

RETIREMENT:
AND THE WORKING WOMAN

by

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ABSTRACT

In most industrialized societies, retirement is currently developing as a major issue. Furthermore, demographic trends indicate that dramatic increases in the relative size of the retired population will continue.

The purpose of the thesis is to define the relationship between retirement and the working woman. In order to explore this relationship, the development of the meaning of retirement is examined at the levels of: the societal context, the relevant research and literature, and a study including working women. It is argued that the societal meaning of retirement is communicated to individuals by means of economic, political and demographic factors. Both the societal context and the overall research and literature have focused upon the male at the end of his work career, and have either ignored any distinction with regard to sex or implied that retirement is of little concern to women. As a step in the direction of correcting this limitation, a preliminary study was initiated which included women presently active in the labour market.

The study was organized around the belief that retirement is of concern to working women but that the degree of concern will vary among individuals. Interviews were conducted with twenty women over the age of fifty who are presently employed in the labour market. The interviews were transcribed in full and the specific questions and areas of interest analyzed. A further

analysis was carried out in relation to the generation of content from the transcribed material as a whole.

The findings of the study indicate that retirement is of concern to some women. Furthermore, there appears to be a broad variation in both the perception of retirement and its potential effect upon the individual. Neither the findings of this study nor those of the limited research specific to women and retirement agree with the overall emphases stated in the literature. It is obvious that further research is necessary.

To:

My mother, Agnes (Rees) Hughes, who taught me
to love books;

The memory of my father, Evan John Hughes;

And all the "Patagonian Welsh", wherever they
may be.

... in nothing is expectation so powerful as it is in the matter of growing older - a journey in which we paradoxically both need our guidebooks and need to put them aside.

William Bridges

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CHAPTER I - INTRODUCTION

Retirement is an important facet of the present Canadian society and there is every indication that it will become more so in future. Demographic trends show that a growing proportion of the Canadian population will move into the retirement age group over the next five decades. Consequently the societal resources which are now allocated to the care and maintenance of the retired must be expanded. The legislation relating to the phenomenon must be clearly defined and kept up to date with the constantly changing needs, wants and values of both the society and the individuals whom it directly affects. Within the private sector, many industries must be updated, as well as new ones created, to deal with the broad spectrum of factors relating to retirement and the retired.

At the individual level, retirement has become an expected part of life for the vast majority of people. The definition of retirement is varied. Its meaning, however, has developed and much of the literature relating to the area has focused on retirement as the end of a man's work career. This is based on

the assumption that work is of central importance to men and, therefore, retirement for the male will involve a sense of loss and of concern. As Robert Atchley has pointed out:

It has been assumed that retirement is a problem only for men and hence little study has been made of retirement among women. Accordingly, we still do not know much about the pre-retirement attitudes of women toward their jobs or toward retirement. This is an area greatly in need of further research. (1976, pp. 31-32)

The majority of relevant literature and research has either excluded women or, when women were included, failed to carry out an analysis of the material by sex. The assumption has been that the primary role of the woman relates to her position in the family. Women therefore, if they do indeed retire, have little difficulty with either the concept or actuality of retirement. Within this perspective it is believed that retirement is "of little moment in the lives of most women." (Jaslow, 1976, p. 212)

Recent empirical research indicates that general assumptions about retirement should be questioned. The results of these studies are varied; however, they show that many people faced with or presently experiencing retirement express satisfaction with their lives. Furthermore, a limited number of studies have emphasized the relationship of women and retirement (Streib and Schneider, 1971; Jaslow, 1976; Fox, 1977). Though the emphases and results of the studies vary there is an indication that just prior to retirement, some women show a

higher level of concern than men in general. The relevance of this is obvious within the broader societal context. Since World War II women have entered the labour market in increasing numbers and the proportion of their participation rate has risen relative to that of men. An increasing percentage of these working women* are married and remain in the labour market for a greater period of time.

The purpose of the thesis is to examine the relationship of women and retirement. Women have been largely ignored within the literature and research, yet the underlying rationale for this may be based on assumptions which no longer hold true. Work may, in fact, be a growing concern within the lives of many women. As well, recent empirical research seems to indicate that attention to women and retirement is timely. All women, whether involved in the labour market and/or the home, should be included in future research. This study, however, will concentrate on the subgroup of working women in order to gain some basis of comparison within both the societal context and the general retirement literature.

The relationship of women and retirement is examined in the context of the development of the meaning of retirement at various levels in society. Both communication and sociali-

* The term "working women" will be used for the sake of convenience only. A major point of disparity occurs in terms of the financial position of women and of men in retirement precisely due to the limited definition of work within the society. This point will be discussed later in the paper.

zation are central to this approach. The definition of a particular concept such as retirement is generally understood by the members of the society in a less than conscious manner. As well, it is specific to that society and its meaning changes over time. It is necessary therefore to develop the context within which the meaning of retirement has evolved in order to more clearly understand both the position and perceptions of women in relation to retirement. At the societal level a number of economic, political and demographic factors are particularly relevant to the area. Secondly, it is important to examine how the phenomenon has been perceived by those who investigate the area, that is, by the social scientists who conduct research in relation to retirement. At this level of the analysis both the societal definition and the perspectives of the generalized individual in the society are examined. The combination of the societal context and that of the retirement literature and research provide the framework in which much of the meaning of the phenomenon is developed. It formulates the basis upon which research of the specific subgroup of working women can be examined.

A preliminary descriptive study was initiated to examine the position and perceptions of working women in relation to their future retirement. It was organized to add to the limited information available regarding women and retirement, as well as to identify variables or specific issues which might prove helpful to future research. As it was a preliminary study, no formal

hypotheses were introduced. Two general statements were formulated, however, to organize the research. The statements predicted that the women would perceive of their retirement: (1) as a potential problem or concern in their lives, but that (2) the degree of concern would vary greatly among the individuals within the group.

Twenty interviews were conducted with women who work in the labour market on either a full-time or a part-time basis. The ages of the women ranged from 51 to 73 years. The subjects were interviewed separately and the interviews taped and transcribed in full. Each interview was similarly organized to cover a number of specific questions, as well as five general areas of interest. The latter provided an opportunity for the subjects to discuss their perceptions of each area as it affects their lives both now and in retirement. The results of the study were examined in relation to the questions and the areas of interest. They were analyzed further by means of a modified grounded theory approach. The resulting information was considered within the larger context as it affects women and retirement. Finally, the results of the study were presented with regard to the organization of future research.

Overview of the Thesis

The thesis examines the relationship between working women and retirement. It does so by focusing upon the develop-

ment of the meaning of retirement within the society as a whole, the retirement literature which deals with both the societal concept and that of the generalized individual, and the perceptions of a specific subgroup of working women.

Chapters II and III explore the context of retirement and therefore define its meaning within the parameters of the society and the literature relevant to the area. Chapter II develops the societal context. Communication and socialization are discussed with reference to the creation of meaning at the level of the society, as are societal norms, myths and stereotypes. A number of factors which are particularly relevant to the definition of retirement at this level are examined. These include the historical development of retirement; economic and political factors relating to the labour market, productivity and legislative policies; labour market participation patterns which emphasize the male work pattern as the norm; and demographic trends which stress the need for dealing with problems accruing from the increasing proportion of the population falling within the retirement age group.

Chapter III assesses the literature and research relating directly to retirement. This material examines both the society and the generalized individual within the society who experiences retirement. The available definitions of the phenomenon are many and varied. There are, however, a number of themes which run through the general literature and they relate rather

closely to the meaning of retirement as found at the societal level. The position of the generalized individual is examined with particular reference to the individual about to experience retirement. The general literature of the area is then assessed and, finally, the specific material regarding women and retirement is presented.

The remaining chapters deal extensively with the study, and with the specific individuals representing the subgroup of working women. The study is preliminary. It is organized to explore the perceptions of women in the pre-retirement segment of the working population regarding their own retirement, and to add to the limited information available in this area. Chapter IV provides an explanation of the methodology of the study. Chapter V presents the data obtained from the study. The guiding statements of the research both appear to be confirmed within the limits of such a preliminary and descriptive level of research.

Chapter VI examines the results of the study and, wherever possible, assesses its limitations in relation to statistics available for larger similar populations within the Canadian working force. The specific questions provide the basic information necessary for the comparison of the study with such larger populations. The areas of interest allow the development of the perceptions of the women in relation to their retirement, and give the information which can be assessed in relation to the degree of concern the women indicate in their discussions. Finally

the grounded theory analysis sheds light on a number of points left unexplained within the normal analysis of the material.

Chapter VII develops the idea of a future study from the limitations and the strengths of the present one. It is not possible to make specific theoretical and practical recommendations from this preliminary work but it is opportune to consider some of the general implications.

CHAPTER II - THE SOCIETAL CONTEXT

In this chapter retirement is examined from the perspective of the society. The main emphasis will be placed upon a number of factors which are critical to how the meaning of retirement has developed, what it includes, and the methods by which it is defined and valued at this time. The factors deal with: the historical development of the phenomenon; economic issues connected with the labour market; political measures which are evident in legislation relating directly to retirement; labour market participation patterns which tend to maintain the disparity between male and female pension rates; and demographic trends which indicate the additional pressure that retirement may bring to bear on the society as a whole. This provides a context within which to understand what is communicated by the concept of retirement in our society. It does, as well, develop some perspective of the meaning of retirement to the specific subgroup of women who participate in the labour market.

The importance of this context to the way in which retirement is defined by the individual may be more clearly understood if the method by which communication occurs at the societal level is examined. Gregory Bateson has pointed out: "that all communication necessitates context, that without context, there is no meaning" (1979, p. 18). Society itself is the overall context within which retirement occurs and may be defined as an "information environment". Within such an environment the

material which relates to the above mentioned factors provides meaning that is more specific to the phenomenon in question. The individual living in the society therefore "understands" retirement in relation to both the amount of available information, and his personal need for such data. The individual defines retirement by means of complicated communication and socialization processes of which he is not generally aware. A particular occurrence may, however, force the process of definition to a more conscious level. This can happen when the occurrence is defined as a "social problem". According to Atchley's definition: "A social problem exists when a group or category in society has a difficulty that stems at least in part from the structure, organization, or functioning of society; that threatens the balance of society; and that requires society to change." (1977a, p. 12) At the societal level, demographic trends indicate that the increasing size of the retirement age population may create a "social problem". The effect of such an occurrence from the perspective of the individual will be discussed further in chapter III.

Society may be defined in many ways. Simply stated, it is a "complex set of relationships" (Cherry, 1978, p. 307). Within the society, meaning evolves through less than conscious processes which include sharing of information, classification of recurring patterns, and adjustment by the members of the society. The social structure and the socialization of individuals is an inherent part of such an evolution. Peter Blau explains social

structure in terms of the patterned relations of individuals or groups, including the "recurrent conduct in which these relations find expression" (1964, p. 283). General knowledge grows within this societal structure by means of the sharing of aspects such as values or language (Cherry, 1978, p. 307). Furthermore, knowledge is different in different societies and develops at a less than conscious level throughout the life of each individual within the given society. The process by which this occurs is called "socialization". Much has yet to be learned about how socialization functions. It may be defined, however, as "a continuing process of adjustment in which the individual is supported by society but at the same time informed of society's demands and expectations." (Farb, 1978, p. 442) Socialization therefore involves a highly complex, patterned and interactive process which is constantly occurring between the society and each of its individuals. It is a method by which each person makes sense of or understands the world and fits into that world.

