

Women and Retirement:

Uncharted Territory

By Mary MacFarlane

There are few studies on the effects 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 activities. 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 beyond 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 retirement 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 children, while many others contribute substantially 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 necessarily 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 pension plan). The Canada Pension Plan came into existence in the mid-60s (with several restrictions on who could contribute to it). Therefore, most women over seventy 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 habits. Some wives resent the invasion of what they have come to regard as their special domain. The most common complaint of full-time homemakers after their husbands retire is "too much togetherness." 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 possible 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 period, 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 career paths differ from those of men. Career women, of course, are known to demonstrate considerable job commitment and to regard work outside the home as a major life interest.

It is probable that they encounter problems in retirement similar to those of their male colleagues — decrease in social

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status, reduced income, loss of meaningful activities, etc., problems which have been well documented. But even among women in less specialized and non-professional occupations, work motives are not entirely economic. In addition to financial incentives, there is a desire for challenge and personal satisfaction, the need for achievement and recognition, and the pleasure of social contacts. Interrupted work histories, and return to the work force after the childrearing years, often prevent middle-aged women from accomplishing their personal goals by the time of retirement. These women are particularly likely to view retirement as a disruptive experience.

It has been assumed that women experience few retirement difficulties because of the continuity of their family and household roles, but women who return to the labour force in their middle or later years usually do so in order to *escape* household duties. These women gain satisfaction from personal and economic independence, a stimulating work environment, social contacts with peers, and feelings of accomplishment. Consequently, resumption of an unsatisfactory and unfulfilling role could well prove as stressful to women as loss of status due to retirement may be to men. It is unlikely that women in their middle years who prefer to work outside the home, rather than remain full-time housewives, will develop a strong interest in household activities once they retire. Involvement in meaningful activities becomes an important area of concern for such individuals, and pre-retirement counselling usually does not take this into consideration.

Reluctant Transplants

It has become fashionable to retire to the country. There seems to be a certain earthy attraction to the idea of a return to nature and the building of a dream home in a picturesque rural area far from the crowded and bustling city. For most men who decide to go this route the experience appears to agree with them. It adds years to their lives, and they truly enjoy the quiet bucolic atmosphere. If their wives are in complete accord, and enthusiastic about life in the country, the arrangement is a healthy and satisfying way to spend retirement years. But, as reported by Prof. E. Cape in her 1984 study on retiring to the country:

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.

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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.

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