T

here are few studies on the ef-

cfects of retirement on women. 

Most research on retirement 

concerns men. This is obvious 

when scholars seldom include in their 

questionnaires any mention of gender. 

That the work of women outside the home 

is unimportant and that retirement is less 

problematic is implied. The reason for 

this one-sided view involves assumptions 

about what constitutes 'work.' 

Work outside the home is believed to be 

more significant for men than for women. 

Termination of the work role is expected 

to create more stress for men since it is 

usually accompanied by a decrease in 

social status, reduced income, diminished 

self-esteem, and loss of meaningful ac-

tivities. It is argued that, even when they 

work outside the home, the major life 

interests of women, married or single, 

centre around the family and household 

functions. These interests continue be-

yond retirement, it is assumed, and are 

considered socially acceptable roles for 

women. The conclusion, therefore, is that 

women experience no stress due to the 

retirement process. If this conclusion ever 

was valid, it is certainly not an accurate 

assessment of women’s experience of re-

tirement today.

Employed Women

Increasingly, figures on labour force 

participation indicate that unprecedented 

numbers of women are engaged in work 

outside the home, and this situation shows 

no signs of tapering off in the near future. 

More and more women are sole providers 

who support themselves and their chil-

dren, while many others contribute sub-

stantially to family income. Participation 

in the work force is also no longer re-

stricted to single, widowed, or divorced 

women, but involves married women, with 

or without children, and older women 

who have remained employed all of their 

lives, as well as older women who re-

enter the labour force in mid-life when 

their childrearing years are over.

Most women have discontinuous and 

interrupted work patterns, which seriously 

affect their retirement income and social 

security benefits, but this does not neces-

sarily indicate a lack of commitment to 

the work role or less attachment to their 

jobs. These trends suggest a need to re-

view social programs and the financial 

impact of retirement policies regarding 

women.

Although women who are now in their 

seventies frequently have a work history 

that started at age sixteen or seventeen and 

ended with mandatory retirement at age 

sixty or sixty-five, few employers during 

the 1930s, 40s and 50s included females 

in their pension plans (if they had a pen-

sion plan). The Canada Pension Plan came 

into existence in the mid-60s (with sev-

eral restrictions on who could contribute 

to it). Therefore, most women over sev-

enty lack a company pension or a full 

Canada pension. They may have worked 

outside the home all of their adult lives, 

yet end their days with a personal income 

well below the poverty line. If their spouse 

is still alive, they are totally dependent on 

him financially, and in other ways.

Domestic Tranquility in Retirement

From the numerous studies concerning 

male retirement, it is possible to identify 

the problems of the wife in a ‘traditional’ 

marriage when her husband is no longer 

employed. Through their lifetime together, 

most partners spend a good portion of 

their time apart during the day. After 

retirement, they are at home constantly, 

and have to adapt to each other’s presence 

and previously unnoticed irritating hab-

its. Some wives resent the invasion of 

what they have come to regard as their 

special domain. The most common com-

plaint of full-time homemakers after their 

husbands retire is “too much together-

ess.” The cliché about “marrying for 

better or worse but not for lunch” is a 

particularly appropriate analogy for many 

couples approaching retirement!

Domestic tranquility during retirement 

requires a fundamental respect for each 

other’s turf, and a willingness to engage in 

individual pursuits, as well as joint projects 

and shared social engagements. It is pos-

sible for couples to re-discover each other 

in retirement. Even more important, they 

sometimes discover themselves. It can be 

the next best thing to starting all over 

again, without the burden of having to 

work. Counselling services for older adults 

could be helpful during the transition pe-

riod, possibly with a family therapist, 

since unresolved emotional problems can 

adversely impact all family members.

Search for Self

The few studies available on working 

women indicate that they experience more 

retirement problems than men and take 

much longer to adapt to retirement. This 

could be because women’s work and ca-

reer paths differ from those of men. Ca-

reer women, of course, are known to dem-

onstrate considerable job commitment 

and to regard work outside the home as a 

major life interest.

It is probable that they encounter prob-

lems in retirement similar to those of their 

male colleagues — decrease in social
Interrupted work histories...often prevent middle-aged women from accomplishing their personal goals by retirement time.

The North American phenomenon of retiring to the country has been little studied from the point of view of older women. Yet, considering the fact that much the larger part of elderly populations is female, and that most married women can expect to be widowed at some point in later life, the fact of residential relocation is likely to have especial salience for aging females.

For women who are reluctant transplants from the city to the rural area, the adjustment can be painful and lengthy. Perhaps having only recently embarked on personal programs (such as returning to university or beginning a second career), they suffer goal frustration and feel a certain degree of hostility at being removed from a stimulating environment to one that offers only peace and quiet and a return to household chores on a full-time basis. Even if they engage in volunteer work, this usually cannot substitute fully for paid work or the intellectual challenge of academic studies.

Dr. Cape’s study indicates that “the higher the educational attainment and the longer the employment history of the wife, the greater the likelihood that the decision to relocate to a rural area was essentially the husband’s.” She also points out that lifelong urban women, especially those with higher education and longer association with the work world, are more at risk when they retire to rural life. Their closest friendships and important confidante are miles away, and their husband becomes their “best friend” and closest companion. When widowed, their isolation is extremely difficult to cope with.

Women who do not have, and cannot develop, a talent for immersing themselves in some creative enterprise are likely to find few alternative outlets for their energy in a rural setting... women accustomed to an urban milieu may find themselves at odds with the male-dominated world of farming and agriculture.

Lack of rural transportation aggravates the situation, especially during the winter months, and loss of income associated with retirement forces some reduction of leisure activities formerly enjoyed.
Urban Advantages in Retirement

The importance of life-long learning must not be underestimated, especially during later years. To quote the well-known gerontologist Dr. James E. Birren, "Mental activity for older persons is more essential than even income or housing." This is seemingly an extreme statement, but it has been proven that one can survive poverty and slum conditions, prison camps and other horrors, if only there is sustenance for the mind. In any urban centre, opportunities for adult education abound. They range from general interest courses to working towards a university degree, for which fees are low to nil.

Cultural activities in most cities are half-price for retirees, and so is travel. Many retired people, particularly widows and singles, combine travel and education by enrolling in Elderhostel courses. Anyone with musical ability is welcome in community concert bands and seniors' orchestras. Theatre groups always need enthusiastic workers of all ages. Volunteers are in great demand in a variety of settings. And part-time paying jobs are available in large urban centres.

Undoubtedly, there are disadvantages to living in a city, and some of them could very well outweigh the disadvantages of living in a rural area. Housing can be a problem, especially on a reduced income. High crime rates are not an altogether pleasing prospect. And loneliness is just as painful in a city setting as in an isolated rural landscape.

Conclusion

Clearly, retirement is an important event in the lives of most women, and deserves careful study. It is obvious that our needs differ from those of men, and must be considered by agencies dealing with retirees and by those who organize pre-retirement programs.

To fully understand this increasingly widespread social phenomenon, additional large-scale research on women's retirement would be helpful, since the territory remains largely unexplored.

References


Mary MacFarlane, a senior in her 74th year, is a member of the Ontario Gerontology Association. After four years as a full-time student, she graduated from York University in 1980 (at the age of sixty-two) with a degree in Sociology. Further studies were interrupted by a move to the country when her husband retired. Her adjustment to rural life has not been easy, but she has become a competent clarinet player with the Stirling Concert Band and does some freelance writing for the local newspaper. She is not in favour of mandatory retirement policies.