It is difficult to define communication in a manner which will clearly distinguish it from socialization. Both processes are involved in the individual's understanding of the world and are highly interrelated. The definition provided by Faules and Alexander indicates this. They explain communication in terms of "how people coordinate their behaviors in social interaction" (1978, p. 22). Goldstein and Sies stress this point as well when they describe communication as "essentially the medium by which an individual views himself, his fellowman, and the

world he inhabits" (1974, p. 7). Ruesch and Bateson focus on communication as the process by which people gain information regarding the "common feature in apparently diverse events" (1951, p. 70). These definitions help to point out the similarities between socialization and communication. To specify the differences in a very general manner, it can be said that communication is a process of gaining information and making sense of the world while socialization is a process which includes the additional aspects of adjusting to that world. The latter contains some degree of societal expectation. It is obvious that neither process is readily accessible nor easily understood.

The meaning of a societal phenomenon such as retirement develops through the dual processes of socialization and communication. An individual within the society can therefore define retirement in terms of its general societal meaning without knowing precisely where or how that definition developed. There are, however, some mechanisms within the society which help to make the meaning of a specific phenomenon more overt. The general norms, myths and stereotypes serve this purpose.

Societal norms, myths and stereotypes develop over time and in relation to specific social phenomena. Some attitudes prevalent to the given society become "standards" or "norms" which relate to special areas and/or behaviours. Meaning then has a base in what is collectively defined as normal or deviant in that society (Bengston, Kasschau and Ragan, 1976, p. 328). Retirement at the age of 65 is an example of what is presently considered to

be a normal behaviour. The payment of a pension to the retired may be similarly classified: "The most essential characteristic of retirement as a social institution is that the norms of the society allow an individual, by virtue of the work he performs on the job, to establish a right to an income without holding a job." (Atchley, 1976, p. 2) Myths also help the individual to interpret a situation. John Ingalls defines the societal myths as containing:

... a capacity to organize human experience and enable it to be interpreted in a meaningful way. Myths affect consciousness both individually and collectively, forming a coherent basis for both individual and collective action." (1976, p. 253)

The view of retirement as a general and major life crisis for men at the end of their work lives would appear to contain elements of the societal myth. Stereotypes too are a form of classification which are a method of creating apparently sensible patterns within a complex world. By classifying the general group of people who are in retirement within the category of "old" it becomes a much easier matter to "understand" many of their physical and mental characteristics. Stereotypes will be considered in more detail within the retirement literature in chapter III.

Societal Factors:

The numerous complex and interrelated factors which are of importance to the formation of the context of retirement cannot be examined in detail within the scope of this thesis. Alvin Toffler, in attempting to find a cause for his Second Wave society, states: "Faced with this maze of causal influences, unable even to trace all their interpretations, the most we can do is focus on those that seem most revealing for our purposes and recognize the distinction implicit in that choice." (1980, pp. 116-117) The problem is similar for the individual investigating retirement within its societal context. Within such a large, complex and ever-changing system the choice of factors deemed most central to the issue is critical, yet selection must be made. The following factors have therefore been chosen because of their direct significance to the area as a whole. Labour market participation patterns are of additional interest for they indicate the differing effects which can occur in relation to men and to women in retirement.

(a) Historical Development

Within the historical development of retirement a number of points appear which are still pertinent in this society. Over time retirement has become: a symbol of the end of man's official work life; an expected part of life for the majority of

people within the society; associated with a pension, competence or some form of financial security; and associated with the latter part of life.

In England, as early as the mid-seventeenth century the word "retirement" was associated with the "withdrawal from occupation or business activity." (Shorter Oxford English Dictionary, 1973, p. 1815) For a select few within the population it held a positive connotation in terms of giving up an occupation for more leisure or freedom. Dr. Marios Raphael has carried out research involving British public records and this work indicates the evolution of pensions for civil servants (Titmuss, 1968, p. 202). Initially a pension was paid to a given individual for reasons of unfitness in the conducting of his work. An early example would be a Port of London employee who was: "soe much indisposed by a great melancholye that he is at present unfit for business" (p. 202). Later the pensions were given in relation to the position individuals held, and by the year 1712 a superannuation scheme was organized. The stress had moved from the individual to that of a collective responsibility within the civil service. In 1810 a British Act of Parliament made legal a non-contributory superannuation for the British civil service (Titmuss, 1968; Rhee, 1974).

Retirement became more prevalent within the population, as did the payment of a pension. Such developments, however, were not limited to the civil servants nor to the British. By the mid-nineteenth century the French had provided an insurance

or security benefit for individuals involved in dangerous employment. The benefits included groups such as miners, seamen, arsenal workers and railwaymen (de Beauvoir, 1972, p. 223). During the 1880s in Germany, Chancellor Otto von Bismarck had organized a system wherein, at a predetermined age, the workers became eligible to leave their occupations and to receive an ongoing pension in repayment for the time they had worked. There is a dispute as to whether the age chosen by Bismarck was 65 or 70 years (Robinson, 1979, p. 7).

Though Bismarck's model is often reputed to be the basis for the modern social security systems, the development of the British civil service model with its Act of 1859 must not be ignored. This Act lowered the retirement and superannuation age for members of the civil service from 65 to 60 years. It is of interest to stop briefly at this point to consider the age cut-offs set by both Bismarck and the British Act of 1859. The average life expectancy during the latter part of the nineteenth century was approximately 40 years (Robinson, p. 7). Therefore, retirement and the pension, though ostensibly available to many, were in fact available only to a limited number of people.

Such models involve a mixture of state subsidy and worker-employer contributions. They are an insurance to cover any risks an individual must take at work, accidents which might occur within the normal course of work, and the incapacity of old age (de Beauvoir, 1972, p. 224). The close relationship of

retirement from an occupation, and the onset of a pension at a societally specified age can be clearly delineated from models such as these.

According to Atchley retirement is "a creation of industrial society" (1976, p. 10). Harold Orbach stresses four changes which occurred with industrialization and which helped in the evolution of retirement as we know it today: (1) the ongoing development of technology; (2) the extension of political and social order, with the growth of control via advancing industrialization, technological growth and new means of communication; (3) the demographic revolution with its basis in the decrease of infant mortality and the increase of average life expectancy; and (4) the reorganization of economic and social life within the new system of production (1962, p. 54).

In the industrialized societies new separations occurred. The family no longer owned and managed the unit of production. Work grew more distinct from other aspects of life and work organizations expanded in size. Specialization of labour and "economies of scale" within these work organizations were important to the increase of productivity but they also added to the separation and impersonalization of the different aspects of each individual's life. This in turn allowed for the maintenance of a growing segment of the population not involved in the labour market. Child labour laws were incorporated and life came to be partitioned into segments. Childhood, the adult work life and

"old age" became three distinct periods of life, with "old age" divided from the working life of the adult by retirement. More people lived a full span of years which changed the demographic structure of the population. At the same time, stress was placed on the younger members of the labour force to continue training as technological innovations occurred ever more rapidly. Thus, during a period which can generally be said to span the mid-nineteenth century to the 1930s a variety of changes came into being.

The increased production which had occurred during this time provided excess profits within the society which allowed for the maintenance of a growing and not directly productive retired segment of the population. Larger work organizations, as well as government structures and trade unions, contained the impersonal mechanisms through which pensions could be organized and meted out to the retired. Retirement therefore became a natural part of life.

Industrialization goes far in explaining the growth and development of retirement but some caution should be noted. As William Graebner points out: in the United States in 1840 and in 1890 thirty percent of the population aged 65 and over were not included in the labour market. These periods may be considered pre-industrial and industrial (1980, p. 12). Graebner's remark serves as a reminder that other factors are also involved within the complex perspective of retirement.

The historical development of retirement was originally based on the concept of withdrawal from work or from the productive labour-oriented portion of society. It evolved from an emphasis upon individual situations to one which centred on civil servants, the military and men in a variety of dangerous occupations. Later, the onset of retirement and the payment of pensions at a specified chronological age became an integral part of the development. With this historical perspective in mind it is now possible to consider retirement in the context of our modern society.

(b) Economic and Political Factors

Demanded in the interests of economic efficiency and labor productivity, men and women have been "cast", secured against want, more dependent on others in an increasingly complex world, and with a longer expectation of life than their ancestors before the industrial revolution (Titmuss, 1968, p. 201)

Such is the manner by which Titmuss has defined the present retirement situation. He indicates economic efficiency and labour productivity as crucial to retirement but the addition of political factors should be examined as well. The latter may be considered in terms of both officially legislated government regulations and pension policies of various public and private organizations. At the societal level the combination of such complex and interrelated economic and political factors affects, and is affected by, the area of retirement.

(i) Economic Factors

Graebner has researched the changing social reactions to retirement and the retirement policies which have developed in the United States during the past century. Several of his conclusions are applicable to the Canadian situation. He points out that though there is no single function for retirement, at the societal level it is closely related to the keeping of the social order. The setting of a lower age for retirement can, for example, help limit the rate of unemployment within the younger and potentially more volatile segments of the population.

In order to more clearly indicate the general emphases which are important to retirement, Graebner uses 1930 as a turning point. He states that prior to 1930 the impetus for retirement was mainly economic and social (1980, p. 263). Work was equated with both efficiency and security while the elderly were viewed as an inefficient and non-productive portion of society. Graebner believes that "Economic theory was linked to the workplace in an alliance detrimental to older workers and mandating retirement." (p. 29) During the early portion of the century, therefore, retirement was considered to be a period of insecurity and dependency, but in the 1920s it began to be viewed as a reward. Graebner indicates that from 1930 to the present the emphasis of retirement has been on social security in relation to both the social welfare of the society and the personal security of the individual (p. 263).

During the last century, in Graebner's view "older people have been used to service the needs of larger and more powerful elements of the population." (p. 242) Retirement was used as a mechanism to deal with economic problems relating to efficiency or productivity, including the increase of unemployment within the labour market. A similar perspective can be related to the Canadian situation during the twentieth century. This will become more evident as the economic and political factors are considered in further detail.

The economic concept of productivity appears to be central to the economic and political factors which relate to retirement. Productivity may be defined as "The relationship between the output of an individual unit and the input in labor, materials, capital,..." (A Dictionary of Economics and Commerce, 1976, p. 317). It is generally believed to be a primary reason for the growth experienced within societies such as Canada and the United States during the years following World War II and thought of in connection with participation in the labour market in return for a salary or wage. Retirement can therefore be described as a "transition from an economically productive status to an economically non-productive and relatively dependent status (Bromley, 1974, p. 23). The dependent status may then be defined in terms of pensions paid at retirement. As the pensions are a form of redistribution of income within the society, it can be argued that societal attitudes toward productivity are the basis upon which such redistribution is formulated.

Carl Eisdorfer points out that production and distribution of resources shifts with age. The young gain the resources which the adult workers are producing. Meanwhile:

The postwork group receives in some rough approximation to their past social status instead of in terms of current contribution. It is clear that the role of the aged can be associated with the issues of the balance of contribution in relationship to utilization of societal resources (1978, p. 126)

Economic efficiency and labour productivity are closely aligned. Within a rapidly changing industrial society emphasis has been placed upon the training and provision of opportunity for the advancement of the younger members within the labour market. The setting of a specific mandatory retirement age effectively precludes the older segment of the population from participating. At the same time, it can be utilized to modify the level of unemployment within the society or, at least, to change the age structure of those who are not employed. If a mandatory retirement age has not been legally legislated, as is the case in Canada, the same effect can be attained through pension plan regulations predicated upon a societal norm of retirement at a particular chronological age.

(ii) Political Factors

It is through the political and legislative system that the regulations pertaining to retirement are organized. The

effect of social factors, including societal attitudes to retirement come into play as well. This is evident in relation to the Report of the Minister of National Health and Welfare:

Canada's older people have come to depend very little on income from employment.... Their participation in the labor force is now far below what it was even 20 or 30 years ago. This decline reflects, at least in part, the deliberate decision of society to provide them with other sources of income (1979, p. 9).

