Glerum, 1987).

As I shall illustrate in chapter four, both previously employed women and homemakers who are in abusive relationships, do not have control over their family's financial resources. It is the husbands who have the control and who make all decisions. Hence, women will not necessarily face greater poverty upon widowhood or abandonment. In fact, women who are in abusive relationships may actually be better off widowed because in widowhood they have complete control over the family's financial resources.

#### **2.3.4 Social network**

Research indicates that social networks are as important as health and income in retirement adjustment (Szinovacz, 1983). This is because our sense of self can only be preserved if those around support that identity (Charon, 1985). Friends and family can help to reinforce one's sense of self. However, familial relationships can vary from abusive to supportive (Eichler, 1983). As I will show in chapters four and five, supportive social networks are important resources in retirement adjustment. Such support is especially important in dealing with unwanted encounters. As a result, women who do not have such support and/or are in abusive relationships, tend to be more vulnerable.

#### **2.3.5 Nature of Previous Employment**

Studies indicate that women with long term employment have some economic

autonomy which can help to enhance their enjoyment of retirement (Fox, 1977, Keith, 1982). However, work experiences are diverse and can vary depending on the type of work, amount of autonomy and the relationship between employee and employer (Armstrong and Armstrong, 1984). Women in similar "employment categories" such as professional or semi-professional, may actually have very different work experiences. Hence, the precise impact of employment on women's retirement and sense of self can vary from one woman to another. I will explore this in chapter four along with the kinds of resources previous employment can provide to retired women that are not available to homemakers. I will also look at how work experience can be mediated by such factors as familial relationships.

This thesis will focus on women retiring from professional and semi-professional work. The existing literature on professionalism is complex with many perspectives. Some writers have argued that professionals have the right to enjoy occupational domination because of their possession of socially valued knowledge (Foucault, 1979; Ellul, 1980). Others have argued that professionalisation has meant a "deprofessionalisation" of many traditional "female crafts" (Rothman, 1984; Benoit, 1989; Baines, 1991). Because of professionalization, female dominated occupations have been devalued and not perceived as professional (Baines et al. 1991). The definition of professionalism is socially constructed and women have been struggling for professional recognition (Rothman, 1984; Benoit, 1989; Baines, 1991). This means that respondents who may be perceived as semi-professionals may not view themselves as such, but as professionals. Hence, it is important to explore how they perceive themselves.

At a superficial level, professionalism refers to higher status occupations, prestigious resources and income which can be utilised in retirement. However, this status can be mediated by such factors as familial relationships. For instance, even though Margaret appeared to have had a responsible management in sales, it was her father (also her employer) who made all the decisions. Hence although her long term employment has had some impact on her retirement, she does not have a professional sense of self.



Since my thesis is on retired women's sense of self, it is important to take into account the issue of gender. Thus, I encouraged my respondents to talk about the nature of their employment, whether they perceived their work as important and whether they felt that they should be perceived as professionals. In addition, because men and women tend to have different views of professionalism, this was also one way to arrive at a definition. All the respondents with college degrees agreed that women who had at least a college degree and long term work experience should be viewed as "professional." This can be seen in the comments of Angeline, a retired teacher:

*I have two college degrees: one in education and another in Arts. Because of this, I am a few grades higher than the others which also means that I have better pay. Most other teachers only have a teaching certificate. Very few of them even have one degree. So, if you label them semi-professionals, then I should rightly be viewed as a professional.*

All previously employed women, except for two women who do not have college degrees, explained that 40 years ago, few women had college degrees and were in full time jobs. Hence, they argued that those with college degrees should be viewed as "professional", and those with diplomas as semi-professional. All of these "professionals" worked for most of their adult life. Respondents who do not have college degrees either described themselves as "semi-professionals" or indicated that they were unsure, as in the case of Margaret, who worked for her father. Most occupational statuses are not portable in that professional retirees are often no longer perceived as associated with that profession, but as just another retiree. I will examine whether retired women in my sample make an effort to maintain an image of themselves as "professionals" or "semi-professionals" in retirement and how they go about doing it.

In chapter four, I will also investigate the effects of previous long term employment on my respondents and determine if there are notable differences and similarities between professional and semi-professional retired women. This will allow us to determine the significance of this work experience for women's sense of self in retirement.

As homemakers do not go through any official retirement, I hypothesised that they are likely to experience "retirement" differently from women who were in the labour force for prolonged periods. Since there is no specific point at which society defines a homemaker as retired, nor a specific age at which the homemaker is no longer viewed as a homemaker, they will be defined as "retired" when their husbands retire. This is the only definition possible. To comprehend the complexities of growing older and being "retired", it is important to appreciate the subjective responses of each woman to her own aging and experiences of retirement. This point is clearly described by Hewitt (1976: 11):

*It is not possible to understand what the individual becomes or may become, nor how he forms his conduct in everyday life, unless we consider how his conduct is related to his own grasp of himself.*

## **2.4 Necessity for a Feminist Corrective**

We have argued that symbolic interactionism is most appropriate for this study, partly because it focuses on the self and allows us to appreciate the subjective responses of the individual. It is inherently micro-focused, rather than macro-focused. Hence, we are able to gain deeper insights into an individual's private world.

A major shortcoming of symbolic interactionism is its lack of emphasis on the impact of gender on women's experiences and sense of self. There is a need to deal more adequately with this. For example, we do not get a general sense of gender differences in the concepts of self, interaction and language. In addition, concepts such as career contingency do not refer to the same events for women and men. (In addition, crisis events can vary from woman to woman). These concepts are gender-based and it is essential that we comprehend how the development of men's and women's self concepts differs.

Existing feminist studies using the symbolic interactionist approach are few. However, one of the major contributions feminism has made to this approach has been its findings on the use of language and interactional differences between men and women (Spender, 1980; Bate,

1988). It has been established that the symbols women use do not convey the same meaning for other women as for men (Spender, 1980; Bate, 1988). This is because factors affecting men's retirement do not affect women in the same way (Matthews and Brown, 1987). Consequently, their sense of self differs.

Studies on sex differences in language use emphasise that language is literally constructed by men and is still primarily under men's control. This control over language ensures the invisibility of women (Spender, 1980). Women are expected to listen to men without interruption. Men talk more than women and frequently interrupt women in mixed sex conversations (Swacker, 1975; Zimmerman and West, 1975). As aptly concluded by Zimmerman and West (1975; 125 ):

*We are led to the conclusion that....men deny equal status to women as conversational partners with respect to rights to full utilisation of their turns and support for the development of their topics.*

Often, men are at liberty to do the talking and the interrupting when interacting with women. Hence, male power can be viewed as a determining factor in interaction.

Language can be seen as a sexually defined "territory" and there are clear lines of demarcation between the feminine and masculine language. Because the construction of a sense of self is only possible with language and communication (Charon, 1985), this means that women tend to have less opportunity to communicate their needs than men. This domination in interaction by men thus affects women's sense of self because women do not have equal opportunities to utilise language to develop an independent sense of self. This helps to explain why women like Rhonda do not have an independent sense of self and are unable to articulate their own needs (see chapter four).

Despite its limitations, symbolic interactionism, with some feminist rethinking, is still the best approach to tell us about those who control symbols, perspectives and definitions and how such resources can be manipulated to preserve one's sense of self. My study can be seen as a

feminist rethinking of symbolic interactionism.

## **2.5 Summary**

This chapter has provided us with a discussion of the principles of symbolic interactionism and their relevance for the study of retirement and one's identity. I have argued that interaction is part of our basic nature and is tied to each of the concepts discussed: self, symbols, language, career contingency and negotiated order. This theoretical tradition is based on unique assumptions. Rather than objectifying the content of behaviour, it accepts the subjective, focusing on process and changes in identity as one develops. It is important to recognise that such concepts as self, language and career contingency are not gender neutral. Research indicates that women's retirement experiences differ substantially from those of men (Atchley, 1982; Matthews and Brown, 1987). Factors influencing men's retirement, do not affect women in the same way. Likewise, concepts such as self cannot be applied to women's retirement in the same manner that they are applied to men's. Nevertheless, with some feminist rethinking, symbolic interactionism is still the most appropriate approach to lead us to a deeper understanding of women's retirement and its problematic aspects.

## **Chapter 3**

### **Social History**

#### **3.1 Introduction**

The purpose of this chapter is to describe the sample and methodology utilised in the thesis. I will begin with a description of my sample. Then I will explain why retired professional and semi-professional women were selected. Lastly, I will explain how this study was carried out.

#### **3.2 Description of Sample**

The sample in this study consists of 14 retired women living in a town in Newfoundland; Seven were professionals, four semi-professionals and three homemakers. All previously employed women are between the ages of 64 and 70. Homemakers range from 50 to 70 years of age. They are defined as retired on the basis that their husbands are retired and the fact that they do not have any previous long term employment. After their husbands retired, these women experienced a number of changes in their lives, such as a reduction in income, children leaving home, an unexpected death, and spouses' presence in the homes which could potentially contribute to a transformation in the women's sense of self.

Table 3.1 summarises the women's occupational distribution. As emphasised in chapter two, the definition of professionalism in this thesis is partly based on occupation and partly on whether the respondent has at least one college degree and a long work history. Table 3.2 describes the sample's current marital status. Two sets of interview guides were used in this study: one for the homemakers and one for the previously employed women (see appendix A

and B). Such "guides" consisted of questions and issues to be covered in interviews. Their primary function was to provide a consistent focus for the wide ranging interviews.

**Table 3.1: Occupations of Sample**

Teachers	04
Nurses	03
Accountants	01
Sales supervisor	01
Civil servant	01
Dental nurse	01

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Total No. of previously employed women: 11

**Table 3.2: Marital Status of Sample**

	<u>Widowed</u>	<u>Married</u>	<u>Single</u>	<u>Total</u>
No. of professionals	03	01	01	05
No. of semi-professionals	02	03	01	06
Homemakers	02	01	00	03
Total number	07	05	02	14

### **3.3 Reasons for selecting Professionals and Semi-Professionals**

Studies have shown that long term employment has significant effects on women's retirement and their resources (Keith, 1982; Riddick, 1985). As well, work, particularly professional work, tends to be an important foundation of identity (Roadburg, 1985). Since my purpose is to examine the impact of work on retired women's sense of self, I decided to focus on retired professional and semi-professional women with long term work experiences in order to maximise any effect employment might have.

It is important to note that the women in my sample are unique in that 40 years ago, there were few women in long term employment, especially professional employment. Statistics on occupational trends in Newfoundland indicate that in 1961, men occupied all positions in the natural sciences, engineering and mathematics. In addition, only 646 women compared to 3560 men were in managerial and administrative occupations. In 1986, 520 women compared to 4275

men were employed in occupations in natural sciences, engineering and mathematics. Although the number of women in managerial and administrative occupations has increased substantially by 1986 to 3560, the number of men has also increased tremendously to 9615 (Canada Statistics: Occupational Trends, 1961-1986). Since then, there has been little change in the concentration of women in the professional and technical fields. Thus, the previously employed women in my sample are atypical. Most women at that time left the labour force once they got married. These women have acquired some prestige and monetary gains from their involvement in the labour force.

Working class women are not included in my sample. This reflects, in part, the time constraints of my study: it was not possible for me to study women with a broad range of work experiences. In addition, even if they have been in the labour force for most of their adult life, their work often parallels that in the home (Armstrong and Armstrong, 1984). For example, they may be involved in the laundry business or domestic services. Consequently, such work often does not have such a great impact as professional or semi-professional work on their sense of self. By comparing women who have previous long term professional and semi-professional employment with homemakers, we can enhance our understanding of the impact of work on women's sense of self in retirement.

### **3.4 Goals and Methods**

My original goal was to examine the meaning of retirement and aging for women as it emerges in their personal reflections on retirement and growing old. I knew that if I really wanted to understand women and their adjustment to retirement, intensive interviews and observations would be needed to help me appreciate their subjective responses.

Initially, I attempted to locate my sample by contacting professional organisations and retirement associations, but this was unsuccessful. These organisations did not have the permission of their clients to release any information. They also indicated that it would be too troublesome for them to call up each client to seek permission to release their names and

telephone numbers to me.

Consequently, I decided to rely on a snowball sample technique through friends and neighbours. This means that the informants for this study do not constitute a random sample. I was prepared to carry out indepth interviews and intensive follow-ups, if necessary. To fully understand retired women's world, it became necessary to **know** each individual, the factors which affect her self image and the strategies she has devised to maintain a positive sense of who she thinks she is.

My interviews were typically lengthy, diverse, open-ended and intensive. They were initially directed by the interview guides discussed earlier. Unlike the more conventional interview approach which is oriented to attitudes, my approach is oriented to collecting episodes of action, instances of problems and how they are dealt with. Such unhurried free-flowing conversation encourages the emergence of a diversity of topics, prompting some amount of familiarity.

One of my major concerns was selecting the most appropriate theoretical approach for such a study. It was only when one of my supervisors, Larry Felt, suggested grounded theory and the symbolic interactionist approach, that I discovered their relevance for this study and decided to adopt them. Grounded theory utilising symbolic interactionism allowed me to focus on the subjective responses each woman makes to her own aging and retirement. For example, it allowed me to discuss such issues as marital conflicts and the ongoing process of negotiation. I was also able to address such questions as the importance of health and its impact on maintaining a youthful appearance and how it ultimately affects respondents' sense of self.

Although grounded theory has not substantially changed in form since it was first codified in 1967, its procedures have been elaborated over time. The objective is to inductively generate a well integrated set of concepts that provide a theoretical explanation of the social phenomena under study. It derives its philosophical underpinnings from Pragmatism (Mead, 1934) and Symbolic Interactionism (Blumer, 1969). The two important principles drawn from these orientations are change and voluntarism. Phenomena are viewed as continually changing



in response to evolving conditions and actors are seen as having, though not always utilising, the means of controlling their destinies by their responses to conditions. In short, they are able to make choices (Corbin and Strauss, 1990).

For the orientation, the analysis begins as soon as the first bit of data is collected. I started to analyse my data after three interviews, following the approach outlined by Glaser and Strauss (1967) and Corbin and Strauss (1990). Analysis is necessary from the start because it is used to direct the next interview and observations. Initially, I requested respondents to relate their life histories and perceived changes. This permitted each individual to express what she feels about herself as she ages, and talk about how changes in retirement, for example, physical changes such as greying hair and weight gain, ultimately affect her experience of retirement and the way she perceives herself. The women's responses revealed that active effort must be consistently channelled to preserve one's self identity. I also noticed that relationships are an important part of the respondents' social world and can greatly enhance or impede their retirement enjoyment (see chapters four and five).