The inference is that the current labour force productivity of this segment of the population has been limited by societal policies and attitudes. The exact causes cannot be determined; however, societal attitudes will be considered in more detail within the next section of the chapter. At this point it is pertinent to look at how alternative sources of income (for example, pensions) have been legislated in order to provide for these "older" or retired people.

Though mandatory retirement has not been legalized officially in Canada, there has been an attempt to set one age for the onset of both retirement and related pensions. Sixty-five has become this "customary" age, and is the age specification generally set out within the terms of work-related pension plans. It is also the age for the commencement of government pensions such as the "Old Age Security" pension. Furthermore, human rights protection relating to age discrimination in employment covers an individual to this age (Report of the Minister of National Health and Welfare, 1979, p. 91). As the Report of the

Special Senate Committee on Retirement Age Policies points out, however, Canadian legal prohibitions against age discrimination are not functional in terms of defending an individual who prefers to work past the age of 65 (1979, pp. 4-5). Retirement at this age is therefore often compulsory in terms of pension plan regulation, and is the point at which the individual can maximize his or her financial situation for the future. In short the pressures for retiring at a specified age can be through channels other than direct legislation.

In Canada a "patchwork quilt of legislation" has developed in relation to the financial support which an individual may receive in retirement. The retirement pensions and savings policies which have developed may be more understandable when it is realized that much of this system is the result of the various disputes over the responsibilities of the federal and provincial levels of government (McCrossan, 1981, p. 24) (While the social security system for the retired also includes hospital and medical care, the emphasis here will be on the income aspect.)

The public or government pensions indicate that there are differing attitudes to retirement. The federal government provides a number of pensions but central to the program is the Old Age Security pension. (See Table I, page 25) It is age related, commences at age 65, and is set up to provide a basic "income support" for anyone who has fulfilled Canadian residency requirements. (The spouse of such an individual may receive an allowance if he or she is within the 60 to 64 age category.) The

TABLE I - CANADA'S RETIREMENT PENSIONS AND SAVINGS POLICIES

SOURCE	PENSION	YEAR INITIATED	TYPE OF POLICY			PAYMENT PER MONTH	COST OF LIVING INCREASE	ADDITIONAL INFORMATION
			AGE SPECIFIC	NEEDS TESTED	INCOME DEPENDENT			
Federal Gov't.	Old Age Pension Act	1927	≥ 70	Proven Need	No	\$ 20.00		
Federal Gov't.	Old Age Security Act (OAS)	1952	≥ 70 65 to 69	No Proven Need	No No	\$ 40.00	No	
	"	1966 to 1970	Lowered year by year to 65	No	No	\$221.74; Oct. '81	Yes; 4 X a year	Indexed 1972 to Can. Price Index
Federal Gov't.	Canada Assistance Plan - Guaranteed Income Supplement (GIS)	1966	≥ 65	Yes*	No	\$ 30.00; 1966 \$222.62 for single; \$171.64 ea. for couple; 1981	No Yes	To be temporary until CPP fully operational 1973 Indexed 1973
Federal Gov't.	Spouse's Allowance (SA)	1975	For spouse of OAS-GIS recipient, aged 60 to 64	Yes	No	\$393.38; 1981	Yes	Indexed
Prov'l. Gov't., eg. B.C.	Guaranteed Available Income for Need (GAIN)		≥ 60	Yes	No	\$ 38.88 for single; \$ 49.83 ea. for couple; 1981	No	Automatic** if in receipt of OAS-GIS or 60 to 64 with min'm income
Total maximum for single (unattached) = \$483.24; for couple \$443.21 each								
A B O V E P R O V I D E B A S I C I N C O M E P E N S I O N S (M A X I M U M R A T E S)								
Federal Gov't.	Canada/Quebec Pension Plan (CPP & QPP)	1965 (Pay Jan., 1966; to full coverage by 1976)	Any time from age 65 to 70	Earnings tested to Jan., '75 for ages 65 to 69	Yes; contributions in 1981 for \$1,400 to \$14,700 yearly income	\$274.31 max'm. in 1981	Yes; yearly	Has death, survivor, & disability benefits. Portable. Amended to split credits on divorce.
Total maximum basic income pensions and CPP for unattached = \$757.55; for couple with one receiving CPP = \$1160.73								
Example of Government Saving Policy:								
Federal Gov't.	Registered Retirement Savings Plans (RRSPs)	1957 (Amendment to Income Tax Act)	Tax deferral on percentage of yearly income; to be converted to cash or choice of gov't. approved annuity plans between age 60 and end of year when turning 71.			In 1981; deferral allowed on \$5,500/yr. if not in a company pension plan, \$3,500 if in such a plan, or 20% of yearly earned income - whichever is less.		

- October 1981: Maximum GIS if yearly income (not including OAS) =

for Unattached (single/widowed/divorced)	< \$ 5,352.00
Married couple (both on OAS), combined yearly income	< \$ 8,256.00
Married couple (one on OAS, spouse under age 60)	< \$13,364.88
Married couple (one on OAS, spouse receiving SA)	< \$11,808.00

** Cost of Living increases to pension in retirement is important when inflation rates are high, therefore eroding the buying power of any individual on a "fixed income" such as a pension.

SOURCES: Kevin Collins, *Women and Pensions*, Ottawa, 1978; Louise Dulude, *Pension Reform with Women in Mind*, Ottawa, 1981; "When I'm 64" Pamphlet Revised January 1981; "Increases in Old Age Security Benefits and Spouse's Allowance" Pamphlet, Federal Government, October, 1981.

second tier of the federal basic income support system is the Guaranteed Income Supplement. It is needs-tested each year in relation to the individual's annual income and may be applied for by any individual who receives the Old Age Security and can prove need eligibility. These pensions together maintain a basic level of income for those in "old age" or in retirement. Many of the provinces add a small amount to this base. In total, these pensions may reflect some societally acceptable level of responsibility for those in retirement.

The third tier of the federal government's "Income Security Program" is the Canada Pension Plan (or the Quebec Pension Plan in the Province of Quebec). It relies on the concept of insurance and is the responsibility of both the individual and his or her employer. Contributions are made equally by the employee and the employer while the employee is on the job, and benefits can be received as early as the sixty-fifth birthday of the individual. The amount of benefits received is dependent upon having achieved a certain level of past earnings within the labour market.

In addition, personal work-related pension systems also provide income for many people. In 1978 such pension plans covered "almost all government employees but their coverage of other workers was still less than 35%." (Dulude, 1981, p. 4) These plans are organized through the public or private employer for whom the individual has worked and, as indicated by Dulude, the private employer-sponsored pension plans have been slow to

expand coverage to all members of the labour market. The individual pays into such a plan over the years and, according to the regulations of the particular plan, receives benefits in the form of a pension in retirement. The size of the pension depends upon the past labour market participation of the individual, particularly in relation to such factors as the amount of earnings, length of time employed, and period of stay within one organization.

Finally, a passing reference should be made to the retirement income which an individual provides in terms of personal savings. Of particular interest is the legislation relating to Registered Retirement Savings Plans (RRSP's). In 1957, the Income Tax Act was altered to allow an individual to defer the payment of tax on a certain percentage of income each year until retirement. This was a form of encouragement for individual Canadians to save for their own retirement (The Vancouver Sun, February 7, 1981, p. G9). Since that time banking regulations have been modified and new choices have been incorporated for the investment of these monies by the retired individual.

Much of the income which an individual may have in retirement is based on attaining age 65 and/or past participation in the labour market. This is true not only of the government social security pensions but also of the work-related pensions and the personal RRSP savings plans. Furthermore, it is interesting to note that much of the income received by Canadians aged 65 and over originates from the pension systems. According to 1975 statistics approximately one-half of their income comes

from government pensions, with a further 13% accounted for in terms of employer-sponsored benefits (Powell and Martin, 1980, p. 211).

TABLE II - SOURCES OF INCOME OF PERSONS NOT IN A FAMILY AND OF COUPLES, AGED 66 AND OVER, IN CANADA IN 1975

	Persons Not In a Family Aged 66 and Over		Couples, Both Aged 66 and Over
	Men %	Women %	%
OAS/GIS	44	54	45
CPP/QPP	4	3	4
Investment Income	20	22	22
Pension Income from Employer Plans	14	10	13
Earnings	13	6	12
Other Income	5	5	4
Total	100	100	100

ADAPTED FROM: Powell and Martin, 1980, p. 210 - Special Tabulations from Statistics Canada, Census Family micro data tape for the Survey of Consumer Finances, 1976.

Legislation which relates to pensions and savings policies for the retired in Canada encompasses the dual attitudes of: (a) societal responsibility for maintaining these individuals at some basic level of income, and (b) the personal responsibility of the individual to provide savings, through work-related pensions or private savings, as an insurance for the retirement years. Various statistics are available regarding the comparison of pre-retirement and post-retirement income. According to the

Economic Council of Canada, the Old Age Security and Canada/Quebec Pension Plans together, when related to the national industrial average income, equal approximately one-third of that average for the unattached individual, and three-fifths for the individual who has a non-working spouse (1979, p. 19). The Report of the Minister of National Health and Welfare considers the same pensions in relation to the pre-retirement disposable income (gross earnings minus federal and provincial income tax, Canada/Quebec Pension Plan contributions and Unemployment Insurance premiums). This allows the single person 43% of the average industrial earnings and married couples from 50% to 68% depending on availability of Spouse's Allowance or Old Age Security Pension to the spouse (1979, p. 111). Personal sources of income are not included in these statistics.

The situation of many of the retired becomes more evident, however, when it is pointed out that approximately one-half of this portion of the population receives the income-tested Guaranteed Income Supplement (Economic Council of Canada, 1979, p. 11). Furthermore, though the exact definition of poverty varies, approximately 40% of this segment of the population also falls below the poverty level as set by Statistics Canada in 1976 (Report of the Minister of National Health and Welfare, 1979, p. 35).

Economic and political factors are critical to the definition of retirement at the societal level. They are complex

areas which require further research, particularly as they affect retirement legislation. Demographic trends indicate that the need for a clearer understanding of the area is of vital importance at this time. Previous to considering these trends, however, it is useful to examine an area which is closely aligned to the economic and political factors, that is, labour market participation patterns. The differences which are apparent in the overall male and female labour market participation patterns are extremely relevant to the position of men and of women in retirement. This factor, therefore, is of direct interest to the subgroup of working women and their perception of or position in retirement.

(c) Labour Market Participation Patterns

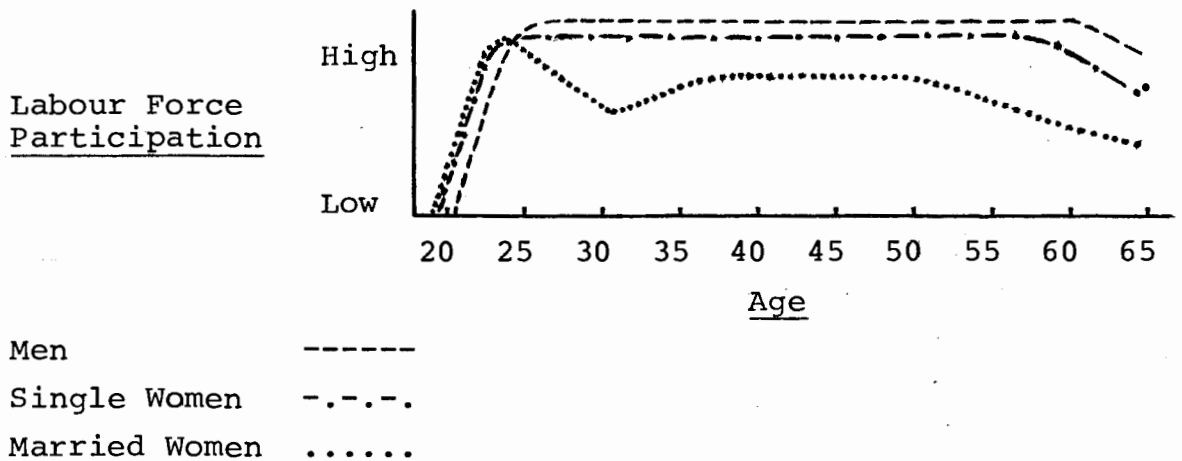
For many retired people, the existence of a work-related pension makes the difference between a life in poverty or a life with some degree of economic ease. The existence and/or level of such a pension rests upon two major points: (1) the actual pattern of the labour market participation over the work life of the individual, and (2) the income that such an individual has earned.

Pensions based upon past participation within the labour market have been organized in relation to the average pattern and salary of a male within the labour market. As Mrs. Helene

Benson of the United States Labor Department points out, pension plans therefore reward an "uninterrupted work career, low job mobility and solid earnings" (Rankin, 1981). This has, in many cases, placed the female in a more limited income bracket than that of the male in retirement. Jayne Burks refers to the situation in terms of an "unintended consequence or latent effect of society's values and priorities" (1980, p. 463). The situation is very similar in the United States and Canada.

Martha Darling has described the average employment patterns of men and of single and married women as they have been apparent in the past. These are shown in Figure 1, below.

FIGURE 1 - GENERAL WORK PATTERNS OF MEN, SINGLE WOMEN AND MARRIED WOMEN



SOURCE: Darling, 1975, pp. 17-19 - Research based upon information provided by ten member countries of the Organization of Economic Co-operation and Development, including Canada.

The men and a somewhat lesser number of single women join the labour market in their twenties and remain there until at or near retirement age. Married women, on the other hand, join in their

early twenties but leave within a few years to raise their families; they return to work in their late thirties to forties and remain until in their mid-fifties when they again begin to move out of the labour market (1975, pp. 17-19). This has drastically affected the work-related pensions of women. Changes are now occurring, however, for women born "between 1941 and 1950, are starting to follow the traditional male labor-force participation patterns." (Cameron, 1981, p. 31) According to Darling, "The upward trend for employment of women has been one of the more striking social developments in almost every industrialized country since the end of World War II." (1975, p. 7) It is also interesting to note the increase in the number of married women now involved in the labour market.

TABLE III - MAJOR TRENDS IN LABOUR FORCE PARTICIPATION OF WOMEN IN CANADA, 1931 - 1976

<u>Year</u>	Women as % of <u>Labour Force</u>	Married Women as % of Women in <u>Labour Force</u>
1931	17.0	10.0
1951	22.0	30.0
1976	37.4	59.6

ADAPTED FROM: White, 1980, p. 38 - 1931 and 1951 figures from Department of Labour, Women at Work in Canada, 1964, various tables; 1976 figures from Women's Bureau, Labour Canada, Women in the Labour Force: Facts and Figures, 1977, part 1.

As indicated above the percentage of married women in the female labour force has increased from 30% in 1951 to 59.6% in 1976.

The average length of stay in one organization is also important as it affects the retirement income. Women have generally averaged shorter periods of work in a given job than have men.

TABLE IV - FULL-TIME EMPLOYEES, IN CANADA, AGED 55 AND OVER, BY LONGEST DURATION WITH SAME EMPLOYER

1975

<u>Years of Employment</u>	<u>Men</u> %	<u>Women</u> %
0-4	3.2	8.7
5-9	7.9	13.7
10-14	13.7	27.0
15-19	21.9	15.2
20-24	14.9	10.5
25+	38.5	24.9
Total	100.0	100.0

ADAPTED FROM: Economic Council of Canada, 1979, p. 74.

The relevance of the duration of an employee in a given organization rests upon the regulations of the pension plans. Portability, or the ability to carry a pension from one organization to another, is not available within most private pension plans.

Therefore, "Job changers may never qualify for private pension benefits." (Employee Benefit Plan Review, June, 1981, p. 20)

Another regulation, that of vesting, is also affected by duration of employment in one organization. This relates to the right of the employee to the contributions paid on his or her behalf by the employer (Collins, 1978, p. 75). A popular approach to vesting has stipulated that employees have more than ten years of

service and have attained age 45 to be eligible. The Canada and Quebec Pension Plans, on the other hand, provide both portability and instant vesting.

Use of the traditional male labour market participation pattern as the basis for setting pension plan legislation directly affects the level of work-related pensions which men and women receive in retirement. As Collins indicates, "Because of the typical work pattern of women, they are the least likely to achieve a full pension within the pension system" (1978, p. 1).

There is a second pattern of employment which similarly affects the amount of work-related pension which men and women receive in retirement. The type and level of work in which men and women are employed have an effect on their income level, as well as on its increase over the years of employment. Pension plan regulations generally include a formula for deciding the amount of pension to be paid to each employee. The amount is set in relation to the "best" or "highest" earnings of the individual over a given time near or at the end of the work career. It is, therefore, the individual's income for this period of time which is of major importance, and this income rests upon the individual's previous work pattern. Because of differences in previous type of work and the level at which most men and women are employed, men have higher incomes during the critical period of time when the amount of pension to be paid in retirement is set.

Darling points out that women "tend to be concentrated in particular fields and job categories" where few men are to be found (1975, p. 55). The majority of women still appear to be employed in low status and low pay positions which Collins describes as "largely extensions of woman's role in the home" (1978, p. 159). Darling gives examples of the type of work in which women are often to be found: white collar and service positions such as secretaries, sales clerks and primary school teachers, and industrial positions involving manual unskilled work in specific industries such as the textile or garment industries (1975, p. 55). She also points out the "recurring pattern of men in the top jobs and women making up the lower ranks" and, despite the increase of women in the labour market, the surprising lack of change in this pattern over the last two decades (p. 55).

Women often are employed in temporary or part-time positions which, according to Sally Sherman, are low in both pay and status (1976, p. 64). While such a position may be handy for the married woman, it is work which provides only second class opportunity for training, advancement and promotion (Collins, 1978, p. 148). With the exception of the Canada and Quebec Pension Plans, it is also employment which is generally not covered by a pension. A number of full-time low level positions fall within this non-pensionable category as well. The work pattern, type and level of the job and its full-time or part-time status all interact to create a situation wherein work-related pensions of women in retirement are generally lower than are those of men. The

regulations for spousal provisions of an individual's pension have a similar effect primarily because the spouse is, in most cases, a woman. These provisions are often set at a level which is much lower than the regular level of the pension. Furthermore, not all pension plans include a spousal provision.

Salary is an important factor in relation to both the crucial "highest" period for setting the level of pension, and the ability of the individual to save for retirement. Women's pay is still much below that of men in relative terms. The ratio of female to male earnings for all occasions according to the 1971 Census Survey was 59% (Collins, 1978, p. 131). This disparity tends to be emphasized as age increases, that is, women receive a lesser average percentage of earnings in relation to men over the work years. Table V shows this trend.

TABLE V - WOMEN'S EARNINGS AS A PERCENTAGE OF MEN'S EARNINGS, BY AGE CATEGORIES, 1975

<u>Age</u>	<u>20-24</u>	<u>25-34</u>	<u>35-44</u>	<u>45-54</u>
	83%	64%	53%	53%

ADAPTED FROM: Darling, 1975, p. 61.

The disparity does not grow as rapidly for the single woman, however, indicating "that the length of continuity of time spent in the labour force" is an important factor here (p. 60). The present trend for women to enter the labour force and remain for a longer period should help to offset the differential in the future.

The importance of labour market participation patterns within the framework of retirement is obvious. It gains even more relevance in relation to working women and their perceptions of, and experience of, retirement. The Report of the Minister of National Health and Welfare examined the situation of the retired as a whole, as well as of women in retirement and concluded that: "It is common knowledge that the incidence of poverty is much higher among the elderly, and particularly among elderly unattached females, than among the rest of the population." (1979, p. 31) Louise Dulude provides figures which further clarify the situation of the "unattached" in retirement. In Canada in 1979, 59.5% of the unattached women and 44.5% of the unattached men aged 65 and over lived in poverty (1981, p. 34). Further, three-quarters of the "spouseless elderly people" are female.

It is also worthwhile to reconsider Table II (page 28). According to this table, women are more dependent upon the government age-related pensions than are men: 54% of women's income in retirement (in relation to 44% of men's) is gained from these sources. Furthermore, women receive less income from work-related pensions, or from actual work in retirement. While the percentage difference may not seem great, it does assume a higher profile if considered in relation to the statistics on poverty in retirement and degree of dependence upon the government pensions. To reiterate a point made earlier, these pensions can mean the difference between a life of poverty or one with a minimum of economic ease.

Present retirement legislation has been organized on the basis of the historical development of the phenomenon, and the economic and political factors previously mentioned. The high level of poverty among the retired, particularly among the female segment, however, is an indication that there are problems which need to be dealt with at this time. Demographic analyses further stress the need for well thought out legislative policies which can deal with the additional pressures yet to come. In particular, the anticipated increase of the retirement segment relative to the working-age segment of the population will bring pressure to bear on the society.

(d) Demographic Trends

Demography deals with patterns of change within the population and the subgroups of that population. It is a discipline which has developed a methodology for predicting population changes which will occur in the future. Within that methodology a number of variables are used; however, for the sake of simplicity only three variables will be mentioned. These are: fertility, mortality and immigration. Statistics Canada has utilized these variables to organize various predictions in relation to the old age subgroup relative to the working-age subgroup within the population. It should also be mentioned that, for statistical purposes, people aged 65 years of age or over are generally

classified as "old" (Report of the Special Senate Committee on Retirement Age Policies, 1979, p. 6). As well, the "working-age" group in this case is considered to be within the 20 to 64 years of age category (Economic Council of Canada, 1979, p. 23).

By the year 2031 the number of Canadians fitting into the category of "old" will have increased from approximately two million to approximately seven million. The "baby boom" which occurred following World War II will have made itself felt within this age group (Economic Council of Canada, p. 23). This phenomenon, which is referred to as the "Pension Mountain", will have a major effect upon all retirement pension systems. The number of people in the retirement age category must then be measured against those who fall within the working age category. This is generally called the "dependency ratio" and it provides an understanding of just how vulnerable the present economic and political income redistribution schemes may be. The proportion of "old" to "working age" within the Canadian society by the year 2031 will be approximately one "old" to every three "working age" based on an average projected rate. The present proportion is one to five. (Economic Council of Canada, p. 24) This will be discussed in more detail.

The economic ramifications of such an increase in the "old" category relative to those who are the "productive" members of society are significant. For example, the cost of the Canada/Quebec Pension Plans and the Old Age Security pension equalled three percent of the Gross National Product in 1976 but may equal

seven percent in the year 2031. This prediction is based on a "replacement ratio" of only 40%, which means that the pensions would be equivalent to approximately 40% of the national industrial average income (Economic Council of Canada, p. 27).

The forecasts indicate that there should be a smaller percentage of the population within the zero to seventeen year age group. The fertility rate has been decreasing for some time and, though some increase is anticipated, it should remain relatively low. In terms of expenditure for the society, however, the cost of maintaining an individual in "old age" is higher than it is for an individual in this younger age group.