In grounded theory, representativeness of concepts, not of persons is crucial. To achieve consistency, the indicators of a concept were sought in all subsequent interviews and observations. For instance, in all my interviews, I found that health and aging have significant effects on both homemakers and previously employed women's retirement adjustment. These factors not only affect women's sense of self, but also their retirement strategies.

As I went through my data, I discovered that retired women have more than just retirement to deal with. Faced with ageism and sexism, a woman's experience of retirement differs fundamentally from that of a man. This means that women in comparison to men have different constraints to negotiate in their moral careers. Consequently, the same factors affecting men may affect women differently in retirement.

In conclusion, my analysis focuses on strategies for protecting the self in response to the combined impact of such factors as retirement, ageism and sexism. Retired women in

comparison to men are more vulnerable in retirement because events such as illness and widowhood tend to occur within a relatively short period of time for them. In addition, there is a growing risk of being seen as old and worthless. Thus, they are more likely to encounter more threatening situations than other members of society. However, like most of us, elderly women will struggle to develop strategies to cope with them. In analysing these situations, we will be able to comprehend the need for active effort to protect a threatened sense of self.

### **3.5 Technique**

An initial telephone call was made to explain the purpose of the study and to arrange for an interview date convenient for the subject. In all cases, respondents were assured of their anonymity and, where appropriate, I asked that husbands not be present (especially for the first interview). The interviews were carried out in each of the women's homes. These interviews began in March 1990 and ended in January 1991. All were tape recorded, unless the subject appeared shy and uncomfortable and preferred the conversation not to be recorded. All follow-up interviews were not recorded and were conducted in a more casual atmosphere, for example, over tea or dinner. Each interview lasted from 2 to 5 hours.

### **3.6 Problems Encountered**

The major challenge in this research was to obtain sufficient respondents who were willing to be interviewed. As the town is rather small, it is understandable that respondents were concerned about being interviewed and quoted. To ensure confidentiality, I decided not to disclose the name of the town. In addition, fictitious names were used when cases were reviewed. To further ensure anonymity, I decided to change any detail that might help identify the respondents.

Another major problem is gaining insight into the "private world" of some of these respondents. For example, a few respondents refused to discuss relationships with siblings and significant others. Some respondents expressed concern about friends discovering they were interviewed by "someone from the university". One respondent introduced me to her friend as

her "16 year old friend". Others simply referred to me as "*the little girl*". These concerns made participant observation and intensive interviewing difficult. As a result, I was unable to observe them interacting with their friends.

### **3.7 Summary**

In my preparation for this thesis, I had the opportunity to explore a number of rich and untold life histories of women. Although my findings are not necessarily statistically representative of retired professional and semi-professional women, I hope that this research will lead to a better comprehension of aging, the complexities of retirement and the circumstances which affect each individual. There is a need to further examine the social processes and changes women encounter in retirement and how they utilise various strategies to protect their sense of self. These are new directions which must be explored in future research.

## **Chapter 4**

# **The Impact of Professional and Semi-professional Work on Women's Retirement**

### **4.1 Introduction**

The objective of this chapter is to examine the impact of long term professional and semi-professional employment on retired women's sense of self and the strategies they adopt in their adjustment to retirement. Since women's occupational lives are highly linked to their "home life" circumstances, there is a need to understand the complex interactions between employment history (if present), familial relationships and gender. Women with long term work histories have some economic autonomy which can help to enhance their enjoyment of retirement. In addition, these women tend to have more non home-centred activities (Fox, 1977, Keith, 1982). Consequently, their retirement strategies and sense of self potentially differ from women who are homemakers for most of their adult lives.

However, the precise impact of employment on women's retirement can vary from woman to woman. One reason for this is that familial relationships are more important in shaping women's retirement options and their sense of self than they are for men. For instance, women are more likely than men to retire because of the poor health of a family member. In contrast, men are more likely to retire because of their own ill health (Matthews and Brown, 1987).

To further complicate matters, family and work are not monolithic. The term "family", for example, refers to a varying number of possible forms with often profoundly different values and interaction. For instance, interaction between members of the same family can vary from aloof to empathetic and from abusive to supportive (Eichler, 1983). We cannot assume that there is uniformity of experience for all members in the same family. Although previous work experience may affect women's strategies for survival, factors such as the level of domestic autonomy the woman has at home may significantly affect, possibly even neutralising, positive experiences and resources flowing from employment. This is because even if the woman has some form of autonomy at work, her interactional experiences at home may be emotionally damaging to her sense of self or reduce her economic autonomy. Thus, it is vital to consider these dimensions of women's family lives (Eichler, 1983).

Work experiences too, are diverse. Women in similar "employment categories" such as professional or semi-professional, may actually have very different work experiences. These work experiences can vary depending on the type of work, amount of autonomy and the relationship between employee and employer (Armstrong and Armstrong, 1984). In addition, work can affect familial relationships and vice versa. For example, there is a strong relationship between high pay and low absentee rates. Those with responsible, high paying jobs are less likely to go on leave because of domestic responsibilities such as the illness of a child compared to those in low paying jobs (Galenson, 1973).

Women in paid work also experience a "double bind" in that they shoulder the vast majority of domestic responsibilities as well (Armstrong and Armstrong, 1984). Even if their income from the labour force is channelled to the home to help ensure sufficient food and clothing for the family, their primary work is perceived to be in the home (Sacks, 1983; Mortimer and Bryce-Laporte, 1981). In contrast, men's primary work is perceived to be in the labour force. They are not expected to be responsible for any domestic chores. This gender-based division of labour therefore hinders women from making the same kind of commitment to the labour force as

their male counterparts and from moving into positions of authority (Armstrong and Armstrong, 1984; Stanley, 1984).

As I shall point out, resources flowing from professional employment can be counteracted by factors such as religion, health and age. Religion, like other symbols, conveys *different meanings for different women*. Hence, for some women, religion may be less central to their sense of self while for others, it may have more centrality. Health is significant because one's mobility and relationships can be constrained by ill health.

Since most women are concerned about the loss of their youthful appearance, age must also be taken into account. Research indicates that in virtually every society, men *demonstrate clear preference for younger women over older women*. In addition, aging men, unlike aging women, have always been able to enhance their attractiveness through occupational and economic status. Their women partners have to maintain some parity by preserving their youthful appearance. If not, there may be the risk of abandonment (Johnson and Williamson, 1980; Lesnoff-Caravaglid, 1984). The barriers hindering women from obtaining status through means other than their physical attractiveness have caused them to resort to cosmetics, plastic surgery and clothing purchases (Johnson and Williamson, 1980). However, since most elderly women over 65 live below the poverty line, most do not have the means to resort to these measures. Also, because women tend to outlive men, the majority are widowed, divorced, separated or single (Cohen, 1984).

To illustrate how work affects women's retirement strategies and sense of self and how this impact is mediated by the factors mentioned above, I will adopt a case study approach. I will use illustrative portraits to demonstrate important concrete ways in which the above-mentioned factors subtly interact.

## **4.2 Case Study Approach**

As discussed in chapter one, there is a need to provide the reader with an overview of the processes shaping adjustment to retirement. This means that more effort must be

channelled into exploring the individuals' participation in an ongoing process of negotiation. That is, to understand the actor as both a proactive person attempting to modify, shape and control her social environment as well as a reactor responding to larger social processes. It is essential to realise that meanings associated with retirement and aging are constructed and negotiated in conjunction with others. Hence, because survey research tends to objectify respondents and separate them from their social context, this approach is not appropriate for my study.

In analysing the data, I found that my respondents' experiences of retirement were so diverse that it was impossible to fit them into two or three moral career paths as is normally done with the symbolic interactionist focus. There are, in fact, about seven moral career paths for the women interviewed. If I were to fit these women into a few moral career paths, the findings would be distorted. In addition, the women's subjective ongoing responses to the process of change before and after retirement would be over simplified. Since there are only 14 respondents, it is not appropriate to place them into seven or more moral careers. As a result, I decided that instead of using this approach, I would use four illustrative portraits to sensitise the reader to the diverse experiences of retired women, particularly the ways in which one's sense of being retired can be mediated by factors such as familial relationships, gender and health.

I have carefully selected four respondents in such a way so as to cover the full spectrum of variables that could affect my respondents' experiences. By comparing these four women with each other, I will be able to demonstrate how the presence or absence of previous work experiences can combine with familial relationships, health and age to affect women's strategies and sense of self in retirement. Before I begin my comparison, I will provide the reader with a portrait of each of these women.

Carol, a retired professional, represents the "purest picture" of the unconstrained professional. She is the woman in my sample who has experienced the most autonomy at work and at home. Widowed at 31 and having lived alone since, Carol's career was not limited by her familial responsibilities. Her long work history provided her with financial independence which

enabled her to plan and prepare adequately for retirement. She retired at the age of 63 instead of the usual 65 so that she would have "more time to travel". Age has little significance for Carol. She does not attempt to conceal her age and is not interested in remarriage. She is also in good health. Her primary concern is to preserve her professional sense of self in retirement. That is to say, Carol's sense of self continues to revolve around the image she has developed when she was a professional with considerable autonomy and respect at work. Consequently, her social network in retirement consists exclusively of other retired professionals. As I will show, she manipulates symbols such as clothes, makeup and housework to maintain this employment-based sense of self. By examining Carol's case, we can get a sense of the "uninhibited" influence of a professional career on women's sense of self and retirement strategies. This impact is highlighted when I compare Carol to Rhonda, a homemaker married to a retired professional.

Rhonda is the extreme opposite of Carol. She is a devout Catholic who taught for almost 9 years, but gave up her career when she married Ron. She is the woman in my sample who has the least autonomy, even in her own home. She has no independent sense of herself. Instead, she defines herself in terms of her husband and son who seem to make all decisions on her behalf. When her husband retired early because of ill health, both he and their son, George decided that Rhonda had to give up voluntary work to nurse him. Financially dependent on her family, she appears to be more like her husband's maid than his wife. Due in part to the fact that she is ill and is isolated from others, her life is regulated by her familial relationships. In contrast to Carol, symbols such as clothes, makeup and housework have little meaning for her. However, not all homemakers are as dependent and selfless in retirement as Rhonda. A comparison of Carol and Rhonda with another homemaker, Veronica, points to other dimensions of the home lives of women of this status that can influence their retirement.

Veronica, like Rhonda, is also a homemaker with children and was married to a professional. She taught for seven years before she married Victor at the age of 25. When Victor



retired at age 65, Veronica's homemaker schedule was disrupted, but she was able to negotiate with him to resolve their marital conflicts. Although she was also not treated as an equal by her husband, unlike Rhonda, she was more like his favourite child than his maid. A widow for almost three years, she is financially independent and actively planning for her own future. Her sense of self is based on the prestige she derives from being the widow of a professional, her outside activities and her ability to find a suitable partner. Youth is an advantage Veronica has over Carol. She is attractive and considerably younger than Carol. Even though she and Carol share similar resources such as good health and financial independence, they do not utilise them for the same purposes. Veronica manipulates her youthfulness to "find a man". She, like Carol, manipulates symbols such as clothes, makeup and housework, but not so as to maintain a respectable image but rather to maintain her youthful and feminine appearance.

The fourth illustrative portrait, Margaret, is the most complex. She is a good example of the ways work experience, familial relationships and ill health can intertwine to affect semi-professional women's sense of self and strategies for retirement. On the surface, Margaret appears to be a financially secure semi-professional who held a responsible position in sales for many years. However, she did not have much autonomy at work because she worked for her father and he made all the decisions. She was not only her father's sales supervisor, but also, his daughter. In retirement, her options have been constrained by her own ill health, an abusive and ailing husband and the expectations of her family, especially her religious mother. Of my sample, she is the retired woman whose work probably has the least impact on her retirement because its effects are mitigated by ill health, familial ties and Catholicism. Like Carol, she has a long term work history, but she does not have the same professional sense of self. Like Rhonda, she has little autonomy at home and is required to nurse an abusive and ailing spouse. Nevertheless, when Margaret is compared with homemakers in similar situations, it is possible to document the effects of her career on her retirement and sense of self.

By comparing these four very different women, the reader can more fully appreciate the complex ways family and work experiences can interact to influence women's retirement strategies and their definition of self.

#### 4.2.1 Carol

Carol, age 67, is a tall, well dressed retired professional who has good health and lives alone. She is an Anglican who describes herself as *"not very religious"*. Her father (and **not** her mother) was her role model. Work to her was not merely a source of income, but a *"challenge"*. She was married at age 20, but widowed at age 31. With no children, her main role throughout her adult life was her occupational role. She did not remarry because *"work was challenging and very enjoyable"*. Although *"there were a few nice men"* around, she was reluctant to become involved because it would hinder her career, which she describes as *"more challenging"* than remarriage. Her comments also hint at the fact that she found her short lived marriage quite constraining. For example, her late husband made her do all the housework because he felt that it was *"women's work"*.

When Carol's husband died, she requested a transfer to another branch and left her home town. Soon after, she was promoted to a responsible management position which she held for 32 years. She had considerable autonomy in her position. She was one of the few women then who had men taking orders from her.

Carol planned for her retirement for at least 14 years before the actual event. Her planning included moving to a *"safer"* neighbourhood, perceived to be crime free, and saving for the vacations she planned to enjoy in retirement. Two years before her actual retirement, she actively *"sampled"* activities she had planned for her retirement. These activities included church and voluntary work.

Upon retirement, Carol became involved in full time voluntary work. This was important for her initial transition into retirement because it provided her with a sense of usefulness and a schedule that was very similar to that of her work. She said:

*I did voluntary work for about three years or so. I was in three different organisations. I helped with some of the administration, organised fund-raising and things like that. It was important because it gave me something that was satisfying to focus on.*

Studies indicate that voluntary work can help the retiree to construct and reinforce an image of herself as being useful and needed (Roberto and Scott, 1985). This is essential as it helps her adjust to her new life. Carol explained that as she became better adjusted to retirement, she began to "try out" other activities:

*Towards the second year, I also learnt to play bridge. I tried bingo and other things, but they are not as challenging as bridge. Later, I decided to give up voluntary work. I am playing bridge four or five times a week. This is much more enjoyable than voluntary work because we do not just meet to play bridge. We meet to exchange our views about some of the current events....like the Tianamen Square massacre. Then, we proceed to play a few games of bridge which can take us all the way to midnight.*

Carol's social life is now organised around bridge. She meets her friends four or five times a week for "social games" and once a week for bridge at the club. These "social games" are held at one of the women's own homes. They meet for morning tea or lunch to discuss current events and other issues before proceeding to bridge. The games often go on for hours and ending only after dinner. She explained that she plays bridge mainly with other retired professional women because she prefers those with a "common ground":

*My bridge partners are mostly retired professionals. Beatrice was a doctor. The other one, Catherine, had a business degree like myself. She was with an import and export business which was doing very well. As for Geraldine, she was a psychiatrist. She was working in Ontario for many years before she retired and came here. I prefer people with a common ground. All of us have valuable skills. We use our minds all the time to solve problems. Bridge is a game that requires skills. You have to keep alert. That's why it's challenging.*

This common ground has helped Carol preserve a sense of self similar to the image she had of herself before retirement.