Average life expectancy is pertinent to this issue as well. The majority of the population now lives through childhood and adolescence to experience a full span of life. This is a fairly recent phenomenon as is indicated by the fact that in Canada in 1931 the average life expectancy at birth was 60 years for a male and 62.1 years for a female (Collins, 1978, p. 25). According to the 1975-1977 Life Expectancy Tables, however, these projections at birth have increased to 70.2 for a male and 77.5 for a female. This source also reports that at age 65 the average life expectancy for a male is 13.95 years, while for a female it is 18 years (Statistics Canada, 1981, p. 11).

In review, the fertility rate has tended to decrease. Furthermore, more of those born will live not only to retirement, but also to experience a goodly number of years in retirement.

In light of the demographic projections and their relevance to retirement, the immediacy of the problem seems evident. Retirement-related studies in the area of "dependency ratios" should be briefly examined. There are various dependency ratio projections based on different breakdowns by age. Generally, however, they ignore those members of the working age group who are not involved in the labour market, as well as those members of the retired age group who are so employed. On the other hand, many of the changes which occur during the next few years will be neither unitary nor occurring in isolation. Multiple and inter-related changes within an evolving society may not call for radical action within an isolated area of the society (Herzog, 1981, pp. 1-3). The development of new, well-organized legislation based on an understanding of the situation and the needs of people within different segments of the population can create modifications over time.

This is not to say that the problem is illusory. A clear understanding of the situation and of retirement itself is necessary in order to provide a basis for reorganizing present policies and setting up new policies and legislation. The question of ensuring adequate income for those who are retired is important. Doing so without seriously encumbering the active workers of the society is also a matter which must be seriously assessed.

The political implications of the growth of the "old"

age" category within the society may prove important. Andrew Allentuck, in assessing the inequities of the system in relation to retirement, foresees a movement on the part of authorities from the present "polite inattention" to "great concern" (1977, p. 173). He is referring to the power inherent in the growing numbers of people within the old age category. In an article on aging in The Financial Post Magazine of October 13, 1979, John Gault echoes this view: "old people are becoming a power group to be reckoned with and they are as likely to change the system in their favor as to be further crushed by it." He goes on to warn that "It is not fanciful to suggest that we are on the edge of the greatest political and social upheaval since the Industrial Revolution, not just in Canada but in the whole developed world." (p. 71).

Finally, demographic trends will have an effect upon both the economic and political factors as they relate to labour market participation. The problems of productivity and of the labour market in general may experience even more pressure if present trends continue. Planning and reorganization of present legislation and of pension plan regulations must be a continuing process as the effects of a number of factors can only be detected and monitored with the passage of time. Labour market participation patterns show an increase in both length and rate of participation by women. If these trends continue with attendant increases in variety, level and payment of work, it will mean

that a larger segment of the population will be available to the labour force at the time when the retirement age group has increased. This could help ease the "dependency ratio" burden, as could a more flexible age of retirement. It is difficult in relation to technological changes, however, to predict the number of people who will be needed within the labour market of the future.

Retirement is a phenomenon of the larger society and much of its meaning can be understood at that societal level. A number of factors critical to both the society and retirement have now been examined, and the information thereby obtained will be used as a context within which both the retirement literature and the subgroup of working women in the study can be described.

The factors provide a good deal of information but they show as well that the area of retirement is one which is both complex and dynamic. The historical development indicates that the beginning of the concept goes beyond this society, and that its evolution is closely aligned to that of the industrialized state. The stress is on the male at the end of his work career, and upon the onset of a pension. Economic and political factors and labour market participation patterns point out the central role of labour market participation in the meaning of retirement. The economic stress on current productivity is of the utmost importance, while control over problems relating to the labour market must not be dismissed. Labour market participation

patterns serve to emphasize these same issues, as well as to indicate how disparities can arise within the retirement population. Legislation of retirement policies within both the public and private sectors need special consideration for they are the means by which the society deals with the phenomenon. The type of pensions developed and the levels of payment set may to some degree indicate how society values its retired population, but this is tempered by the funds which are available. It is in this regard that demographic trends become particularly relevant. As the retirement sector grows in relation to the working sector, this will come to be a more critical issue.

It is difficult to consider the overall meaning of retirement within the society without also assessing its value to the society. This is a highly ambiguous area, but the basic economic stress on labour market participation and current productivity still appears to be relevant to the definition of retirement. In the past, many of those who lived their full allotment of years were revered. Many of them continued to be property owners and were generally considered to be the "repositories of wisdom" (Titmuss, 1968, p. 200). In other words, they still held a value to those who were currently productive. Today the technological changes taking place in the society are believed to make the wisdom of the older members of the society obsolete. As Farb explains, they are no longer needed in the labour market (1978, p. 442). A word of caution should be added here. A broader perspective of the value of this segment of the population is needed within the society at this time.

There is, as well, a limited definition of what the role of the retired may be. Roles can be explained as standards of expected behaviour which need to be "appropriate in some way to the functions or goals of a particular social system."

(Bertrand, 1972, pp. 50-51) Orbach has described being retired as a "roleless role" in which there "is a lack of a clear-cut role for the retired person; there is an ambiguity and lack of clarity in the behavioral expectations for the members of this new social position." (1962, p. 55) The situation has changed little during the past twenty years. Leisure too must be mentioned here for it is a major factor in retirement. Leisure is, however, often defined in relation to work, that is, as "non-working time". As Pfeiffer and Davis (1971) indicated, people in their sixties are "approaching a period of increased leisure with little orientation to leisure as a possible activity in its own right." (Kimmel, 1974, p. 268)

Both independence and youth are highly valued in our society. How these values relate to the area of retirement, however, is not clear. Atchley emphasizes that the individual who is retired with a pension is experiencing a loss of independence, while the illusion of continued independence is maintained through the mechanism of the pension payment (1978, p. 10). Societal stereotypes which equate retirement with "old age" perpetuate the idea of the retired as dependent, as does the payment of pensions for "old age". Berghorn and Schafer describe a second view of "old age" which deserves some attention:

Considering the strength and pervasiveness of the pejorative view, it is surprising to find a competing view of old age that is prevalent in American society. But there is one, and this competitor distorts the experience of aging in an entirely different way - by romanticizing it." (1981, p. 8)

This tendency is important and is made evident by references to retirement as, for example, the "Golden Years". Many of the explanations or definitions of the retirement period which make no reference whatsoever to the potential for, and effect of, physical and mental deterioration in the later years are a part of such a romanticized view.

The value of retirement in other than economic terms, therefore, is still highly ambiguous. Its general meaning within the context of the economic, political and demographic factors presented in this chapter provides a framework within which the general retirement literature and research can be assessed. Chapter III will examine the overall literature, as well as the material which deals with women and, specifically, working women. While this chapter stressed only the societal level, chapter III will consider both the societal level and that of the generalized individual who is anticipating or experiencing retirement.

CHAPTER III - THE RETIREMENT LITERATURE

This chapter will examine the literature and research which is relevant to retirement in general, and to the relationship of women and retirement. Within this latter portion, special attention will be paid to material concerning the working woman. The material in the chapter is assessed in terms of retirement as it is perceived and/or experienced by the individual and as it relates to the society. In this way, it indicates the position of retirement within the societal context, as well as the manner in which the phenomenon is perceived by those who are about to retire or are presently retired. It therefore builds a bridge or connection between the context and the specific individuals in the subgroup of working women in the study itself.

There are many definitions of retirement. A review of the general literature indicates a number of prevalent themes, some of which further reflect those which were identified in the previous chapter. Two of the major emphases within the overall literature stress the importance of retirement to both the male and the end of the work career. Other themes deal with loss and ambiguity, aging or "old age", stereotyping, pensions and self-concept. A popular approach has been to equate retirement with a high degree of concern or with a crisis in the man's life. More recent research appears to indicate that this is not true and that, in fact, a high percentage of the population are satisfied with retirement.

Equally contradictory results are evident in relation to women. It has normally been assumed within the literature that retirement is of little or no importance or concern to women. Within this perspective the married woman in the home is minimally affected, and only in relation to the retirement of her husband. It is further assumed that a labour market occupation does not hold as high a value for women as it does for men. The end of work will therefore create neither a high degree of concern nor a crisis in the life of a woman. Some recent research has focused on women. These empirical studies, though limited in number, do indicate results which are contradictory to a number of the assumptions held within the general retirement literature.

The processes of socialization and communication were defined in chapter II and will now be considered from the perspective of the generalized individual who perceives and/or experiences retirement within the context of his society. It may be useful, in particular, to explore the perspective of the individual who is about to retire. It is at a point such as this that the societal meaning of retirement becomes particularly salient. What is normally a less than conscious acquisition of information is now brought to a high level of awareness. Both the social and personal reality of the individual may then be of heightened importance.

Alvin Toffler explains the development of social reality in this way:

Each of us creates in his skull a mind-model of reality - a warehouse of images....Together such images add up to our picture of the world - locating us in time, space, and the network of personal relationships around us (1980, p. 156).

This involves a form of internal model building which is complex and not clearly understood. The information so gained is selected from the environment by each individual. Theodore Lidz acknowledges the social reality of the individual in relation to his life cycle: "Each individual requires many years to learn adaptive techniques and become an integrated person, and he depends upon a culture and a society to provide his essential environment; he relies upon thought and foresight to find a path through life and therefore becomes aware of the passage of time and his changing position in his life cycle." (1968, p. 71) Douglas Kimmel deals specifically with this social aspect and retirement: "The meaning of retirement for the individual is also affected to a large degree, by social variables and by the cultural definition of the meaning of retirement." (1974, p. 256)

The reality of the individual is constructed, according to Faules and Alexander, from both the outer and inner worlds, as well as the symbolic ones "of beliefs, experiences, and meanings generated and maintained through communication" (1978, p. 92). The perceptions and experiences of retirement are therefore not uniform for each individual within a given society. The individual makes continuous selections from the complicated signals and information available, and brings his or her own unique

psychological approach to the area. John McLeish, arguing for the development of the full creative ability of each older adult, calls attention "To the individuality of each person, and to the multiple social roles and the modifications of class patterns" with which the older adult must deal (1976, p. 71). In this way he acknowledges the dual social and personal psychological aspects of the individual.

When people are faced with transition they are dealing with both change and ambiguity in relation to their present life situation. Change moves one out of the routine and familiar. A point of transition within one's life implies the potential of either danger or opportunity in the future, and the stress is often placed on "danger". As Hugh Danziel Duncan points out in relation to "rites of passage", the attendant "changes of status are moments of danger, to both the individual and his society" (1962, p. 257). In the case of retirement the degree of unfamiliarity and uncertainty is magnified due to the ambiguity of the value and role of retirement within the society at this time.

The individual anticipating such a change is redefining the situation in terms of the information accessible from all sources. He, or she, is preparing to change a personal frame of reference by testing all available societal and personal information relating to the phenomenon and restructuring it as appropriate. MeLeod and Chaffee warn that since much of what is known is gained from others and the mass media, there is a tendency to see things as they "ought" to be seen (1972, pp. 50-51). The

individual who is about to experience a situation which is ambiguous may then have this tendency to perceive what "ought" to be seen. The transition to, and experience of, retirement will bring about further redefinitions. The initial perceptions of the phenomenon, gained primarily from the outer world, will be modified by stronger attitudes which incorporate more of the individual's own definition and beliefs about retirement. Later, as the individual gains direct experience, the ambiguity appears to decrease and the new condition becomes a "natural" part of life. What might portend to be a concern or crisis may become a normal way of living.

People who face this particular point of change are generally in their sixties. As Grace Weinstein points out, they "have lived through enormous change, change to which [they] have had to adjust in order to survive." (1979, p. 11) At the psychological level, the personality and self-concept of such an individual has withstood many tests over the years. There is a proven ability to cope with change and ambiguity. The degree to which the individual can maintain the necessary "stability and openness to new exploration and development" is important too in terms of confirmation of self (Faules and Alexander, 1978, p. 95). The ease with which the individual adjusts to the newly retired status may indicate the flexibility of his or her ability to cope with change.