Carol has a very professional image of herself, even in retirement. She perceives herself as a professional with "valued skills", considerable autonomy and respect. Her sense of

self continues to revolve around her previous academic and occupational achievements. Her manipulation of symbols, for instance, her college degree, clothes and makeup, help her maintain this. She emphasises that 40 years ago, few women had college degrees. Thus, her business training was regarded as a *"valued skill"*. In retirement, Carol's college degree continues to be important to her. In addition, she continues to wear makeup and dress very much in the same way as she did when she was working. Hence, by focusing on non home-centred activities, manipulating symbols as well as carefully selecting her group of friends, Carol is able to preserve her professional sense of self.

#### **4.2.2 Rhonda**

Rhonda's retirement contrasts dramatically with Carol's. She is 64 years old and has neat, dark, curly hair. She is a small, fragile looking woman who does not use makeup and is always wearing a flannel shirt with slacks. She has a teaching diploma and taught for almost 9 years. When she married Ron (also age 64) at the age of 27, he demanded that she give up teaching. As a result, she has been a homemaker married to a physician for most of her adult life. She has one son, George, age 35, who lives in the basement of her large house. She also has two sisters who do not live in the same town. Unlike Carol, Rhonda is not in good health. She suffers from arthritis.

Having been a homemaker for most of her adult life, Rhonda is financially dependent on Ron. She also has virtually no autonomy. When he retired at the age of 60 because of ill health, Rhonda had to give up voluntary work to nurse him full-time. In addition, Ron no longer allows her to visit her neighbours as she did in the past because *"he prefers to have someone nearby all the time"*. As a result, her mobility is restricted and her daily routine is centred on her husband and son.

Rhonda's daily schedule involves waking up at six in the morning to watch the news with Ron, making breakfast for the family, cleaning the house and attending to Ron's needs. Her loneliness is obvious as she talks about how she waits up for her son to come home each night

and looks forward to the day when he will have children:

*George works late.....sometimes until midnight. I usually wait for him to come home. When he gets back, I will heat up his supper for him. My poor boy works so hard. I get up early to make his breakfast. I make sure he eats well. He doesn't have much time to spend with me. He is a very busy person. Besides, he has a girlfriend. If he does go out for supper, it is usually with Sharon (his girlfriend). When he gets married....and I do hope it will be soon, he will live with us. After all, the house will be his. George tells me that I can help take care of his kids later on. I look forward to hearing those tiny little feet running around. It will be nice to have children in this house.*

Before Ron's retirement, Rhonda worked with charities where she was responsible for fund raising. This gave her the opportunity to meet with other women once or twice a week as they helped each other with the baking and cooking. She said that having to give up her voluntary work was like being "forced to retire". Her life now totally revolves around her family issues. When asked if she had plans for her old age, she explained that there was "really nothing to plan for" and that when Ron dies, George will have their house and "will take care of everything". She believes that Ron and George "know better". After all, they are the "men of the house".

Rhonda is always dressed very casually and with no makeup. She explained that clothes and makeup are not necessary because she is home most of the time doing housework:

*I always wear flannel shirts. It's much easier to work (housework) in these clothes. I have to clean those shelves on Tuesdays and Fridays. I cleaned George's carpet yesterday. Today, I have to turn his mattress. There are also clothes to be ironed. I have a lot of work to do....no need to dress up to do housework (laughs).*

Rhonda views housework as a chore; her responsibility as a wife. She said that she cleans the house "because somebody has to do it". Her house is always very neat and the furniture in the living room is always covered with clean white bed sheets. She explained that she keeps the furniture covered because she "rarely has visitors".

Rhonda is not treated as an equal by her husband, but more like an unpaid servant. Ron only discusses his plans with their son, George, and not with her. Despite her own poor

health, she is expected to nurse him and to manage all domestic chores. She commented:

*Sometimes, I find it very difficult to scrub the kitchen floor because my fingers hurt. I have arthritis. Ron needs my attention constantly. Ron and George say that I don't really have to clean the floor if my arthritis come on. So you see, there is really no need for a part time maid. Ron says I always manage anyway.*

Although Ron can easily afford a maid to do the housework, he chooses to ignore Rhonda's arthritic pains, insisting that she can manage as before. Without attempting to negotiate with him, she accepts his reasoning. When asked if she had tried to make some arrangements with her husband to get outside help so that she could have more time for herself, Rhonda replied with a sense of helplessness: "What can I do? I am married to him". It is obvious that she simply accepts her nursing task as part of her responsibility as a wife.

When asked to describe her life since her husband's retirement, Rhonda said:

*My life is boring....I wish I could tell you more, but there's nothing to tell....Ron is my life. George is my life....I have nothing else.*

Rhonda's isolation from others helps us understand her sense of loneliness and why she defines herself in terms of her husband and son. She said:

*I used to sit just by the window and watch the people walking by. Now, I have "Tiny" (the family dog). She sits with me sometimes when I watch the neighbours go by. It's really nice to have some company.*

Rhonda's religious beliefs might partially explain why she did not perceive Ron as being unreasonable when he insisted that she give up voluntary work to nurse him full time, just as she did not perceive his actions as unjustified when she was told to give up teaching. She explained that "he is a man. So, I have to give him some rights as my husband. It's what the Bible says." When asked if she has any plans regarding the future, she indicated that her son, George, will take care of her.

#### 4.2.3 Rhonda and Carol

By comparing Rhonda with a "pure" professional like Carol, we can get a sense not only of the impact of long term professional work, but also the kinds of constraints that may be imposed on homemakers in retirement. Rhonda and Carol are interesting because they are extreme opposites. Unlike Rhonda, Carol is in control of her own life. She is financially independent, has good health and an established social network. She defines herself strongly in terms of her own academic and occupational achievements. In contrast, when Rhonda was asked to talk about her life history, she went on to describe her husband's academic and occupational achievements. It was only when I specifically requested for information about her own academic qualifications that she complied.

Rhonda lacks the kind of autonomy that Carol enjoys. She is married to a man who treats her like his maid and a son who sees her as a potential babysitter. In contrast to Carol, she is constrained by her religious beliefs, ill health, lack of financial independence and is isolated. Like many homemakers, Rhonda's retirement experiences are greatly affected by her familial relationships. However, this is less true of Veronica, who is also a homemaker from a similar socio-economic background.

#### 4.2.4 Veronica

Veronica, age 50, is in good health. She is very fashionably dressed and appears considerably younger than her age. She taught for seven years before she married Victor, a *"well established"* professional at age 25. She has been widowed for almost three years and lives alone. She has two sons living in New York (from Victor's previous marriage) and a daughter in a college in Nova Scotia (from her marriage to Victor). She described her former marriage as *"a wonderful relationship"*. She said that because Victor was 18 years older than she, he took good care of her and was fatherly and very protective. His paternalism was reflected in the fact that he never gave her a personal allowance, because he felt that she would *"just waste it anyway"*. The only allowance she had was a grocery allowance given to her once a fortnight. Veronica proudly

maintains that despite his efforts to control her, she always managed to "get her way" with him:

*Whenever we were on vacation, Victor always made me promise not to spend more than three hundred dollars on clothes and stuff. But, if I saw something really nice and it cost more, I would make him buy it. Like the time we were in Spain and I saw some gorgeous earrings made from seashells. They cost eight hundred dollars. Victor said it was too much. I pleaded and promised not to buy anything else on our next vacation. He finally agreed, but of course I never kept my promises. He was very forgetful (laughs).*

In contrast to Rhonda, religion has had little influence on Veronica's sense of self. She describes herself as a "non church going Christian" who does not "own a Bible". In addition, unlike Rhonda who is treated like a maid by Ron, Veronica's relationship with Victor was very much like a father and daughter relationship. Although Victor had the financial control, Veronica was able to negotiate with him to get what she wanted. Consequently, her retirement experiences are very different from Rhonda's.

#### **4.2.5 Rhonda and Veronica**

On the surface, Veronica is like Rhonda in the sense that she too, married a professional and had to give up her teaching career to become his homemaker. In addition, they both have children and are from the upper middle class, yet, their retirement strategies and sense of self in retirement differ tremendously.

Before Victor retired, Veronica, like Rhonda, was involved in voluntary work. Her duties included the selling of various gift items. She also attended cooking lessons, flower arrangement classes and aerobics, all of which were paid for by Victor.

When Victor retired, Veronica, like Rhonda, lost most of her autonomy. However, she managed to negotiate some of it back. Veronica explained that although she knew that Victor was retiring, she did not realise that it would disrupt her routine. Victor did not discuss his retirement plans with her and simply presumed that she would give up voluntary work and all her classes to spend more time with him. Veronica initially felt that she had little choice but to give in. In addition to giving up voluntary work, there were also other disruptions:



*I had always done the grocery and I used to add in my personal purchases too....like my night creams and once in a while, a blouse or two. I did that once in a while so it was not obvious. Then, I would just show him the receipts and he would pay me. After retirement, he wanted to check the receipts and I even had to return the change to him. He even wanted to know why he had to pay for my face cream and I had to pay for my own clothes. He said it was not part of the household expenses. I got real mad. He said he wanted to do the groceries. You see, my husband was quite a miser. But when he had his job, he had no time for all these little things. With retirement, he wanted to count every penny.*

Victor's retirement also restricted Veronica's mobility:

*I was really miserable for the first year. He was always checking on me. I had no space to breathe....he followed me everywhere. I was prepared to leave him. He didn't allow me to drive....he said that I was all he had left. The kids have left home years ago....they went to the States. I was so unhappy.*

Unlike Rhonda, Veronica negotiated with Victor until they reached an agreement. She was able to negotiate for more money:

*I told him I couldn't stand it any more and that I was really fed up. I said that I would just go and stay with the kids. So finally, he agreed to give me a personal allowance. We agreed on sixty-five dollars every fortnight. I could either save it or use it to buy anything I wanted, like my face creams. He would do the groceries. Of course he had to pay for everything for the house. He also agreed to give me two hundred dollars for my birthday and Christmas. I used to get one hundred (before retirement).*

Veronica also negotiated for increased freedom:

*He told me that each time I went out in the car, he sat home and worried till I came home....So, I told him that he should drive me to the stores. He didn't like shopping or going to Anna's(friend) place. He never liked socialising....so I told him maybe he should just sit in the car. He preferred that. So, each time we went to the mall, he sat in the car with his detective novel and waited until I came back and then he drove us home.*

The above als~ demonstrates some of the possible consequences of women's economic dependence on their spouses during their adult lives. For homemakers like Veronica and Rhonda, the husbands have financial control because they gave up the opportunity to work outside of the home to manage all domestic duties. Their work at home is rarely rewarded and is

frequently viewed as easy and of little importance (Armstrong and Armstrong, 1984). For instance, Veronica indicated that Victor had always perceived housework as "insignificant" because *"he was the one who brought home the bacon"*.

Research indicates that few married women are actually accustomed to living alone (Lesnoff-Caravaglia, 1984). When her husband died, Veronica found herself entirely alone for the first time in many years and unprepared for life as a single person. She explained that before Victor died, *"he always did everything"*. He paid the bills, arranged for insurance and other necessities. Widowhood for women like Veronica, can be a devastating experience. This is particularly true if death is unexpected, as in Veronica's case:

*It was so sudden. We had just had a lovely time at Jessie's place (sister-in-law)....and we came home. We had such lovely plans for Valentine's....then just two weeks before Valentine's, he woke up in the middle of the night....he couldn't breathe. I was so frightened. I called my neighbour and her husband drove us to the emergency ward....the doctor said he would be fine. He stayed there for observation. I thought he would come home to me. I was with him everyday....then on Valentine's day, I brought the gift I made for him....(long pause) and they told me he had died. For a long time, I felt my life no longer had a purpose. I was all alone. I was so angry at him. I had to learn everything from the beginning. I had never paid the bills before. But, I am a survivor.*

Veronica chose to ignore the signs of the impending death of Victor. Victor was 18 years older and had been admitted to the hospital once shortly before retirement. Eight months after retirement, he was admitted to the hospital again. Yet, Veronica describes his death as "sudden". She had expected him *"to come home any time soon"*. It appears that even though Veronica was active in planning for her future even before she married Victor, after more than 20 years of marriage, she became less active in planning for her old age. This helps to explain why she was not prepared for widowhood.

Like Veronica, Rhonda also appears to be ignoring the signs of her impending widowhood. Ron has been ill since retirement four years ago and has recently been brought to the emergency ward again. Yet, when asked if she had plans regarding the future, she indicated that she had none. She assumes that since George will take over the house, he will also take care

of her.

Five months after Victor's death, Veronica went back to voluntary work. Soon after, she became involved in a new relationship with a man she met there. Her close friend, Jane, who is widowed, has recently decided to remarry. When asked if she has considered remarriage, she commented:

*I don't see why not. My late husband and I had a wonderful marriage, but it doesn't mean that I must never have another man in my life. My daughter thinks it's nice to have someone to look after me. She tells me to choose carefully (laughs). I feel that at this stage of life, a good companion will make my life more complete. I like having a man around the house and why not?*

In contrast to Rhonda who is resigned to the fact that "everything will go to George" when Ron dies, Veronica inherited all of Victor's wealth including their house. In fact, she made sure that Victor left enough for her in his will. This financial independence helps her to maintain her previous lifestyle. She explained that before she married Victor, she wanted assurance from him that she would never have any trouble with his two sons and that if anything should happen to him, she would always have enough. It was this initial planning that ensured her financial independence in widowhood:

*His two useless sons are in New York. When their mother was hospitalised and dying, they did not even take the trouble to visit. Victor was furious. He told them that they would never get a cent from him. Everything goes to me. He kept his word. I am not disappointed. I told my daughter that since Victor left her some money for college, she should not expect anything from me. She is the very independent type.*

Hence, although Rhonda and Veronica may appear to share some similarities, their retirement experiences differ to a great extent mainly because of the differences in their familial relationships. These help to account for their different retirement experiences and sense of self. Unlike Rhonda who presumes that her son will take care of her later on, Veronica is actively planning for her own future. In addition, Veronica is widowed while Rhonda<sup>1</sup> is required to nurse her demanding spouse. Rhonda also is ill and does not have the kinds of retirement resources

that Veronica has. It is these resources, in particular, financial independence and good health, that makes Veronica "similar" to Carol in retirement even though she is a homemaker. However, unlike Carol, Veronica uses her resources to manipulate her physical attractiveness and youthful appearance to find a suitable partner.

#### **4.2.6 Carol and Veronica**

Although on the surface, Carol and Veronica appear to have nothing in common, they share certain similar resources in retirement such as financial independence and good health. Since both are widows and living alone, they do not have to deal with complicated relationships with spouses and other family members. Carol's parents have been dead for more than ten years and she is not in contact with her only sibling. Veronica does not have a close relationship with her parents or siblings who are living in Europe. However, even though Carol and Veronica share similar resources, they do not use these resources in the same way. Their sense of self and strategies for retirement are quite different. This can be explained by a number of critical differences between them.

Carol is 17 years older than Veronica and was widowed for most of her adult life. Veronica is only 50 years old and looks considerably younger than her age. She is also relatively attractive. She was widowed only after retirement. Having been a homemaker for most of her life, Veronica's sense of self is based on her ability to maintain her youthful appearance, attractiveness and to "find a man". Carol, who had a long term professional career, was financially independent even when she was married. Her focus in retirement is on preserving a sense of self based on her pre-retirement experience as an independent, professional woman. Consequently, they manipulate their resources to serve different ends.

Carol is able to use her financial resources to plan for her future so that if she does become very ill in old age and needs help, she will be able to hire someone to help her. She has installed telephones in every room so that if she has an accident, such as a fall in the house, and needs immediate attention, she can simply reach out for a telephone. She also wears a medical

alert bracelet:

*I am allergic to some kinds of medication. I had this bracelet made some time ago. It is better to take precautions. If I ever got into an accident or something, and forgot to tell the nurse about my allergies, she would automatically know about them when she sees this (points to her medical alert bracelet).*

In addition, Carol pointed out that she has recently installed a security system which will ensure immediate medical attention if she needs it. She also emphasises that she has a strong friendship network and that if she does not turn up for bridge, her friends will check on her.

Veronica is also financially stable, but utilises her financial resources quite differently. She explained that with the help of her lawyer, she has arranged for part of her money to be invested to ensure that she will be comfortable in her old age. Like Carol, Veronica has installed telephones in several rooms, but not for the same reasons. She sees the installation of the telephones more as a convenience than for emergencies:

*I told James (present partner) to install three more telephones, one for the shower area, one in the bedroom and one in the kitchen. I like to be able to just reach out for the phone. It's much more convenient. Victor used to insist that one phone in the television room was good enough. He was the stubborn type. I don't like having to rush out to the living room to answer the phone....it is so troublesome.*

Although Veronica is concerned with maintaining good health, she is not planning for emergency situations in the same way as Carol. This can be explained by the fact that she is considerably younger than Carol and is less concerned with the kinds of illnesses that often accompany old age. Veronica explained that good health is important "for enjoying life" while poor health limits mobility. She also indicated that she does not think it is necessary to plan for emergency situations because her close friend, Jane, lives just across the street and besides, James comes by her house everyday.

In contrast to Carol, Veronica indicated that it is "nice to have a man around". She explained that James, her present partner (age 62), does most of the "manly things around the

house" including repairing her dish washer, fixing her hair dryer and taking care of her garden. He does not live with her, but visits everyday because *"the town is small"* and *"people will talk"*. She pointed out that James is a non-professional, unlike Victor. Her two closest friends told her that *"James is not of equal status"* and that she should find someone who is equal to her. This may explain why Veronica continues to identify herself with her late husband, who is a professional and does not live with James. This allows her to manipulate her resources in a way that is most advantageous to her in the sense that she continues to identify with Victor and at the same time, she still has *"a man around the house"*.

Symbols such as clothes and makeup do not mean the same thing to Carol and Veronica. This is because the same symbol can convey very different meanings for women. Clothing is utilised as a device for visibly differentiating various social categories. What one wears imparts value in the wearer's own eyes and in the eyes of others (Stones, 1971). To be attired in a certain way is to be a certain kind of person, not only in the eyes of others but also in the perception of the individual herself (Charon, 1985; Goffman, 1959). Veronica manipulates clothing to enhance her youthful appearance. She said:

*People often tell me that I am fashionable. I even had strangers telling me how nice my clothes were. They wanted to know where I bought them....Makeup is an art. With the right clothes and the right makeup, you can take the years off any face. People always think that my daughter and I are sisters!*

Veronica attributes her youthful appearance to proper nutrition, regular exercise and good genes. She said:

*The fashion these days is to appear as natural as you can. If you are healthy, you won't look like hell when you grow old. I don't need a face-lift. I think my youthful appearance has to do with eating well and exercising and probably, good genes. You must take very good care of yourself. It's hard work, but it's worth it.*

Veronica's desire to find a partner to take care of her helps to explain her emphasis on physical attractiveness and youthfulness.

Like Veronica, Carol is also concerned with good health and appearance. However, this concern does not have to do with looking youthful, or finding a man. Rather, good health is important for maintaining her independence. She explained:

*I have good health. I always take special precautions. This is really important because I live alone. I have always been independent and I intend to stay this way.*

Research indicates that people are often judged by what they wear, how they speak and their general behaviour (Stone, 1971). Hence, because there were so few women in the labour force in responsible, management positions, Carol had to be very professional, not only in her general behaviour, but also, in her appearance. In retirement, she continues to manipulate her clothes and makeup to convey that professional image. She spoke of the importance of a "proper dress code" and "looking respectable" because "what you wear, reflects what you are inside. If your attire isn't respectable, then you will not be treated with much respect". She indicated that she used makeup when she was working and still uses it everyday as part of her everyday attire.

Carol's use of makeup and clothes to maintain a professional appearance can be seen by an incident when my visit was impromptu. I was asked to "wait for a few minutes" while she prepared herself before receiving me. I was also requested to call in advance before visiting in future so that she would have adequate time to prepare herself. In all my visits to her, she was always formally dressed in suits or long sleeved dresses with matching ornaments. In contrast, I was always invited into the house promptly whenever I visited Veronica or Rhonda. If it was a morning visit, Veronica would still be in a sleeping attire and with no makeup. She commented that she only uses makeup when she is going out because "you must let your skin breathe".

When Carol was asked if she had ever considered remarriage, she said, "it is absurd to go round looking for a man" because this is "not proper". Nevertheless, it is important to bear in mind that Carol has been widowed for a considerable length of time and thus, has had much

more time than Veronica to adjust to life as a single person. At any rate, clothes and makeup do not have the same meaning for her.

Research indicates that most older women live below the poverty line (Cohen, 1984). Veronica and Carol, however, are financially well off. Veronica has the financial resources to help preserve her appearance, but she will inevitably age. This will put her ability to find male partners at risk. At the moment, her solution to this dilemma reflects the success of her strategy with Victor. James, her present partner is older. This seems to be a deliberate choice. She explained:

*It is better to marry someone a lot older than yourself because men always prefer younger women. Besides, as you get older, it's more difficult to look good. But if he is a lot older, then you will always look a lot younger and he won't have to look elsewhere for a younger woman.*

Besides makeup and clothes, housework is another symbol that is manipulated differently by Carol and Veronica. For Carol, housework symbolises her independence and ability to take care of herself. When asked if she had thought of hiring a maid to help with the housework, Carol said:

*I am still very capable of taking care of myself. I keep my house neat, not because I enjoy housework, but because it reflects on the person who lives in it....I always have friends coming by for lunch and bridge games.*

Housework has a very different meaning for Veronica. For example, she uses it to reflect her creativity. She indicated with pride that whenever her friends visit, they often comment that she has "the prettiest rooms" in town and even notice the changes she makes to the house. She also points out that "even Victor" used to comment on her ability to keep the house in such a "pretty state".

In summary, the differences between Carol and Veronica can be largely attributed to the presence or absence of long term work experiences and their familial relationships. These differences help to explain Carol's and Veronica's different strategies and associated differences in the way they manipulate symbols. Even though they share similar problems, such as aging and



health, they deal with these problems differently. Carol is more concerned with maintaining good health because of its association with independence. Veronica, however, associates good health with youthfulness and eligibility for future relationships with men.

Carol's long term previous work experience provided her with some important resources which are different from those of homemakers like Veronica and Rhonda. For instance, her college degree can be used as a symbol of her uniqueness and professionalism because few women at that time had college degrees. In addition, she occupied a position that was rarely occupied by women. This also contributed to her professional sense of self. In retirement, she had the option of returning to part time work. Such resources are not accessible to Veronica and Rhonda. They are, however, accessible to Margaret, a retired semi-professional who worked for most of her adult life.

#### **4.2.7 Margaret**

Margaret, age 63, is petite, very neat in appearance and suffers from arthritis. She is a Catholic with a High School diploma and is married to Melvin, a retired teacher, age 64. She worked for her father from the time she graduated from High School until she retired at age 60. She has two children, a son and a daughter. Her son, Nick, is from Melvin's previous marriage. He is married and lives in the same town. Her daughter, Cathy, is attending College and lives with her sister in another province. She has five brothers and four sisters, most of whom live in Newfoundland. Her case is interesting because it illustrates the effects of an overlap between family and work on her retirement strategies and sense of self.

Margaret's reason for retiring early is related to the loss of her two close friends, Betty and Lisa, who worked for her father as sales assistants. She explained that Betty had to move to the mainland to nurse her grandchild who has been ill while Lisa had to retire to help nurse her brother who has cancer. Margaret indicated that *"things were not the same"* without her two close friends at the store:

*I still miss them. We had a lot of laughs together. After they left, there wasn't much to look forward to at the store....no one to talk to. Anyway, I was tired of working. So, I decided it was time to retire.*

Soon after Margaret retired, she too, was required to play the role of nurse, but even if Margaret had not had to nurse Melvin, she would inevitably have lost contact with her two friends whose schedules are disrupted by their familial responsibilities.

Margaret's life has been greatly influenced by her relationships with her domineering father and her religious mother. She has been dominated by men throughout most of her life. It was her father who selected her to help in the family business. Although she would have preferred to work for some outside organisation, she did not want to displease him by doing so. Thus, she ended up working for him. Margaret's work duties included going to the store early to open the door for the two sales assistants, ensuring that they cleaned and dusted the show cases, making notes of the sales and closing the store. She pointed out that her father would always *"be at the store to ensure that everything was done correctly"*. He always made all the important decisions, such as what to order. It was her duty to carry out his orders. Margaret's relationship with her father and work experience were therefore very different from those of Carol. In addition, the effect of Margaret's previous work experience on her retirement has been offset by ill health, religion and familial relationships. Hence, her identity in retirement is derived from her multiple roles as wife, mother, daughter and worker.

#### **4.2.8 Margaret and Carol**

Like Margaret, Carol's relationship with her father had a significant influence on her life. Its importance can be seen in the way Carol attaches significance to the pictures and objects which were given to her by him. She explained that it was her father who always encouraged her to be independent and to focus on establishing a career of her own. He was very proud of her academic and occupational achievements. This was one of the reasons she continued to work even after marriage. Unlike Margaret, Carol worked for an outside organisation and not for her father. She has a business degree and had a managerial position. This gave her considerable

autonomy at work. She was responsible for making important decisions and had respect from her male subordinates. In addition, she was widowed with no children.

In contrast, Margaret worked as her father's sales supervisor after she left High School. She was not given the authority to make decisions at work. Although she had some authority over the two women sales assistants, her relationship with them was based on friendship rather than a boss-employee relationship. Unlike Carol, she has to deal with ill health and complicated familial relationships in retirement.

Margaret's relationships with her family members are similar to those of Rhonda's. She has to deal with an ill, abusive spouse in her retirement. Her comments suggest that Melvin is a domineering man who insists that it is her duty as a wife to be responsible for all domestic chores. One year after marrying Melvin, he also demanded that she pay board and lodging. She has been doing this for the past 29 years in addition to being responsible for all the domestic work. The amount he demands from her has always been fairly small (currently, \$150 a month), but, Melvin seems to derive satisfaction from it. Perhaps such an act symbolises his dominance over her. When asked how she felt about it, she replied:

*As a wife, you must honour his right to be the head of the house. I should listen to him because he is my husband. It's in the Bible you know. As long as it's not against God's word, then I guess I should listen to him. I try to be a good wife.*

Margaret's Catholic beliefs and her image of a "good wife", encourage her to tolerate Melvin's dominance and control. Religion is important to Margaret's sense of self. She wants to be viewed as a "good Catholic wife", and is convinced that Melvin is the "head of the house" and that it is her responsibility to obey him. Since Melvin's retirement, she also felt compelled to nurse him.

By comparing Margaret with Carol, we can get a sense of the diversity of work and familial experiences. This also allows us to examine how resources flowing from long term previous employment can be counteracted by such factors as familial relationships, health and religion. In short, Margaret's retirement experiences differ greatly from Carol's and it is those

retirement experiences related to family that make her similar to Rhonda, a devoted Catholic who is also required to nurse her demanding spouse.

#### 4.2.9 Margaret and Rhonda

It is interesting to compare Margaret and Rhonda because both have comparatively poor health, are in inequalitarian relationships and have been cut off from friends and outside contact in retirement. Despite their similarities, there are also important differences. For example, Margaret has some financial independence and appears to be more involved in planning for her future than Rhonda. She also has a daughter who supports her desire for independence. She said:

*I don't feel good when I have my arthritis problem. I cancelled my vacation because of it.... how can I go off with them (sisters)? They have good health. I worry sometimes that I may become crippled or something. Then, my daughter will have to look after me. It will be such a burden for her. So, I try my best to look after myself you know. I wouldn't want to be in a home. I saved very hard all these years....so that, when I get old, I won't have to depend on my daughter. I can get someone to help around....pay someone. So, I won't be a burden. I told her not to worry about me. I will do my best to take care of myself, but she must never dump me in a home. It's awful to be in a home. I told her she does not have to take care of me. Get Home Help. Use my savings and pay someone to help, but never put me away. I made her promise. I feel so much better inside now because my daughter understands. She gave me her word she would make sure I had my own place....never one of those Homes. I trust my daughter.*

Margaret is fearful that when she becomes sick, there will be no one to nurse her and subsequently, she will simply be put away in a nursing home. Hence, although she is constrained by her familial relationships, religious beliefs and society's expectations to play a nurturing role, she still actively plans for her own future.

Margaret saved for her "old age" for more than 15 years. In addition, one year before retirement, her father died and she inherited some additional money. As a result of her planning and inheritance, she is financially secure, but feels that she has to hide her savings and inheritance from Melvin because "he won't be happy if he knows I have money". She commented that she has invested that money for "old age" and uses only her monthly pension.