Communication and socialization were examined in the previous chapter in relation to the societal processes which

function to provide information and allow the individuals to adjust to their society. Within this chapter the processes have been considered in terms of the development of the generalized individual's social and personal realities, particularly as these realities deal with a salient phenomenon within the society. The retirement literature and research which will now be explored should be considered with both perspectives in mind. The meaning of retirement can then be extended to include both the position of retirement and the perceptions of the generalized individual who is about to retire or is presently retired.

(a) An Overview of the Retirement Literature and Research

The majority of the literature and research relating to retirement has developed since 1950 (Atchley, 1976, p. 6). Though it covers many diverse aspects of this complex social phenomenon, it has generally centred about the assumption that retirement is of importance to men. This focus rests upon the idea that work is the central role of the male within industrialized Western societies, and work is defined as participation in the labour market. The assumption may be strengthened by the fact that the majority of the literature and research has dealt with the white middle-class segment of the population. Retirement is therefore perceived to be the end of work, and the resultant change in the role and/or status of the male has been assumed to have a negative effect. It is important, however, to

point out that there is no consensus as to either the definition or the effect of retirement. Recent empirical studies indicate that the majority of people look forward to and enjoy the experience of retirement.

No single definition of retirement is presently available. Atchley, in conjunction with other researchers and administrators, emphasizes that retirement is a complex social institution involving "the impacts of retirement policies, labor market conditions, and individual characteristics on the decision to retire." (1979, p. 53) A number of the definitions include the age category of the retired and/or restrict retirement to "those at the end of their occupational careers." (George, 1980, p. 56) These specific details relate closely to the economic and political factors considered in chapter II. They do, in fact, distinguish between the individual who is retired and the one who is unemployed. A broader approach to the area is evident in the description of Dangott and Kalish:

Retirement can never be regarded as a single process. It is an event, a social definition, a new status, an economic situation, and a psychological adjustment (1979, p. 116)

The definitions of the phenomenon indicate that there is a great deal of complexity and lack of understanding within the area of retirement at this time.

A number of themes emphasized within the general literature and research provide indications of how retirement is defined, its position in society, and its effect upon the

individuals within that society. They include: the importance of retirement to the male, the end of a work career, loss and ambiguity, confusion of aging with retirement, stereotyping, pensions and self-concept.

The first theme relates to the fact that retirement is generally believed to be relevant to the man who has come to the end of his life's work. Linda George, in her examination of gender in relation to the retirement literature, states that "Until recently, discussions of retirement were based solely on the experiences of men." (1980, p. 64) Though she is overstating the situation, it does serve to emphasize the point. The importance of retirement to men but not to women is presumed to rest upon the main focus within their lives. If work is assumed to be a central concern for men, while home and family serve the same purpose for women, then work will provide meaning for men but not for women. Furthermore, the end of work may well require a period of difficult adjustment for men as the focus and meaning of their lives is withdrawn. Alternatively, women will not experience such a crisis even if they have been involved in the labour market. Much of this perspective is based upon unsubstantiated assumptions and, as a result, women are often excluded from the literature and research. When they are included the results are often not analyzed by sex. There are a limited number of recent studies, however, which do emphasize women. The results of this research will be considered in detail later in the chapter.

The end of the work career is another important theme. Much of the literature deals with retirement as a cut-off point which is enforced either through direct legislation or more indirect pension regulations. Within this perspective the end of work can be seen in relation to the loss of status "in a work-oriented society" (Rogers, 1979, p. 329). This, in turn, provides a certain degree of ambiguity in relation to the new role of the individual. As Harris and Cole point out, retirement is a movement from an "economically productive role, which is clear-cut and well defined, to an economically nonproductive role, which is somewhat vague and ambiguous." (1980, p. 253) Lidz also considers this aspect when he points out that there are "few clear-cut roles for the elderly to provide them with a sense of being useful." (1968, p. 480) Within the societal context, as examined in chapter II, retirement of the older workers would seem to be an efficient technique by which to deal with the problems of the labour market. The view from the perspective of the individual at the end of his work career, however, may be quite dissimilar.

Another theme found within the literature is that of retirement as a time of loss and ambiguity. The sense of ambiguity and lack of usefulness in the retirement role has been mentioned. A number of authors and researchers who see retirement as the "loss of work" describe it in derogatory terms (Bradford and Bradford, 1979; Gault, 1979; Bagger, 1978; Orbach, 1962). Alex Comfort is representative of this view. He believes the

approach to retirement to be a "manipulative cost-accountancy concept" (1978a, p.179). This, for Comfort, makes it "another name for dismissal and unemployment." (p. 29) Loss, however, includes more than status or role. If work were the major, or only, interest in the individual's life, it can be assumed that the end of work will lead to a major personal crisis. The concept and development of the self then becomes pertinent to the successful adjustment to retirement (Willing, 1981; Bradford and Bradford, 1979; Bischof, 1976; Kalish, 1975). Atchley cautions, however, that the view of the job as the central focus of life is one about which many professionals "romanticize" (1976, p. 22).

There are three points which need to be mentioned in relation to the above view of retirement. First, if retirement is viewed as the end of a work career which was the central focus of the individual's life, then it is a negative concept and crisis may be anticipated. If, however, it is seen to be the end of a work career in which work was not the central or only focus of life, then it can be an active "retirement to" a new way of life. Second, though in much of the overall literature the first or negative approach is taken, some of the recent empirical findings conclude that: "Apparently most people respond favorably to life in retirement." (Atchley, 1978, p. 52) This raises questions regarding the assumptions made in the literature. Third, the negative view taken by a number of authors and researchers may evolve from both the romanticized view of work

as central to man's life and the negative myths and stereotypes of the elderly within the society. The latter leads directly to the definition of "retirement as aging" and to the broad stereotyping of people who are retired.

Retirement within the society is often associated with "old age" and aging. This is another theme found in the literature of the area. Aging, as it affects the individual, includes biological, social, psychological and cultural factors (Atchley, 1978; Comfort, 1978a; Hareven, 1978; Birren, 1964). Though it occurs throughout life, it is generally considered only in relation to people in the later stages of life, and it is often described as a negative concept (Matthews, 1979; Tibbetts, 1979; Atchley, 1978; Comfort, 1978a; Bell, 1975; Huyck, 1974; Terkel, 1972). Aging can be used to limit the options of participation within the larger society and, as such, is a form of stigma (Matthews, p. 21). Studs Terkel points out that it is also connected with the idea of obsolescence (p. xxii). Retirement is generally related to the latter part of life, and many of the policies relating to the area are linked to a specific chronological age such as 65. This is, at the societal level, a convenient statistical point at which to indicate the onset of old age. The idea is reflected in Kimmel's description of retirement as "the social milestone marking the shift from the middle years to old age." (1974, p. 255) Grace Weinstein cautions, however, that "Retirement although it usually occurs relatively late in the lifespan has nothing to do with aging." (1979, p. 10)

There is a definitional problem with aging, as there is with retirement. Atchley looks at this difficulty in relation to chronological age or symptoms of decline. He points out that the latter may be seen as an inability to continue functioning effectively on a job (1978, p. 5). Atchley goes on to warn that this is a social problem and a value judgment.

The use of the word "retirement" in relation to the onset of old age may be both descriptive and convenient at the level of the society but it is not reliable at the individual level. This is due to the individual differences among people (Vickery, 1978, p. 14). Chronological age, however, is "not an infallible index" (The Report of the Minister of National Health and Welfare, 1979, p. 57). It should be recalled that the present norm for the age of retirement was set during the nineteenth century when few people were expected to live to retirement age, and of those who did, many were in poor health. During the present time, "The onset of old age often does not occur until the late seventies, and many people in their eighties show no symptoms of old age." (Atchley, 1977a, p. 11) As Harris and Cole point out:

There is no fixed time in a person's life when he or she becomes old. Aging is a gradual and sometimes almost imperceptible process (1980, P. 23).

Another theme which is closely related to aging is that of stereotyping. The societal stereotypes of retirement cannot

help but have an effect upon those who are retired. The confusion of aging and retirement provides an excellent example. It becomes apparent within the literature that such confusion helps to create negative attitudes which tend to be generalized to most individuals in retirement. This is "ageism" and is defined by McPherson and Kozlick as "societal perceptions of age-appropriate behaviors" (1980, p. 121). Dangott and Kalish provide an example of this stereotyping when they describe the media view of older people as "ill, inflexible, old-fashioned, and feeble" individuals who are dressed in "old-fashioned clothing with yesterday's hairdo" (1979, p. 17).

Some researchers believe that the negative stereotypes of aging as derogatory or limiting are now changing (Tibbitts, 1979, p. 10). Others are not so sure: the conclusions of a recent retirement-related study indicated that the change of attitude of respondents over the 1964 to 1974 period was "small and substantially unimpressive" (Goudy, Powers, Keith and Reger, 1980, p. 948). It is interesting to briefly consider a recent attitude survey carried out by the American Council of Life Insurance. The survey included individuals in the working and the retirement age groups. Though the majority of the participants stated that they looked forward to retirement, most of those who had already retired said they had done so reluctantly. As well, early retirement "looked better to workers who have yet to retire than to those already retired." (1981, p. 28) It may

be true therefore that the stereotypes of the retired are in process of changing but they may not have changed sufficiently for the people who are presently in or very near retirement.

Another theme or definition which must be considered is that of the provision of a pension or pensions in retirement. At this time in Canada, retirement and pensionable ages are set to be the same whenever possible and 65 is the "generally accepted" age (Report of the Minister of National Health and Welfare, 1979, p. 2). This is the point at which the individual ceases to work for pay and begins to receive a pension. It is also the point at which there is a drastic decrease in the income of the individual who has been employed within the labour market (Harris and Cole, 1980, p. 257).

The financial aspect of retirement is given high priority within the general literature. As Kalish points out, many of the individuals who are now in retirement say it is the money they miss the most (1975, p. 108). Ireland, Motley, Schwab, Sherman and Murray indicate that: "Reduction in expenditures required by smaller incomes and the development of satisfying leisure activities" are the problem areas but that health care also attracts much attention (1976, p. 102). In relation to the pre-retirement planning courses, the main concerns or potential problem areas are ranked in order of health and finances (Fitzpatrick, 1980; Lynch and Riddell, 1979; Alberta Advanced Education, 1978; Holley and Feild, 1974). Authorities working in the

societal context also believe that income for retirement is of major importance:

Adequate income was associated with having a satisfactory life in retirement and was related to having adequate housing, health and diet which affect people's perception of retired life (Report of the Minister of National Health and Welfare, 1979, p. 24).

This indicates what effect an adequate income can have upon areas of life other than the purely financial. It is the quality of life that is at stake here. A basic and adequate level of income is essential; however, as Rhee explains, the relative situation within which the individual finds himself or herself is also of importance (1974, p. 87). The self-concept of the retired individual comes into play in relation to the reference group that is seen to be pertinent. The results of a study carried out by Russell Ward indicate that some reference group comparisons with others in retirement does occur but that no real subculture appears to have developed (1977, pp. 496-497).

All of the themes which have been described are important to the self-concept of the individual. The social reality of each individual is bound to have an effect on the individual's self-concept. Within the literature, the self-concept is viewed from many different perspectives. Harold Orbach believes it to be a part of the "total life experience" (1962, p. 53). Jerome Ellison deals with it in terms of the changes which occur with aging (1978, p. 14). Jaber Gubrium concentrates on the self-concept in relation to changes in later life roles (1973, p. 4).