Like Rhonda, Margaret is a devout Catholic who tries to be a "good Catholic wife". Her sister and daughter, angered at the way Melvin treats her, have been encouraging her to leave. This encouragement has gotten stronger since they discovered that he has been threatening to leave the house to his son, Nick, if Margaret deserts him. Margaret admits that she has considered leaving Melvin. However, she explained that although she is frustrated at having lost all social contacts and is not able to enjoy her retirement, she has decided to stay on. She equates nursing her spouse with "voluntary work". She explained:

*It's like voluntary work....so you see, I don't feel so bad if I think of it this way....it's a sin in the eyes of the good Lord to leave him at a time like this. People will see me as a bad wife. Besides, divorce is wrong. Marriage is sacred. It's for life.....for better or for worse.*

It is vital to Margaret's self concept to be perceived by others as a good Catholic wife. Hence, leaving Melvin at this stage when he needs her most, might cause her to be viewed negatively by her family and friends. Her decision to remain can be perceived partly as an attempt to maintain the acceptance and support of her family members and friends. This is reflected in Margaret's close relationship with her mother who is also a devout Catholic. She fears disapproval and alienation from her mother. Her own ill health also limits her mobility and options. Finally, this decision to remain can also partly be seen as a response to Melvin's threats:

*This house belongs to Melvin. It only has his name on it. He says he will put Nick's name on it when he dies. I don't trust my son. I think he will try to put me in a home if he can. He has been pressuring his father to put the house in his name. I think he wants to kick me out of the house as soon as his father is dead. My husband said that if I stay on and look after him, he will make arrangements to let me stay in this house for as long as I want. Only when I am dead, then, Nick can have the house.*

Melvin's doctor told Margaret that he has less than a year to live and that her sister is getting her a lawyer to ensure that Nick (Melvin's son) will not get the house.

Even though Margaret's and Rhonda's retirement experiences are similar, their retirement strategies and sense of self differ tremendously. This may be explained by the fact

that even though Margaret worked for her father and not for an outside organisation, her sense of self continues to be affected by that work. Work gave her some degree of independence. She was responsible for tasks such as book keeping and had some autonomy over the sales assistants. Consequently, she is able to actively plan for her future in a way that Rhonda is not. Rhonda has been dependent on her husband for most of her adult life. In addition, she is isolated and does not have the kind of emotional support that Margaret has from her sister and daughter.

By equating the task of nursing her demanding spouse with *"voluntary work"*, Margaret is objectifying her relationship with him. This can be seen as a strategy to prepare herself for his impending death and for dealing with his abuses and threats, especially his threat to leave the house to Nick if she should desert him. Her ability to plan for her old age and to devise independent strategies makes her different from Rhonda and more like other previously employed women.

Regardless of whether the woman has a career or is a homemaker, she is expected to play the role of a nurse whenever her family needs her. These cases illustrate the kinds of demands society places on women. Men are not expected to set their jobs aside for the sake of an ailing family member. These ideas and attitudes are learned in childhood and are related to the way a society is structured, especially to its division of labour (Armstrong and Armstrong, 1984). As a result of such expectations, women like Margaret and Rhonda, tend to lose contact with their friends, but this is not inevitable.

Margaret's experiences, like those of other women, are socially constructed (Lesnoff-Caravaglia, 1984; Fennell et al., 1988). Like others, she experiences subordination and frustration and is not treated as an equal by her spouse or society at large. As a wife, she is expected to nurse her ailing husband. Margaret's relationship is particularly exploitative because Melvin also makes her pay board and lodging. He does not pay her for nursing him and is threatening to give the house to his son, if she leaves him. Rarely can we find a situation where

these roles are reversed. That is, it is almost impossible to find a husband nursing his ailing wife. Women like Margaret and Rhonda, are expected to play the nurturing role even though they themselves are sick. In contrast, men are not expected to play the role of nurse to their ailing wives. Even if they simply place their ailing wives in a nursing home, their actions appear to be justified. Thus, women's subordination means that they tend to experience retirement differently from men.

In summary, because women are burdened with the responsibility of nursing their ailing family members, familial relationships tend to be more important in shaping women's retirement options and their sense of self than they are for men. Like most women, Margaret's and Rhonda's retirement experiences are greatly affected by their familial relationships. However, this is less true of Veronica, a homemaker who is not constrained by an ailing family member in retirement.

#### **4.2.10 Margaret and Veronica**

It is interesting to note that Margaret and Veronica have something in common. Both have supportive relationships with their daughters. They indicate that their daughters frequently urge them to be independent and to actively plan for old age. In addition, they married men who had been married once before. This was Victor's and Melvin's second marriage. However, Victor's treatment of Veronica was very different from the way Melvin treats Margaret. Melvin was abusive towards Margaret even from an early stage in their marriage. He did not "baby" her the way Victor "babied" Veronica.

Before Victor married Veronica, he was widowed with two adult sons who live in New York. On the other hand, Melvin was divorced and his ex-wife had custody of their only child, Nick. They live just a few blocks away. Margaret indicated that Nick has always been "difficult" and insists that it is his right to inherit the house when Melvin dies. In contrast, Veronica did not have similar problems with Victor's sons.

Consequently, even though these four different women share some similarities, there are also critical differences. For instance, like Rhonda, Veronica was also married to a professional, but after widowhood, she became financially independent and has been able to derive a sense of self based on her late husband's professional status, her friendship networks, outside activities, and her ability to find a suitable partner. Like Margaret, Rhonda has ill health and has to nurse an abusive husband. However, unlike Rhonda, Margaret is able to actively devise her own independent strategies to deal with her ailing husband's threats and abuses. Like Carol, Margaret has long term work experiences. At the same time, she is like Veronica in that she is her husband's "second wife", but her marital experiences differ greatly from those of Veronica.

The main difference between Rhonda and women like Veronica, Margaret and Carol, is her lack of financial autonomy and an independent sense of self. Her life seems to be governed by her husband and son. It appears that she will continue to be dependent on her family even in widowhood, especially since *"everything will go to George"*. By focusing on the commonality and diversity of women's retirement experiences, we can develop a clearer picture of the ways the impact of professional and semi-professional work on women's retirement can be mediated by familial roles, health, marital status and different work experiences.

### **4.3 Summary**

This chapter has illustrated the effects of work on women's retirement strategies and their sense of self. It has also explored how such factors as familial relationships and illness can mediate these effects. I have argued that long term previous work experience influences women's retirement experiences. Thus, previously employed women's retirement strategies and sense of self differ from those of homemakers. However, because work experiences are not monolithic, women in similar "employment categories" do not necessarily share similar work experiences. For instance, both Margaret and Carol had long term responsible managerial positions. Carol had a business degree, considerable autonomy at work and was financially



independent. Margaret, however, was working for her father. As a result, there was an explicit overlap of work and familial experiences. She was both her father's sales supervisor and his daughter. This meant that she was still financially dependent on her father and she had little autonomy because he made all the decisions even after he was retired.

Like work, familial relationships are not monolithic (Eichler, 1983). Carol and Margaret's cases also illustrate how familial relationships can vary from woman to woman and how they affect women's sense of self. Carol's relationship with her father was a supportive one. He encouraged her to be independent and took great pride in her academic and occupational achievements. Margaret, however, had a domineering father who did not allow her to make her own decisions and who insisted that she work for him. In addition, Margaret has to deal with an abusive and ailing spouse, religious mother and familial expectations in her retirement. In contrast, Carol was widowed at the early age of 31 with no children. She was able to focus on her career. In retirement, she is not constrained by familial obligations and has been able to preserve her professional sense of self by carefully selecting her friendship networks and focusing on non home-centred activities such as bridge. As a result of these significant differences, Margaret and Carol's sense of self and resources for dealing with threatening encounters are very different. The following chapter will explore the responses of retired women to threatening encounters and how they utilise their limited resources to protect their sense of self.

End notes:

1. I noticed that in all my interviews, Ron is always nearby and whenever he walks into the room, Rhonda would repeat some of my questions and her answers to him. It was as if she was seeking approval from him as she waited for him to nod or smile before turning back to me.

## **Chapter 5**

# **The Struggle to Maintain a Positive Sense of Self**

### **5.1 Introduction**

In chapter four, a "resource model" of adaptation to retirement was developed. It demonstrated how differing self identities were contingent on whether or not the respondents were employed, the nature of that employment, home relationships and other important factors such as health. The purpose of this chapter is to explore how these same factors affect the strategies retired women devise to protect themselves in threatening situations. Because the process of self-maintenance is most problematic in crisis situations, I will examine the responses of four retired professional and semi-professional women to crisis situations and unwanted encounters. Retired women, like retired men, are potentially vulnerable to the effects of retirement on their sense of self. In addition, as argued in chapter four, they are more likely than retired men to experience events such as widowhood and illness (their own and others) that can threaten their sense of self. To complicate matters, retired women must also deal with sexism, ageism and a greater risk than men of poverty, abandonment and/or divorce.

Individuals who are marginal to society, such as most elderly women, will encounter more problematic situations and will tend to have fewer resources to respond to them. Like retiring men, retiring professional and semi-professional women are vulnerable to unwanted interactions that convey to them the message that they are marginal and no longer useful as

workers. In addition, they also have to deal with unwanted encounters that convey to them that they are old and unattractive. The significance of such societal definitions will vary considerably depending on whether the retired woman has family or other supports to counter and/or neutralise them (see chapter four).

Retiring women are more vulnerable than retiring men to more direct crises such as a greater likelihood of experiencing illness alone and abandonment or divorce. A majority of second marriages for men occur between older men and much younger women. Twenty percent of grooms 65 and over marry women under the age of 55, whereas only three percent of older brides marry spouses who are younger (Treas and VanHilst, 1976). Since homemakers are totally dependent on their husbands for financial support, they tend to be more vulnerable to the negative effects of divorce than previously employed women who have some degree of financial independence. However, this does not mean that divorce will not be devastating to previously employed women.

Men's income tends to be much greater than women's. As a result, women, regardless of whether they were previously employed or not, are dependent on their husbands' income to maintain their lifestyle (Armstrong and Armstrong, 1984). Divorce means a substantial decrease in their economic capacities. It will also threaten their sense of themselves as attractive and valued. The risk of divorce and societal preferences for younger women, mean women experience great pressure to preserve their youthful appearance or risk being replaced by a younger woman (Sontag, 1972; McDaniel, 1988). As a result of the effects of aging and illness, the struggle to appear youthful will become more and more difficult, time consuming and possibly isolating. Poverty can interfere with women's efforts to look youthful and attractive. Finally, since their interactions tend to revolve around significant others, those who are married often fear abandonment because it will disrupt their social network.

Despite their common vulnerabilities, the differing strategies and resources of previously employed women and homemakers mean that crisis events and/or unwanted

encounters may be perceived or responded to in quite diverse ways (Thomas, 1937). As we have seen in chapter four, Veronica's sense of self is fundamentally linked to her ability to find a man. Since widowhood, she has channelled more effort towards preserving her attractiveness. In her struggle to maintain a "youthful figure", she bought an exercise machine as well as more brightly coloured clothes because "bright colours bring a glow to your cheeks" while "pastel colours make people look older". She has also been reading pamphlets on facelifts and other cosmetic procedures. Although she emphasises that she is "only browsing" and does not require a facelift, she appears to be considering having one in the future. This youthful image of herself can only be successfully maintained if those around her support that new identity. Hence, an encounter with someone who treats her as though she is old and unattractive can be particularly problematic, especially if she lacks resources to insulate herself from its impact. She seems to protect herself from such encounters by selecting friends who are considerably older than she is. As we shall see, not all retired women concerned with their appearance use the same strategy as Veronica.

In contrast to Veronica, Carol's sense of self is based more on her academic and occupational achievements than her ability to find a man. As a result, a recent encounter with a nurse on the emergency ward who treated her as old and marginal, angered, but did not devastate her. When Carol was admitted into the emergency ward, the nurse rudely commented that she was old and should not be wearing a gold bracelet. Carol responded by telling her off. She said:

*This nurse was maybe in her 30s or 40s. She told me to take my bracelet off. I told her she had to do it because my fingers were swollen. She had the audacity to comment that at my age I shouldn't be wearing all this gold anyway. I was really angry. I told her off and demanded to see the doctor at once. I only deal with professionals. She was quite shocked; I could see it in her face. You must be assertive if you want good service. I will not be treated like some ding-dong.*

This incident had little impact on Carol, partly because her sense of self is not based on appearing youthful, but more on her ability to maintain a professional image. In addition, she was

able to voice her needs and assert her rights for "good service". However, it can be predicted that if she becomes very ill, particularly if she loses her ability to articulate her needs and control encounters as she can now, her positive sense of self could be deeply threatened by such an incident.

Carol's relatively smooth transition into retirement may be explained by her resources: good health, financial independence and a carefully selected social network consisting mainly of other retired professional women who are mostly widowed. She emphasises the need for "common ground". Her interaction revolves mainly around other retired professionals and this helps to limit the chances of unwanted encounters. Retired professionals without a comfortable social network tend to be more vulnerable and have more difficulty adjusting to retirement.

To demonstrate respondents' divergent struggles to maintain their sense of self in response to retirement, ageism, sexism, divorce and poverty, I have chosen four additional portraits to explore the responses of retired professional and semi-professional women to threatening situations. The four previously employed women<sup>1</sup> that I have chosen are Jackie, Wendy, Nancy and Dora. Jackie is a retired registered nurse while Wendy, Nancy and Dora are retired teachers. Because none of the homemakers besides Rhonda (see chapter four) described any explicit encounters with threatening situations, I decided to focus more on previously employed women in this chapter.

I will compare Jackie with Carol because although she is most like Carol in the sense that she is a retired professional, single, in good health and is financially independent, she had difficulty adjusting to retirement. This is largely because, unlike Carol, she lacks a comfortable social network which can help her maintain a professional sense of self. In addition, unlike Carol, she had a long term relationship which was similar to a marriage. Thus, by comparing her with Carol, I will be able to show how Jackie's desire to find a partner to replace the companion she lost and the resources that she has, affect her responses to aging.

In contrast to Jackie, Wendy had little difficulty adjusting to retirement. Although she, like Jackie, has to deal with ageism and sexism, her responses are significantly different. This can be explained by the differences in their resources and sense of self. By comparing these two women, we can have a better understanding of the significance of one's resources and sense of self in dealing with threatening situations.

Nancy's case is interesting in that although she, like Wendy, is concerned with aging, her concern is more related to the fear that her husband might replace her with a younger woman. By comparing her with Wendy, who is widowed and who enjoys the support of her family, I will be able to illustrate how such factors as marital status and familial support can potentially mediate the stigmatisation associated with aging for women.