Alan Olmstead, in his diary of the personal experience of retirement, suddenly realizes that very little in the world outside his home is now dependent on him (1975, p. 3). He goes on to point out that:

This may be the most significant by far of all the discoveries I can make about the retirement state. I have to live with myself (p. 9).

A 1974 Louis Harris poll indicated two interesting points in relation to the perceptions of the elderly in the United States. First, most of the older people felt: "that their condition in life is better, economically and socially, than the general public believes it to be" (1978, p. 90). Second, they were themselves the "primary victims of stereotyping ways of perceiving aging and the aged." (p. 90) With regard to this second point, the individuals seemed to be able to transcend the stereotypes and to see themselves as different from the norm. In relation to others in their age category, however, they fell back on the stereotypical views.

There may be both conscious and unconscious motives to defend the self-concept in retirement. An individual who is about to retire is faced with radical change. That individual is approaching a stage of life which, within the society, is highly ambiguous and has a number of negative connotations. Bradford and Bradford explore the social pressures which are brought to bear upon a newly retired individual to see himself

as suddenly old (1979, p. ix). Comfort believes that when people retire, "the first self-defensive move is some introspective reprogramming about achievement." (1978a, p. 180) According to Jules Willing, those in retirement may attempt to ensure that they are envied and not pitied. This may be the reason for attempting to keep up the myth of retirement as "a perpetual holiday" (1981, p. 46).

Within the next portion of the chapter, the literature and research relating to women and retirement will be examined. This will provide another view of the area, as well as set the stage for the presentation and analysis of the specific subgroup within the study itself.

(b) Women in the Retirement Literature and Research

It has generally been accepted within the literature that retirement is not of major importance to women. In light of the societal context and the popular assumptions within the overall literature, this is not a surprising statement. Atchley has surveyed the literature relating specifically to women and retirement. He emphasizes that his remarks must be speculative for: "Not only has little attention been paid to how a job fits into the life of an older woman, but what has received even less attention is how retirement affects her." (1977b, p.121) Block, Davidson and Grambs approach the topic from the perspective of

work and of stereotyping:

Of the many widely accepted stereotypes about women, one of the most pervasive and harmful is the belief that work is not meaningful to them. From this belief comes the rationalization that retirement is a minor event in the lives of working women. Expression of such stereotypes is widespread in retirement and gerontological literature. (1981, p. 111)

In order to gain a clear understanding of how women are assessed in relation to retirement it is necessary to deal with all women, whether or not they are or have participated in the labour market. It will become evident that the social role of women is believed to be primarily related to the family, and that the importance of their retirement has been measured in terms of this concept. The woman is, first of all, a wife and mother with "no deep allegiance to a profession" (Lehr and Dreher, 1969, p. 117). To quote once again from the work of Block, Davidson and Grambs:

Value systems change slowly; American women are still not expected to consider work outside the home as an equal alternative to their "natural" roles of wife and mother, nor as parallel to these roles. Work is viewed as a secondary role for women, regardless of age or familial status. Work is accepted as a primary role only in the lives of older unmarried women. (p. 105)

Lowenthal, Thurnher, Chiriboga and Associates describe the meaning of work and retirement in relation to the married women in their study: "Since [work] has never been a principal source of self-satisfaction, retirement does not have the significance it has

for men" (1975, p. 20). Collins warns that this view of women is a family "mind set", based on an assumption of women as dependent upon men. It tends to be backed by a widely used saying to the effect that "women's work is never done", referring primarily to the role of housekeeper, and bolsters the belief that retirement is not a problem for women (1978, pp. 2-4). It serves to place the woman in the home and in juxtaposition to the man whose life is considered to revolve around his work.

The assumptions that the primary roles of women are as wife and mother and of men as worker and breadwinner are integral to much of the retirement literature. In some cases, however, women have been included within the preliminary levels of investigation. Irelan, Motley, Schwab, Sherman and Murray conducted a retirement study in which no women were included as the "Preliminary field interviews made it clear that for most married women of this generation 'retirement' has little meaning apart from their husband's stopping work." (1976, p. 4) Sherman also indicates that this approach seems correct, "even when the woman had her own job." (1976, p. 58) Alfred Fengler considers the situation somewhat differently. He points out that the wife may feel little affected by her husband's retirement but that her attitude to his new role is of great importance to the success of their retirement (1980, p. 138). Fengler's study further indicates that more than 70% of the wives anticipating their husband's retirement believe that some change will occur: 39% were optimistic about the potential change, while 32% were

pessimistic. The latter group considered that the surplus of time which the man would have and the possibility of his intrusion on the wife's domain could create difficulties (pp. 141-143).

Another hypothesis involving women and the concept of adult social roles is put forward in the literature. It is suggested that women have less difficulty with the concept and experience of retirement because they have previous experience with similar changes. Rhee explains this general view in relation to the woman who "retires" back to work as the children grow up. In this case the woman is never completely separated from her roles as wife and mother (1974, p. 65). As Chrysee Kline points out: the work of Cottrell, 1942, deals with this in relation to "anticipatory preparation", while Heyman, 1970, puts forth the view that women may retire at three different times rather than experiencing one major retirement as does the male (1980, pp. 64 and 66). This hypothesis too is set upon the assumption that the home and family roles are primary to the majority of women. To be fully appreciated it should be considered in relation to the labour market participation patterns of males and of females, as discussed in chapter II. Atchley cautions however that many of the women who retire are widows who, at the point of retirement, may go through delayed crisis from the earlier adjustments they have had to make. Such adjustments may include the children leaving home as well as the husband dying (1976, p. 108). More research is needed within this specific area.

These are the major themes which appear within the overall literature as it relates to the relationship of women and retirement. Much of this information has, as Shirley Campbell has pointed out, "to be gleaned in the form of a sentence here, a paragraph there." (1979, p. 257) Her statement was made in connection with research of recent changes to mandatory retirement legislation in the United States and its effect upon women. The conclusion of the investigation was that, though much discussion had been generated, it was focused almost exclusively upon the male (p. 257). Lehr and Dreher provide an explanation for the general dearth of information relating to women. They point out that it has been "neglected by empirical research, partly because there are relatively small numbers of working women at the retirement age and many of them do not fall into definite occupational groups for comparative studies." (1969, pp. 116-117) It is apparent in terms of the increased labour market participation of women and the somewhat limited categories within which they work, that neither of these points are particularly valid even today (Chapter II, pp. 32 and 35).

A limited number of studies within the general research seriously consider the situation of women in relation to retirement. Their findings do not agree with the view within the literature as a whole. Peter Uhlenberg has looked at the American census and survey data and considered a cohort life-course perspective in terms of older women. He states that "Retirement from the labor-force, while still less prevalent among women

than men, serves a role of considerable significance for many women." (1979, p. 239) The research of Cottrell and Atchley, 1969, as well as that of Streib and Schneider, 1971, both deal with men and women in relation to retirement. Their results indicate that just before retirement "women are less favorable toward retirement than men are" (Atchley, 1976, p. 30). Atchley, 1976, has found that 60% of the women who were involved in the labour-market ranked "being considered good at their work among the three most important goals in their life" (1977a, p. 123). This may be very relevant to the situation in view of the close connection drawn between work and retirement in the general literature. The research of Streib and Schneider, 1971, as well as that of Philip Jaslow, 1976, Judith Fox, 1977, and an unpublished thesis by Mary Steinhauser, 1973, will be briefly examined at this point.

In 1971 Streib and Schneider carried out research which included both males and females. They asked if retirement was a major disruption of an adult's role and whether or not it would have "deleterious consequences" for that person. The findings suggested that retirement does not have broad negative consequences but that "women are more reluctant to retire than men" (57% women to 49% men) (p. 49). Women showed greater variation in their attitudes than did the men (p. 131). As well, the women indicated a greater feeling of uselessness in retirement than did the males (p. 115). With regard to this latter point, Streib and Schneider caution that a similar result could show up at any

other period in life, and that it may be a reflection of other societal values. These results would seem to be similar to those found in the work of Atchley, 1976, and of Cottrell and Atchley, 1969.

The work of Philip Jaslow, 1976, relates to employment, retirement and the morale of older women. His findings indicate that those women with a high level of income (over \$5,000 per year) had the highest level of morale. Otherwise, those women who had been employed indicated a higher level of morale than did those who had not. Some points should be made with regard to his sample. The women who had been employed were somewhat younger than those who had not participated in the labour market. Further, more of the women who had been employed indicated better health and more income than those who had not been employed (p. 215). The high income group perceived retirement to be more important to their present positive level of morale than previous employment.

Judith Fox, 1977, has looked at the effects of retirement and former work life in relation to women adapting in old age. Her findings indicate that retirement "appears to lower feelings of psychological well-being by reducing income level and over-all number of people women talk to on an average day." (p. 200) Women who have worked may increase the social resources in retirement which they had curtailed while at work. They may also use and have need for more "nonehomecentered social contact" than

do the women who have not been employed outside the home (p. 200). The consequences of retirement to women within this study appeared to relate to: "redistribution of income, general level of social contact, and, possibly, perception of health." (p. 201) These are concerned with what employment can provide rather than the intrinsic value to the individual of the work itself.

Mary Steinhauser, 1973, has examined a group of retired single professional women. This study is of relevance to the present thesis as it involves women who live within the same general area as the subjects of the thesis research. The study was organized to identify the needs of the subjects and, generally, to gain more information due to the limited research material available regarding women and retirement. Seventy-nine percent of the women stated that they were moderately to very well satisfied with retirement, and of those women who expressed less satisfaction, a greater number were to be found within the higher income categories (p. 42). (This is interesting in light of the results of Jaslow's study.) More than 35% of the group reported large to moderate changes in living standards in retirement (p. 44), while the overall findings were that the group was leading "meaningful and satisfying lives", and appeared to have come to terms with retirement (p. 74).

It would seem from the above mentioned studies that work and retirement are of importance in the lives of women. The studies indicate the need for more research to be carried out in relation to retirement as it affects women. It is not

possible, however, to hypothesize upon the relative effect of retirement upon men and women until more research is conducted which includes both sexes and analyzes the results by sex.

There are other references which indicate an awareness of the potential increase in importance of retirement to women. Matthews relates the fact that "retirement may no longer be an exclusively male problem" to the coincidence of age at retirement with poverty (1979, pp. 46-47). The fast growing pace at which women are now entering the labour market is seen as a reason for the growing relevance of retirement in their lives (Kalish, 1975; Kline, 1980). "Work - and therefore retirement - will be a vital consideration for women...in the future." (Kalish, p. 107) Once again it becomes evident that the connection of labour market participation to retirement is a major factor within the meaning of retirement.

Many of the themes found in the general retirement literature and research are useful in further defining the relationship of women and retirement. In some cases it is necessary to go beyond the specific retirement literature in order to gain a clearer perspective as, for example, when considering the areas of aging and stereotyping.

The area of pensions may need to be reviewed in terms of the information provided in chapter II. Two points will be re-emphasized at this time: (1) the incidence of poverty in retirement is higher for women than for men, and (2) for the retired individual the level of income from work-related pensions may

mean the difference between a life of poverty and one with some degree of financial ease. The effect of the level of work-related pensions is also felt by women who have not participated in the labour market. This is related to the fact that women can, on the average, anticipate a longer average life expectancy than can men. The surviving spouse is often the female, and therefore the dependent within the pension provisions (that is, the pension was the result of the husband's labour market participation). These provisions generally allow the full level of income to the former employee until death, but only a percentage of that same income to the surviving spouse. Furthermore, due to previous job and salary levels, the woman who has been employed within the labour market and has her own work-related pension is likely to receive a lesser amount of pension per year. Even if the woman had equivalent pension benefits, her yearly pension income would be less due to the use of sex based actuarial tables based upon the longer average life expectancy of women. In light of this situation, the pension theme might well be of more relevance to women than to men.