Lastly, I will utilise Dora to show how women's sense of self can be affected by illness and widowhood. Unlike Nancy, Dora does not have to deal with the fear of being replaced by a younger woman or the consequences of divorce. I will compare Dora with Nancy to demonstrate how widowed women like Dora, might actually be better off than Nancy, especially if her husband does abandon her. I will begin by comparing Jackie with Carol.

## **5.2 Jackie**

Jackie, a retired registered nurse, age 66, is single, in good health and financially independent. She has a degree in nursing and worked for 44 years before retiring one year ago. She describes herself as an Anglican, but is *"not religious"*. She lived alone for more than 25 years before she decided to share a house with her aunt Jess. Jess was a retired teacher who was also single and had no children. When Jess became ill, Jackie nursed her for almost two years before she died four years ago. Jackie has seven other siblings living in another town, but is *"not in contact"* with them. She did not marry because *"work is like a spouse"*. Besides, marriage often means *"taking a step back in your career"*. Being single, Jackie was able to channel most of her energy towards her nursing career and was promoted to a supervisory position which she held for 16 years. She seems to have concentrated the rest of her remaining

energy on her relationship with Jess.

Jackie is very much like Carol in that her sense of self is based primarily on her identity as a skilled professional. Like Carol, she planned for retirement. Her preparations included saving for the vacations she planned to take. Also, one year before retirement, she contacted several charity organisations "to sign up for voluntary work" and shortly after retirement, began doing voluntary work twice a week. She soon became dissatisfied with it because "anybody can do such work".

*You really don't need the kind of skills that I have to do work like selling get well cards! I really missed my job. Not too many people can do what I did. They don't have my skills and experience (supervising other nurses).*

Unlike Carol, voluntary work did not help Jackie adjust to retirement. She had difficulty developing a social network like that of Carol's and hence, had problems preserving a professional image of herself. In retirement, she no longer had access to such professional symbols as her white uniform. Her occasional encounters with her previous colleagues made her realise that they no longer perceived her as their supervisor. She no longer received the same respect from former subordinates or approval from her peers:

*They thought I had nothing to do. Every time I saw them, they looked at me with sympathy as if I had gone down hill.*

Jackie realised that there was a change in her image, but it was quite impossible for her to relinquish the professional concept she had of herself. Like Carol, this professional image has been internalised for so long that it has become very much a part of her sense of self. She is like others in that work is a source of personal identity. Most professionals prefer to continue working rather than retire, if they have a choice (Roadburg, 1985).

Because of the threats retirement posed to her self image, Jackie initially adopted an avoidance strategy. She felt that it was better to avoid previous colleagues who were still in the

labour force because *"they have a wrong perspective of retirement"*. She consciously sought out a new social network, but was not successful. Subsequently, she decided that it would be better for her own self esteem to be employed at least on a part-time basis. Returning to part time employment has given her access to her occupational symbol, that is, her nursing uniform. She has been given her previous supervisory position and this helps her preserve an image of herself as a skilled professional. She no longer avoids her previous colleagues because she can tell them that she was *"invited to come back"* and that *"the administration has problems finding skilled personnel"* like her.

Jackie feels that she now has more time to plan for a *"real retirement"*. Finding a partner is part of Jackie's retirement plans. This may be explained by the fact that although Jackie is very much like Carol, there are critical differences. Jackie's reason for retiring was because she was 65 (normal retirement age) while Carol opted to retire at the age of 61 so that she could have more time to travel. Also, Jackie has been retired for only a year while Carol has been retired for six years. She has had less time than Carol to adjust to retirement and find a comfortable social network to help her preserve a professional sense of self. Thus, Carol's established network and her organised activities, especially bridge, are resources which Jackie lacks. More importantly, Jackie had Jess's company for 19 years. Their close relationship was similar to a marriage. Hence, it is not surprising that she hopes to find a partner to replace the companion she lost. In addition, because Jackie had to nurse Jess for two years before she died, she inevitably lost contact with her previous friends. Furthermore, her closest friend, Helen, is a homemaker who is looking for a new partner. Her interest in finding a partner to enjoy retirement may partly be influenced by Helen who is recently divorced, has no children, and is *"very determined to find a new husband"*. She said:

*Helen is 56. She has had two face lifts and looks more like 30 something. I think she will get a man.*



Jackie and Helen's interaction tends to focus on topics such as fashion, makeup, clothes and men. Jackie indicates that they often go to the lounge "to meet men." After Jackie's initial retirement, she spent three months in Hawaii with Helen. She explained that they decided to go to Hawaii because "it is where people play golf and where there is golf, there will be men." She said:

*Retirement can be a lot more enjoyable if you have a partner. I prefer slightly younger men....nine or ten years is still fine with me. Younger men are more exciting and have more life. I want someone to enjoy retirement with me. I wouldn't want to have a long term relationship with an older man, he would probably become sick and I would end up looking after him.*

Jackie's preference for younger men can be partly explained by the fact that she had to nurse her ailing aunt for two years before she died. She argues that since men tend to have a shorter life span than women, it is better to find a younger man.

Jackie believes that "some men prefer mature women because they are more interesting than some 21 year old thing". This construction of younger women as uninteresting "things" indicates that she perceives them as potential rivals and a threat to her chances of finding a partner. This can be seen in her efforts to change her body to a more idealised form. She has been going to aerobics three times a week for the last eight years and recently increased her exercise schedule to include daily walks to "keep that tummy nice and trim" so that she could "get into the new red dress" that she bought in Hawaii. She has also increased her visits to the beauty parlour and has recently begun colouring her hair "with a younger shade".

Jackie's struggle to develop a new, youthful image can also be seen in her comments:

*I signed up for some makeup lessons. I even had make overs. I had never used makeup before I retired, but after retirement, I had more time. So, why not use it to pamper myself. My colleagues said that I never used to look this way before. They were so surprised when they first saw me with my new hairdo, makeup and dress. I work very hard to maintain this look. It's worth it. When I was in Hawaii, a few younger men showed a lot of interest in me.*

Jackie feels that if she wants to "*get a man*", she must make an effort to appear youthful and attractive. Like most women, she is struggling to fit into a socially acceptable image in our youth oriented society and hence, a facelift is part of her preparation for her "*real retirement*". Aging men are not subjected to the same kinds of pressures to appear attractive and youthful, and are judged more on their personal achievements (Ritzer, 1986).

Jackie, unlike Carol, is apparently interested in finding a companion to enjoy retirement with her. It is reasonable to predict that if she does not succeed in finding a man, but is able to establish a relationship with another previously employed woman (like the one she had with Jess), she, like Carol, could also be quite happy in retirement.

Like many retired women, Jackie not only has to deal with her own retirement, but also the double standard of aging. Aging women's attempts to minimise the signs of aging are generally perceived as reasonable responses to a non-supportive environment (Lesnoff-Caravaglia, 1984). Such responses can also be seen in the case of Wendy, a retired teacher who has had less difficulty adjusting to retirement because of resources such as familial support and friendship networks, but is struggling to deal with ageism and sexism.

### 5.3 Wendy

Wendy, age 65, is a retired teacher with light brown curls and a very neat appearance. She is in good health, is financially independent, and has an established social network consisting of other retired teachers in voluntary work. She has a teaching diploma and taught for 41 years before retiring at age 60. When her spouse became ill after 25 years of marriage, she nursed him for almost ten years before he died seven years ago. She was also the main breadwinner. Hence, she welcomed retirement as a "*well deserved*" rest. Her three unmarried, adult children still live with her. She has three other married children who live nearby.

Wendy is a Catholic who emphasises the importance of doing "*good work*". She has been involved in voluntary work five times a week since retirement. She also takes much pride in her appearance and has been going to the "Nutri System" for the last six years. Her visits to the

beauty parlour have increased since retirement. She explained that she now has more time to take care of herself and emphasises that her efforts are "worth it" because on a number of occasions, people have mistaken her 40 year old son for her husband. However, a recent unwanted encounter with a young girl at the grocery store severely disturbed her self concept. She was depressed for several days and refused to go grocery shopping. Wendy recalled:

*I was waiting in line just like everyone else when this young girl, maybe 17 or 18....shoved me and said "Move on you old bag"....something like that. I was stunned. I didn't know what to say. I have taught for some 40 years. I have contributed my share to society. This young person has contributed hardly anything. I deserve to have some respect....not once in my life did I think that something like that would happen.*

Wendy looked forward to retirement after having been the main breadwinner in her family for almost 41 years. She believes that senior citizens deserve to be treated with some respect for their contribution to society. The insensitive and disrespectful behaviour of the young girl towards her, disrupted her self image. In an attempt to "repair" the damage that was created, she attempted to minimise it by blaming the girl:

*She must be from a bad background....not well bred at all. I don't expect people to treat me like I am something special, but good manners are important. I don't think she will amount to anything much with such a bad attitude. My children aren't like that....they always help my elderly neighbours whenever they can. I taught them well....even my grandchildren have better manners than that poor girl.*

Wendy's encounter with a young girl who labelled her "an old bag" disturbed her sense of self. She was not only distressed by the fact that she was told that she was "old", but also by the direct disrespect of the young girl. Her encounter with a young stranger who directly attacked her sense of self as attractive and valuable, illustrates gender-related experiences in old age. The term "old bag" is reserved for women. Like Jackie, Wendy is also concerned with appearing youthful and attractive. However, her concern is quite different from that of Jackie's. Although she has channelled much effort into maintaining a youthful image, she, unlike Jackie, is not interested in finding a man to enjoy retirement with her. Unlike Jackie who is single and

relatively isolated, Wendy was able to seek refuge in her roles as mother, grandmother and voluntary worker. In addition, she had the support of her family and friends. She explained that when she told her children and close friends about the incident, they agreed that the girl was probably from a "bad" background and not "well bred". By explaining the young girl's behaviour in this way and with her familial and friendship support, she was able to convince herself that this negative reaction towards her had nothing to do with her age or new status, but more to do with the girl's poor upbringing. Hence, even though her initial response to the unwanted encounter was to "hide", she did so only for several days and not for a significant period of time. The different ways in which these two women deal with aging and retirement can thus be explained by their different sense of self and resources.

Peck (1968) argues that, as we age, the physical body must be given less centrality than the wisdom of experience so that there can be proper adjustment. Wendy will inevitably have to allow other aspects of her self, other than her physical self, to take on more importance in her self definition as she adjusts to her changing body in retirement. Unlike Jackie, she has the support of her family and friends. Hence, it can be predicted that it will be much easier for her than Jackie to focus more on other aspects such as her roles as church voluntary worker, mother and grandmother than her physical self. Women who are married, however, even if their sense of self is not centred on their ability to maintain a youthful appearance, often have to deal with the related fear of abandonment. This is the case for Nancy, a retired teacher.

#### **5.4 Nancy**

Nancy, age 62, is a petite, retired Catholic who taught for 40 years. She is feminine in appearance and was married to Nelson, also 62, when she was 24. She retired two years ago, but Nelson is not yet retired and runs his own business. They are both Catholics, have good health and are financially independent. Their son, Ken, age 25, is away in college, and their daughter, Katherine, age 29, is single and living at home. Nancy's mother and eleven siblings are also living in the same town. She has regular contact with them.

In retirement, Nancy took up painting lessons and occasionally does some community work. Like Wendy, Nancy's social network consists mainly of other retired teachers who are also married with children. They often meet for lunch and shopping. Although she describes retirement as "relaxing" and was "happy to retire" because she now has more time for herself, she, unlike Wendy, had difficulty adjusting to retirement. Her familial roles as wife and mother were non-supportive and hence, did not help to offset the threat of retirement.

Like Wendy, Nancy is anxious about aging, but the origin of this anxiety is quite different from that of Wendy's in that it is related more to the fear of being abandoned. Since Nancy's retirement, this fear has increased. Although she has been able to retire from her role as a teacher, she has been unable to retire from her role as a young and attractive wife. She is constantly pressured by her family, particularly, her husband, to maintain a youthful image. Unlike Wendy who is widowed, she has to deal with the fear of being replaced by a younger woman and the consequences of divorce. As a result, she attempts to "keep an eye" on Nelson<sup>2</sup>. For example, when Daisy, Nelson's secretary went on a two month leave with her husband to visit their grandchildren in Vancouver and Nelson had to hire a temporary replacement, Nancy insisted that she should be the one to interview and select his new secretary. She explained that:

*Few secretaries these days can really work and they are promiscuous. They will hop into bed with any man who looks at them twice. It's true. You can even see that in the soaps.*

Nancy's fear that she might be abandoned can be partially explained by the fact that she is financially dependent on Nelson. Although she has a pension from her previous employment, it is insufficient for her to maintain the lifestyle she has become accustomed to. Nelson's success as a businessman enables the family to live quite comfortably and have annual vacations. They also have a part time maid to do the housework. Abandonment for Nancy would mean a considerable cut in her economic power, and a loss of face causing her to perceive

herself as old, unattractive and "discarded". Also, because she is Catholic, she feels that divorce is wrong and must be avoided. In addition, divorce may mean a disruption to her social network which consists of other married, Catholic, retired teachers. In fact, two of her friends even go to the same church as Nancy and her family.

Nancy's friends have added to her anxiety by warning her about younger women and encouraging her to focus more attention on her looks. In response, she joined the weight-watchers programme when Nelson commented that "*fat women look older than their age*". She even took up meditation because relaxation of the body is "*one way to stay young*". She has also been buying more clothes. She explained:

*Beatrice (her sister-in-law) kept telling me that I had better try to be more fashionable. She said that we must never give our husbands a good excuse to roam around. I really don't mind growing old, but how can I?*

Although Nancy is not afraid of aging itself, she is afraid of the possible consequences of aging, especially of abandonment. Hence, she is unable to truly relax and enjoy retirement because she feels that if she does not make an effort to preserve a youthful and attractive appearance, Nelson will have a good excuse to replace her with a younger and more attractive woman. Her relationship with Nelson is apparently not an equalitarian or supportive one. This can be seen in the way he emphasises that she remain slim, youthful and attractive while he himself is "allowed" to age naturally. She said:

*I have to be very careful with what I eat. These days I put on weight quite easily. Nelson eats almost anything. He doesn't care about his weight. He says it is more important that I look nice.*

Like most women, Nancy's experiences of aging are socially constructed. This struggle to appear youthful will become more difficult as she ages. According to Sontag:

*Men are 'allowed' to age without penalty....for women, aging means a humiliating process of gradual sexual disqualification....their sexual candidacy depends on meeting much stricter conditions related to looks and age (1972: 32-5).*

In addition, society accepts the fact that Nelson, like many aging men, may leave his aging wife for a considerably younger woman, yet, if an aging woman leaves her husband on the basis that he is no longer youthful and attractive, she will be ridiculed and perhaps, even alienated. Such injustice adds to women's vulnerabilities and inevitably affects the way they perceive themselves. Hence, Nancy is constantly pressured to make an effort to appear younger than she really is.

It seems that if Nancy's husband does abandon her, she may be worse off than widowed women like Dora who do not have to deal with the fear of abandonment or the stigma of divorce. Even though Dora lost some of her friends as a result of widowhood, she has managed to find a new social network. Although she seems to have adjusted to widowhood and retirement, her newly created sense of self is occasionally challenged when she encounters members of her previous network.

## **5.5 Dora**

Dora, age 65, is a retired teacher with an education degree who taught for 30 years. She was married at the age of 20 and is now widowed with four adult children, three of whom are married. Her youngest son, Randy (age 30) lives in her basement apartment. Her retirement plans were disrupted when she was required to retire early at the age of 56 to nurse her ailing spouse. She nursed him for about six years before he died four years ago. She explained that she did not mind nursing him because *"he was a good husband"* and they *"had many wonderful years together"*. Unlike Nancy, who fears that she may be discarded by her husband, Dora is able to derive some comfort from her knowledge that her husband had loved her until death. Like Nancy, she is in good health, is financially secure and has a social network consisting of other retired teachers.

Dora explained that when she retired early to nurse her ailing husband, she lost contact with all her friends and was quite frustrated. However, she was able to reduce the difficulty of nursing her spouse by negotiating with him to make arrangements to hire a male

nurse to help with the nursing and a maid to help with the housework. She explained:

*When things became too much, I had a discussion with him and he agreed to have a male nurse. We already had a woman (maid) to help with the housework, but we couldn't carry him and bath him. He was too heavy. We needed a man to do that. This (getting a nurse) also gave me time to go out for an hour or so.*

As emphasised by Dora, such arrangements involve trust. That is, her husband must be assured that she will not desert him and that she is not seeing someone else behind his back. Negotiation has several dimensions and can be overt or covert, general or specific in topic and may involve specific to unspecific terminal dates (Strauss, 1978). When her husband's health deteriorated even further, Dora began to prepare herself more actively for his impending death. She entered into a discussion with her husband regarding widowhood and the difficulties she might encounter. Subsequently, she decided that both she and her husband should negotiate with their son to ensure some form of support for her. She said:

*My husband understood how difficult life would be for me. I have never lived alone. He worried about me. If Randy (son) goes off and finds his own place, then this big house will feel very empty. This is my house. I don't want to sell it. So, my husband and I discussed this with Randy. We told him if he stayed, he could have the house when I am gone. My other children are married and have their own homes. He agreed. He got the lower part of the house. We have separate entrances....for privacy. He said he needs it (separate entrance) to be independent. We divided the house out. As you can see, there's lots of privacy like this.*

Shortly after widowhood, Dora attempted to reestablish her previous friendship network, but found that her previous friends had difficulty accepting her new status as "a single woman":

*I know I am not a wife any more....being a single woman, it's more lonely socially. This is because socially, you cannot push your way through. If you go to a party and you are all alone, then what do you do? So, you just don't go. I felt left out when I went to the club that my late husband and I used to go to. They (friends) don't know what to say to me. It was very uncomfortable. They looked at me in a pitiful way like I had lost an eye or something.*

She believes that her friends do not know how to respond to her because of their difficulty in



discussing death. Consequently, to develop her new emergent sense of self, Dora decided to seek out new friends by joining new organisations and learning new activities, such as bridge. She emphasises the need to "let that (old) part of you go" and "start life anew".

Although Dora has lost a spouse, her friendship with other widowed, retired women helps her maintain her self esteem and provides her with social approval in retirement. Her social activities now revolve mainly around bridge. She plays bridge three to four times a week. She explained the significance of such interaction with other retired teachers:

*When the four of us are together, we often talk about the good old days. It is very enjoyable. It's like being back in school again.*

She also explained that because of her comfortable friendship network, there is no requirement to look for a new partner:

*There are very few men available at this age. The few that are around have partners. Women live longer, but I think we cope better. I have a new life. I have my friends. So, remarriage is not important.*

In widowhood, Dora was able to gain the support of her sisters-in-law, all of whom are widowed. Two of them were previously employed and the other two are homemakers. She explained that although she and her sister-in-laws "got along" even before her husband died, they have become closer after widowhood:

*My four sisters-in-law all widowed, were a great help to me. They came by everyday...they still come by three or four times a week to have tea. We don't indulge in self-pity (laughs). You must keep looking ahead. Start life anew.*

Hence, unlike Nancy who does not receive much support from her family, Dora has the support of her sisters-in-law and children. She said:

*Randy (youngest son) helps to maintain the house. After all, he lives here too. He is always telling me to go and have fun (laughs).*

Like Nancy, Dora indicates the need to *"look nice"*. However, her reasons are different from those of Nancy's. Unlike Nancy, she is not pressured to appear youthful, but feels the need to look presentable *"or people will think that you are indulging in self pity"*. She never *"sits around in a dressing gown and mopes"* but, always wakes up early to get dressed and put on makeup in case she has an early visitor.

Despite the fact that Dora now has a comfortable friendship network and the support of some of her family members, she has to deal with occasional unwanted encounters with friends from her previous network who *"pour pity all over"* her and remind her of her widowhood status. She emphasises that although such occasions are rare, they are quite inevitable. She does not try to avoid these friends, but instead, tries to keep her conversation with them *"at a superficial level"*. Her ability to assert some control over her interactions helps her protect her sense of self.

Even though we often assume that most everyday situations are predictable, there is always a possibility that we may be faced with unwanted encounters which can become a crisis, depending on how we respond to them. If Dora's encounter with friends from her previous network had resulted in her avoidance of public places, she would have put a strain on her new friendship network, and might eventually have become isolated. Although this is fortunately not the case with Dora, who is determined that *"life must go on"*, we must bear in mind that there are women who adopt a "hiding" strategy rather than risking challenges to their sense of self.

## 5.6 Summary

This chapter explored the difficulties retired women encounter in their daily struggle to preserve their sense of self. Since this struggle to maintain a positive sense of self is particularly problematic during events such as illness and widowhood, I focused on women's responses to crisis situations and unwanted encounters. As I have argued in chapter four, the determinants of self and the resources to maintain it vary between women. Consequently, women's definitions of crises, and responses to crisis situations and unwanted encounters also differ. For instance, because Veronica's sense of self is based on appearing youthful and attractive, an encounter

with someone who challenges her image as youthful and attractive, would have significant effects on her sense of self. Such an incident, however, would have little impact on Carol. This is because what constitutes a crisis differs for Carol and Veronica. These women have different sense of self and resources to protect themselves. As a result, their responses to the similar situations tend to differ.

Like retired men, retired professional and semi-professional women have to deal with their own retirement. In addition, they have to deal with sexism, ageism, a greater risk of poverty and divorce. For instance, although women like Nancy are able to retire from their roles as teachers, they are unable to retire from their roles as youthful and attractive wives. Men, on the other hand, are "allowed" to age naturally. Society's preference for younger women is reflected in the way Nelson pressures Nancy to maintain an attractive and youthful image. She is aware that if she does not do so, he may leave her for a younger woman. Consequently, withdrawal from work heightens Nancy's fear of abandonment and the possible consequences of divorce. This is because in retirement she is even more economically dependent on Nelson. In addition, she can no longer seek refuge in her work. All these factors add to women's vulnerabilities in retirement and affect the way they perceive themselves.

Throughout their lives, women have been taught to be giving and self sacrificing (Armstrong and Armstrong, 1984). The majority of women are doing exactly what society expects them to do: sacrificing career opportunities to raise their children; caring for their families and taking up paid work because they have to ensure enough food and clothing for their family members (McDaniel, 1988). Yet, many women, regardless of whether they are homemakers or previously employed, are left without a pension upon divorce or widowhood. Consequently, most elderly women tend to be poor and isolated (Cohen, 1984). There is a need to change present social policies to help retired women adjust to their new status. The following chapter will discuss the social and policy implications of the analysis in this thesis in greater detail.

End notes:

1. Some of the information concerning the respondents has been changed to protect their identity.
2. Nancy's insecurity may be explained by the fact that Nelson was unfaithful to her once before.

## **Chapter 6**

### **Conclusion**

#### **6.1 Introduction**

The intention of this chapter is to review some of the issues discussed in the previous chapters, outline some of the limitations of my research and make suggestions for future studies. I will also discuss the significance of combining symbolic interactionism and intensive interviews for gerontologists. Finally, I will discuss some policy implications based on the findings of my study.

#### **6.2 Research Overview**

Since men and women's experiences in retirement tend to differ due to socialisation, sexism and occupational segregation, the findings of retirement studies on men cannot be generalised to women. Therefore, there is a need for more studies on women and retirement (see chapter one). I have also demonstrated that, supplemented with a feminist corrective, symbolic interactionism is a very useful approach to explore the effects of long term employment on women's sense of self. I have shown that these effects can be mediated by such factors as familial relationships, health, aging and the societal expectation that women play the nursing role. In addition to dealing with their own retirement, women also have to deal with sexism, poverty and in some cases, divorce. All these factors contribute to women's vulnerabilities in retirement and influence the way they perceive themselves (see chapters four and five).

Chapters four and five document the importance of resources such as good health, financial independence, supportive networks and previous long term employment for protecting one's sense of self in retirement. As I have shown, work has a significant impact on retired professional and semi-professional women's sense of self. It can be a major resource providing them with economic independence. At the same time, it can also add to women's vulnerabilities in retirement. For instance, because women like Carol and Jackie had chosen to remain single to concentrate on their careers, they face greater risks of isolation in old age. In addition, because relatively few women in their age cohort were in the labour force, retired professional and semi-professional women may experience difficulty in maintaining their occupational identities. This can be seen in the case of Jackie. Jackie's initial attempts to establish a new social network in retirement was unsuccessful because there were few newly retired professionals like her. Due to her previous supervisory position, she could not relate to her previous subordinates as equals. Consequently, the transition into retirement for retired professional and semi-professional women can be more problematic than for homemakers.

My research also underscores the necessity to appreciate the diversity of experiences within a social category. Chapters four and five indicate the importance of appreciating the great diversity of experiences within a family or occupational category. Thus, even the nature of professional employment can vary enormously with important consequences for dealing with retirement.

Due to the differences in women's sense of self and the kinds of resources that they have, situations they define as threatening and their responses to them, also differ in substantial ways. To enhance our understanding of women's retirement strategies, particularly the impact of work, there is a need for more studies using the symbolic interactionist approach. Such studies can help to increase our understanding of women's sense of self and strategies in retirement. The following is a discussion of possible extensions of my study.

### 6.3 Limitations and Possible Extensions

At present, the literature on women's retirement and aging experiences is still limited when compared to that on men (Block, 1982; McDaniel, 1988). Due to time constraints, my sample is small. Although it is not representative of retired professional and semi-professional women within the province of Newfoundland, the results point to areas of interest within the general field of retirement and aging. Using the symbolic interactionist approach and grounded theory, the combination of built-in comparisons and indepth interviews can provide us with a good insight into the process of retirement adjustment and the factors that influence it.

Possible extensions to my study might include larger sample sizes of professional and semi-professional women and homemakers. Another possibility is to adopt a longitudinal approach. Such investigations would follow representative samples through the retirement transition years. To assess the short and long term effects of retirement, respondents should be studied well beyond their retirement. The occurrence and timing of other life events such as divorce and/or death of a loved one, should also be considered.

Researchers may also want to include working class women in their samples. Retired working class women tend to have fewer resources than retired professional women to protect their sense of self in retirement (Jewson, 1982). As a result, they may be more vulnerable to crisis situations and unwanted encounters. Since retired working class women are less likely to identify themselves with their work upon retirement, familial roles may be of greater significance to them than to retired professional and semi-professional women. Thus, in crisis situations, they may be more inclined to seek refuge in their roles as wives and mothers, than retired professional women. This is based on the assumption that retired professional women have a sense of self that is based more on their previous employment and thus, they tend to focus more on non home-centred activities. On the other hand, because they tend to focus more on non home-centred activities, they are more prone to unwanted encounters and crisis situations. Hence, it would be interesting for future research to explore this in greater depths.

Although I was unable to include retired women suffering from long term illness in my sample, I believe that it would be worth investigating the survival strategies of these women and gaining further insights into their social worlds. These women are clearly vulnerable in that they are both physically and emotionally dependent on their family members to care for them. Such research will help us understand the causes of "hiding" from the public and the struggles these women engage in in order to preserve their sense of self. These women are not exceptional. In fact, a majority of older women are poor and tend to be in ill health (Cohen, 1984).

Thus, more research is definitely needed to examine women's adjustment patterns to retirement, widowhood and their alternative family forms in later life. There is also a need to further explore the dynamics of the changing relationship between retired women, their co-workers, and their family members, in particular, their siblings, children and grandchildren, during the aging process. I believe that with women's increasing life expectancy, living alone and becoming self sufficient will soon become a way of life for most of them. Perhaps they will establish alternative family forms consisting of groups of retired, aging women. Their commonalities can be a source of strength, serving to help them preserve a positive sense of self.

As I have shown in chapter five, retired women, despite their varied, and often limited resources, will continue to struggle to protect and maintain their sense of self. However, our knowledge of the processes of self conception: how they protect and maintain their sense of self as they age, is still very limited. It is important for social gerontology to recognise that the self is an active process within each person and focus more on the kinds of constructive action asserted by the aging individual to maintain a sense of self.

#### **6.4 Implications For Gerontologists**

Social gerontologists are beginning to recognise the importance of self in studies of the underlying adaptation orientation but it still has not assumed a central prominence. Most retirement research is still dominated by its concern with adjustment or "*fitting in*" to a life cycle



stage (Breytspraak, 1984; Marshall and Rosenthal, 1986). Although more attention has recently been given to the concept of self as active and interpretive, many researchers still continue to focus on satisfaction and reaction to losses. It is assumed that the source of change is always outside the individual and the individual is simply reacting to losses. However, this is usually not the case because changes often affect the individual's sense of self and active efforts are used in an attempt to maintain this ongoing sense of self (Breytspraak, 1984). For instance, Gutmann (1981) and Pollack (1981) argue that in widowhood, grieving can serve as a liberation process which helps the individual come to terms with his or her losses. That is to say, through the period of grieving, we begin to explore some new dimensions in ourselves and this can result in several shifts in our self conception. By examining how retired women like Dora deal with illness and widowhood, we can get a sense of how such crisis situations affect their self perception; the many changes they have to deal with because of widowhood and their attempts to preserve their new sense of self as an independent, single woman (see chapter five).

As social scientists, we are not only required to interpret what is going on in a social situation, but also, to appreciate the responses of the aging retiree. To have a fuller and more accurate understanding of women's sense of self in retirement, we must deal with some of the methodological problems. Firstly, we must be more sensitive to the effects of gender. There is a need to realise that concepts in symbolic interactionism are often not gender neutral. These include such concepts as self, career contingency and language. In chapter four, I argued that because women's sense of self tends to be heavily determined by such factors as familial relationships, they tend to have a less independent sense of self. Concepts such as career contingency tend to involve different events for different women, and career contingencies for women are often different from those for men. This is because the way a woman defines a crisis depends largely on the kinds of resources she has. Such resources include one's ability to articulate one's needs. Studies indicate that men talk more than women and frequently interrupt women in mixed sex conversations (Swacker, 1975; Zimmerman and West, 1975; Spender,

1980). As a result, because men tend to exert more control over the use of language, women have less opportunity to articulate their needs. Because language is necessary for the construction of self, this also helps to explain why some women tend to 'define themselves in terms of significant others and hence, have difficulty articulating their needs. In short, some of the questions concerning the self must change. We must begin with the respondents' interpretations and not with an investigator's preconceived notion concerning the relevant dimensions of the self.

Another methodological problem is that most research on self concept and self esteem tends to assume that all the active aspects of the self are simply there in the person and can be "*unwrapped*" and "*rewrapped*" (Breytspraak, 1984). In chapters four and five, I have suggested that this is not the case. Retired women must direct continuous energy to maintain and protect their sense of self against sexism and ageism. When their sense of self is challenged by a crisis or unwanted encounter, they often undergo several shifts in self conception. This means that they may have to shift their focus away from aspects such as their physical self, and focus on others such as their roles as voluntary worker and/or mother in order to preserve a positive image of themselves. For example, Wendy was able to take refuge in her roles as mother, grandmother and voluntary worker in her attempts to protect herself when a young girl challenged her sense of self as valued and attractive (see chapter five). It is vital that we not begin from preconceived notions of what should be important to selfhood. Instead, we should allow respondents to indicate the factors that are contingent to them and how they affect retirement adjustment. This is not to imply that measuring instruments such as those which have been developed on self concept and self esteem are worthless. They are useful in providing us with a general understanding of the kinds of factors which are vital for later life, but they are insufficient to help us understand the processes that the individual has undergone. Perhaps these measuring instruments may be more useful at a different stage.

There is also a need to begin with micro-level analyses of longitudinal studies with specific informants. From these, we can construct older people's interpretations of themselves through their life histories and interactions with others. In addition, continued interviewing often allow observation of ongoing negotiation of meanings by retirees as they integrate new encounters into their lives. We need to learn and acknowledge the strengths and capabilities of older persons and how they negotiate the transitions of later life to maintain their sense of self. An increased understanding of our older population will help policy planners provide better retirement programmes to serve the needs of both male and female retirees.

## **6.5 Implications For Policy Planners**

With increasing life expectancy, elderly people are becoming an important political group. In 1900, only four percent of the population was 65 years of age or over. By 1980, this figure was almost 12 percent and it has continued to increase (Bahr and Peterson, 1989). Although the average life expectancy is increasing, this is more so for women than for men. It is projected that by the twenty first century, every family will have an elderly member. In most cases, she will be female (Bosco and Porcino, 1977). However, retirement policies and programmes are not gender neutral. They are geared more towards male needs despite the fact that the majority of elderly are women and problems associated with aging are overwhelmingly experienced by women (Hess, 1985).

Research indicates that a lack of income is a major problem for most elderly women (Cohen, 1984; NAC Review, 1991). It has been estimated that 75 percent of all Canadian women live the last quarter of their lives below the officially established poverty line. Between 1971 and 1986, the number of poor women increased by 110 percent while the increase for men was 24 percent (NAC Review, 1991). In chapters four and five, I argued that economic independence is an important factor for women's maintenance of their sense of self in retirement. For instance, Rhonda who is from a middle class background, is married to a retired physician, and appears to be financially well-off, but on closer examination, she lacks access to the family's financial

resources. Like many women, Rhonda has sacrificed her career to take care of her family's needs. In retirement, she has to nurse her ailing spouse while ignoring her own needs. She suffers from "invisible" poverty and is treated like a maid by her husband. Poverty is not restricted to women who are widowed or divorced. In fact, women who are financially dependent on their husbands may also be suffering from "invisible" poverty (Millar and Glendinning, 1987). Hence, defining income in terms of the household without consideration of access leaves people such as Rhonda highly vulnerable. There is an absolute need to ensure that such women who have given up their careers for their families, are "protected" through the provision of personal pensions.

In addition, women's longer life span and their tendency to marry older men mean that they are living more years in poverty, lack of proper medical care, disabilities and isolation, without a mate to care for them (McDaniel, 1988). As I have shown in chapter four, women like Margaret and Rhonda who are themselves suffering from ill health, are still subjected to societal pressures to nurse their spouses even when they are abusive and demanding. Since men are not expected to make such sacrifices as to set their jobs aside for an ailing family member and play the nursing role (Armstrong and Armstrong, 1984), it is unlikely that they will play the nursing role if their wives are in need of nursing. Hence, placing their ailing wives in a nursing home is often perceived as acceptable and justified. In short, men often spend their last years in illness and within a marriage, with a wife caring for them while aging women who are sick must fend for themselves (Dulude, 1988). Women's experiences of subordination and frustration are socially constructed. There is a definite need for more services and programmes to improve the lives of older women. Since women are expected to care for their disabled and/or ailing husbands, there should be increased home care services to alleviate their burden. This should include nutrition programmes. In addition, because most elderly women are poor and widowed or single, more programmes should be geared towards the needs of single women, especially those who are in ill health. The status of women must be improved and adequate medical health care, old age

security benefits and pensions must be provided.

Unfamiliarity with legal and financial management is another problem. For instance, when Veronica (see chapter four) became widowed, she had problems dealing with the general management of her house because her late husband had always managed all the financial and legal matters. However, because she is financially independent, she was able to seek the assistance of a lawyer. Unlike the retired women in my sample, most older women tend to be poor and cannot afford to engage a lawyer to manage their financial and legal matters. This unfamiliarity with legal matters is not limited to homemakers. Even previously employed women like Margaret seemed unaware of their legal rights. She is not aware of the existence of the Marital Property Act which states that half of all property accumulated during marriage belongs to the wife. Thus, more programmes must be designed to educate older women on the general management of their homes, personal financial management and legal issues. In fact, there should be pre-retirement programmes with the emphasis on legal and financial issues because this is an area in which women have little experience: men have traditionally been "managing" this responsibility. There is a need for more outreach programmes to provide retired women with information on the various services that are available. Furthermore, those who do know about these services may be reluctant to utilise them for various reasons, such as a lack of transportation. Hence, programmes should also include a transportation component especially for the elderly woman who may be sick and/or handicapped. All these services can help to improve the overall emotional well-being of older, retired women.

In short, because of ageism, sexism, poverty and/or abandonment, women's vulnerabilities increase as they age. In addition, because they live longer, the physical and emotional problems associated with elderly women must be addressed if the quality of their extended life is to be good. Concrete measures should be taken to decrease the vulnerabilities of women in later life so that they do not remain the economic victims of society.

## **6.6 Conclusion**

With the increasing number of women in the labour force, retirement has become a significant life experience for women. Findings from my study indicate that there is substantial impact of work on women's sense of self in retirement. Women's previous employment can provide them with vital resources. At the same time, withdrawal from work can heighten their vulnerabilities especially in the face of sexism and ageism. Retired professional and semi-professional women do not simply revert to a homemaker's role upon retirement. Like retired men, they have to deal with the loss of their valued roles. In fact, retired women may tend to experience more difficulty in their adjustment to retirement because of the absence of a supportive cohort. More studies are required to explore specific problems encountered by the different groups of retired women. Thus, my study, using symbolic interactionism, supplemented with a feminist corrective, can help provide valuable foundation for future research. The increased knowledge of women and retirement will help policy planners to develop better support services and community resources to ensure a smoother transition into retirement.

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## APPENDIX A: INTERVIEW SCHEDULE FOR EMPLOYED WOMEN

### Basic Information

#### Description of interview situation

Date of interview:

1. The physical layout of the house
2. Was respondent easy to talk to?
3. Was she consistent in her narration.

Name\_\_\_\_\_

Marital status\_\_\_\_\_

Housing(apartment etc)\_\_\_\_\_Owned/rented etc\_\_\_\_\_

Age of marriage(s): wife\_\_\_\_\_ husband\_\_\_\_\_ Year of marriage\_\_\_\_\_

Previous occupation: wife\_\_\_\_\_husband\_\_\_\_\_

Total number of years worked.

Age of retirement. Reason for retirement?

Length of residence in Newfoundland\_\_\_\_\_

Place of birth:\_\_\_\_\_

Other places where you have lived:\_\_\_\_\_

Reasons for moving to Newfoundland.:\_\_\_\_\_

How many people are there living with you?

Do you get along well with your housemates? (If applicable)

What is a typical weekday like? Tell me about your daily routine.

What do you like to do when you are alone?

What is a typical weekend like?

Are you interested in remarriage (if respondent is single or widowed)?

Number of children and grandchildren? How frequent do you see them?

How many relatives do you have in NFLD? Are there any relatives you see or call regularly? If no, why?

Do you think there is any difference in the way family members relate to you e.g., children more attentive etc?

### Health factors

Do you have any health problems? Husband or housemate?

(If husband or housemate has ill health) How does this affect your schedule?

Do you feel that your health has improved since retirement?

Is there anything about your health that worries you? How do you prepare for emergencies (especially if respondent is living alone)?

What are the things you really enjoy doing? Are you able to do them now that you have retired?

### **Financial security**

Are you financially prepared for retirement? Savings, pensions etc?

Has lifestyle changed since retirement?

Did you have any planning for retirement? What are they? Are you able to do them?

How often do you go for a vacation?

Do you feel that you are generally better off than most of your friends?

### **Previous Work Experiences**

Did you enjoy your work?

What were your duties?

What did you like about your work?

What did you dislike about your work?

Did you experience any kind of harassment at work?

Did you have to work during the weekends? If yes, how did you feel about it?

Were you looking forward to retirement? Reason?

If you had not retired, do you think you could be promoted further?

Who did you usually have lunch with? Were you close to this person? Is this person retired? Do you still see this person?

Are you still in contact with any of your previous colleagues? If not, why?

### **Perceived changes**

How frequent do you visit the hairdresser? Do you visit the hairdresser as often as before?

Did you notice any changes in your lifestyle, habits etc since retirement?

Do you feel that your buying pattern has changed? (E.g. you go for more comfortable shoes than working shoes and more comfortable clothes than formal working clothes etc)

Do you feel that you dress more casually now than before retirement?

How often do you use the working clothes that you have?

Do you subscribe to any of the fashion magazines?

Did you use makeup at work? Do you still use it?

How important is it for you to keep trim?

Is looking youthful and attractive important to you?

Are you spending more time doing housework than before retirement?  
Did you take up new activities after retirement? (Join a health club etc)  
Did you make an attempt to establish a new social network after retirement?  
Are you involved in any formal organisation/voluntary work etc.  
How do you usually introduce yourself? (Retired nurse/teacher etc?)  
How do friends normally introduce you? (Retired nurse/teacher etc?)  
Do new friends often ask about your work when introduced?  
Do strangers treat you condescendingly?

### **Life History**

What was life like when you were growing up?  
Why did you choose to go into nursing (or whatever is appropriate)  
What were your fears and hopes?  
Did you have any serious relationship with men?  
Did you date frequently when you working?  
Did you still go out with men after retirement?  
Do you still find them interesting?  
Do you view men any differently than in the past (say 5 years ago)?  
Is it important for you to have a man in your life?  
What is life like 5 years before retirement? How different is it now?  
Do you feel better about yourself? That is, do you have a better image of yourself than say 5 years ago.

## APPENDIX B: INTERVIEW SCHEDULE FOR HOMEMAKERS

### Basic information

Marital status \_\_\_\_\_

Present age \_\_\_\_\_

Age of marriage(s) wife \_\_\_\_\_ husband \_\_\_\_\_ Year of marriage \_\_\_\_\_

Previous occupation \_\_\_\_\_ Previous occupation of husband \_\_\_\_\_

When did husband retire?

Reason for retirement

Length of residence in Newfoundland (woman) \_\_\_\_\_

Place of birth \_\_\_\_\_

Other places where you have lived: \_\_\_\_\_

Reasons for moving to Newfoundland. \_\_\_\_\_

How many people are there living with you?

Number of children: \_\_\_\_\_ Number of grandchildren \_\_\_\_\_

How frequent do you see them?

Is house owned or rented?

What do you do in your leisure time/ What are your hobbies?

What is a typical weekday like? (Daily routine)

What is a typical weekend like?

### Health factors

Do you have any health problems? Husband?

(If husband has ill health) How does this affect your schedule?

How does this affect your social network?

Is there anything with regards to health that worries you?

What are the things you really enjoy doing? Are you able to do them on a regular basis?

### Financial security

Home ownership (owned or rented) - who owns it?

How does this affect decision-making with regards to the house etc?

How often do you go for trips/vacation?

Do you feel that you are generally better off than most of your friends?



### **Social network**

Do you enjoy your work as a homemaker?

How much time do you spend doing housework? Is your house always this neat?

Who helps you in the housework?

Have you always done the housework without any help?

Do you spend less time on housework now than say 5 years ago?

How often do you see your friends?

Are they friends of your husband as well?

How long have you known them?

How did you get to know them?

How many relatives do you have in NFDL?

Are you in regular contact with them?

What is your relationship like with your family members? (husband, children and grandchildren)

Who would you call during an emergency, say your car broke down and you need help.

Who is your best friend?

What would you usually do when alone?

Are you involved in any formal organisation/voluntary work etc. How long have you been involved in these activities?

What are the things which you enjoy doing? How frequently do you do these things?

What would you really like to do?

Did you have any plans for your husband's retirement? Trip? Things to do together etc.

### **Perceived changes**

Do you feel that the cost of living is rather high?

Do you pay more attention to prices nowadays than before?

Has your shopping pattern changed lately?

Do you notice any changes in your lifestyle?

Do you visit the hairdresser as often as you used to?

How frequent do you change your hairstyle?

Have you always worn your hair this way? Is it easy to maintain?

Is there any change in the way you dress? (More fashionable than before etc)

Do you subscribe for any of the fashion magazines, like Chatelaine?

Do you keep up with the fashions?

How do you keep trim? Do you go to weight watchers?

Do you like makeup?

Do you use makeup every morning?

### Life History

What was life like when you were growing up?

Did you have a lot of admirers?

Do you enjoy living alone (If subject is living alone)?

What were your goals? If widowed, any interest in remarriage?

What are your fears and hopes?

How did you meet your husband?