The general societal stereotypes and the interrelationship of the concepts of aging and retirement are important to women who are in or near retirement. There is a double-barrelled effect to being both old and female within the society. Both are generally seen to be subordinate positions and, as such, may be discriminated against (Abu-Laban and Abu-Laban, 1980, p. 71). Payne and Whittington explain the situation in this manner:

"Consequently, the older woman, burdened with more negative stereotypes than any other age-sex group, is often viewed as one of society's least socially important members." (1980, p. 9)

Dulude examines the position of older women from another perspective. She points out that for women, youth is equated to beauty and to love; age most definitely is not (1978, p. 3). It seems too that, while an older man does not go against societal norms when he marries a far younger woman, the converse is not so. This is of particular interest in relation to the longer life expectancy of women and the large number of older, widowed women to be found within the society.

The self-concept of the woman as it is related to her socially-created reality is an important issue as well. According to Douglas Kimmel, older women have "more negative self-images and more negative views of aging and of other old people than is true of older men" (1980, p. 452). He goes on to explain the social and psychological implications: "older men are less likely to lose as much social status and income in old age and have more opportunity for heterosexual social and sexual partnerships, but women have more extensive friendship networks" (p. 453).

The situation of widows deserves special mention for many women do outlive their spouses. In relation to income, the Special Senate Committee on Retirement Age Policies states that there is "a growing number of elderly widows with scanty incomes"

in Canada (1979, p. 11). In relation to status, Helena Lopata considers that the status of widows "tends to be peripheral" to many societal factors and that it is not as high as that of a wife (1978, p. 77). Having lost the companionship of a spouse, the elderly widow will have little opportunity for developing new heterosexual relationships for there are many more women than men within her cohort group. There may be, therefore, a stigma related to the situation of older widows and of older women in general (Kalish, 1975; Matthews, 1979).

In this chapter there has been an attempt to further place retirement within the societal context as well as to develop the position of the generalized individual about to or presently experiencing retirement. The dual processes of communication and socialization help the individual form new perceptions of and attitudes to the phenomenon, while the actual experience of retirement provides the additional personal dimension. It becomes apparent, however, that the needs of the society and those of the individual are not always in agreement.

Within the general literature it is clear that the area is still in its infancy and that more research is necessary. A broader base of the population should be included in the studies. As Bengston, Kasschau and Ragan point out: "whether we talk about individuals, group behavior, or the aged as a collectivity, most of our generalizations are based on the study of a limited sample

- primarily middle-class, majority Anglos." (1976, p. 338) Not only do the sample populations need to be extended but attention must also be paid to particular subgroups. There is an underrepresentation of people with "disorderly" work careers such as ethnic groups or women. Atchley points out that this occurs due to sampling techniques based upon membership in private pensions or health listings (1979, p. 51).

The literature abounds with the negative view of retirement and the concerns with which retired individuals must deal. This may be explained at least in part by the acceptance of the basic societal assumptions that retirement is of importance primarily to men and, as it is the end of a man's work career, it is a time of potential crisis. Furthermore, it is assumed that retirement is of little or no concern for women. According to recent empirical research it would seem, however, that most people positively anticipate retirement and that, in retirement, they "meet the demands of their environments and are satisfied with their lives." (George, 1980, p. 61) This is reflected in a study conducted by Atchley in 1974, the results of which indicate that retirement is "an overwhelmingly favorable concept" for the retired in relation to factors such as activity, and moral and emotional evaluation (1976, p. 28). The results of the American Council of Life Insurance survey, previously mentioned, were not as favourable when the attitudes of the retired segment of the respondents were considered. The fact that the empirical results vary is not surprising as there is a wide

range of experience, interests and needs among the individuals who face, or are experiencing, retirement. This again points out the necessity for further study to be carried out within the area. There are, in fact, a number of factors which require more detailed research. A few of the most relevant factors are: different cohort groups in and nearing retirement age, psychological factors relating to those in retirement, various backgrounds of retired individuals in relation to the type and level of work as well as whether their retirement was self-imposed or mandatory.

The literature and research dealing with women and retirement has been presented separately. Within this section, it was also possible to consider the material found within the general literature as it related to women. The central focus of past labour market participation is evident, particularly in the studies which included or emphasized women.

The relevance of labour market participation in the lives of women has not been properly studied yet assumptions have been made with regard to the lack of importance of this work role within the lives of women as a whole. The assumptions appear to be based upon the traditional and primary social roles of men and of women. Jaslow points out that: "Such speculation, of course, rests implicitly on the assumption that the work role itself generally has negligible psychosocial importance among females (1976, p. 212). As Block, Davidson and Grambs have indicated, the "the belief that work is not meaningful" to women is a stereotype

which leads to the rationalization that retirement too is of minor importance (1981, p. 111). That women value their social roles as wife and mother does not necessarily negate the fact that retirement may be of importance within their lives.

Much of the research which emphasizes women and retirement does indicate that the phenomenon is of importance in the lives of women. The studies of Cottrell and Atchley, 1969, and Streib and Schneider, 1971, suggest that women, to a greater extent than men, have less favourable perceptions of retirement just previous to the event. The research of both Jaslow, 1976, and Fox, 1977, deal with aspects of psychological and social adjustment in retirement, as does the work of Mary Steinhauser. The results of the Jaslow and Fox studies emphasize the potential links between past employment and/or level of income and adaptation in retirement. Steinhauser's study does as well but her results are somewhat contradictory to those of Jaslow.

Another topic deals with the potential increase in the importance of retirement to women as their participation in the labour market continues to rise. Information regarding the labour market participation patterns considered in chapter II is particularly relevant to this issue.

Finally, the themes reviewed within the general literature now provide further clarification of the position of women and retirement. Pensions must be viewed in relation to societal factors to clearly understand their effect upon women.

Stereotypes and aging need consideration as well for their effect may be heightened for women due to the societal stress placed on both youth and beauty. Each of these themes may place further pressure upon the self-concept of women nearing or in retirement. Once again, it should be emphasized that more research is essential. Women have a longer average life expectancy than do men. For this reason there are more women than men in retirement and more widows than widowers. This too may have an effect upon both the position and perceptions of women in relation to their retirement.

The remainder of the thesis will deal specifically with the subgroup of working women. This subgroup was chosen in order to more directly "fit" into the meaning of retirement as defined within both the societal context and the retirement literature. A study was organized therefore which included 20 women over the age of fifty, all participating within the labour market on either a full-time or part-time basis. The methodology of this study will be examined within the next chapter.

The meaning of retirement has now been developed within both the societal context and the retirement research and literature. This has provided a broad framework which positions retirement in the society and thereby gives an indication of its purpose and value to society. It does, as well, show the possible effects of retirement upon a generalized individual. To gain a better understanding of how retirement is perceived or experienced by any given individual within the society it is necessary to examine a small segment of the larger population. The need for research to be conducted with specific sub-groups was examined in chapter three. The particular situation of women in relation to retirement has also been developed previously. Furthermore, women who are now working in the labour market, yet close enough to retirement to anticipate its onset provide a most suitable subgroup for study.

These women have not yet experienced retirement. They are still largely dependent upon the societal definition of the phenomenon, gained through the processes of socialization and communication. Then too, during this pre-retirement period of their lives they are likely to be actively seeking to understand retirement in relation to its potential effect upon their lives. This is an on-going process, the development of which must affect both the personal psychological and the social reality of the individual. Communication therefore serves to help tie each individual more firmly into the society through interaction with others and with the society as a whole.

It is a different and specific type of communication which is utilized to transfer meaning within the organized study. In this case, it is carried out by means of a consciously chosen methodology, the selection of which is dependent upon the goals of the study, and the attitudes and perspectives of the researcher.

(a) Purpose

A preliminary study was initiated which included twenty women, all actively participating in the labour market on either a full or part-time basis. The minimum age for the study was set at fifty years so that all of the subjects would be within a limited number of years from retirement. The purpose of the research was to examine the perceptions and attitudes of working women in relation to their own retirement. It was intended therefore to use this as a method by which to add to the limited information and, whenever possible, to identify variables pertinent to women and retirement. As the study was of a preliminary and descriptive nature, formal hypotheses were not introduced. In light of the information provided within the societal context, and the retirement literature, however, two general statements were formulated regarding the expected results of the research. The statements predicted that the women would perceive retirement: (1.) as a potential concern in their lives, but that (2.) the degree of concern would vary greatly among the individuals. The first statement is based upon three major points. The first point relates to the financial situation of a goodly percentage

of people in the retired segment of the population and, in particular, to the even more negative financial position of women within this segment of the population. The second point emphasizes the longer average life expectancy of women, with its attendant increase in the number of women relative to men within the retired population, the experience of widowhood for many women, and the depressing effect upon yearly income from work-related pensions. The final point deals with the societal stereotypes and the possibility that there is indeed a more negative connotation to being old and female than there is to being old and male. The second statement, however, rests upon recent indications within both the male and female retirement research that there is a broad variety of reactions to retirement. Streib and Schneider, 1971, also pointed out that women showed more variance in their attitudes than did men (p. 131). This may be dependent upon differing perceptions of social reality and/or upon individual differences.

(b) Subjects

The subjects included a total of 22 women, two within the pre-test interviews, and the remaining twenty within the study itself. Their ages ranged from 51 years to 73 years. Their socioeconomic status as defined by their occupations fall within the following categories: 25% in managerial/supervisory positions (with one woman owning as well as managing her own company); 55% in white collar positions including teaching, counselling and a variety of office work; and 20% in blue collar positions including laundry, cafeteria, janitorial and housekeeping work. Two of

these classifications are deceptive as in both cases the women are classified within the category of white collar workers but are married to men who hold high level managerial jobs. Seventy percent of the women in the study are employed on a full-time basis. The remaining 30% of the women are part-time employees, their hours ranging from three days to twelve hours of work each week. Not all of these part-time employees are satisfied with the limited number of hours which they are employed. (See Table VII, page 96)

(c) Design

The research was organized as a preliminary descriptive study due to the limited amount of empirical information which is available regarding this specific sub-group (and in relation to women and retirement in general). The size of the study was limited but the analysis, which was of a qualitative nature, was carried out in some depth. The study was organized in this manner in an attempt to identify variables or relevant areas for future study.

The study design focused upon interviews which were carried out from late January to mid-March, 1981. The researcher interviewed each of the women individually and all but one of the interviews were taped. The atmosphere and environment of the interviews were set up to be as informal and relaxing as possible but partial control was maintained by the use of an interview guide. (See Table VI, page 83) This guide ensured that specific

(Introduction; reason for the study and the interview; confidentiality of the interview and ensuing material; request for permission to tape.)

Marital Status: Married _____, Widowed _____, Divorced _____,
Single _____.

If widowed or divorced, for how many years _____.

Any children _____ If so, do they live in area _____.

Type of work _____ Full or part-time _____.

If part-time, how many hours a week _____.

Worked for _____ years for present organization.

Type of organization: Government _____, Private industry _____,
Other _____.

Mandatory retirement: Yes _____, No _____.

Do you plan to retire early: Yes _____, No _____.

Approximate number of years to retirement: _____.

Age range: 50-53 _____, 54-59 _____, 60-65 _____, over 65 _____

Do you own _____ or rent _____ a house _____, apartment _____
or _____.

Do you live alone: Yes _____, No _____.

Are you enrolled in a company pension: Yes _____, No _____.

Salary range:* Less than \$7,000 _____, \$7,000-\$11,999 _____,
\$12,000-\$16,999 _____, \$17,000-\$24,999 _____, \$25,000 or over
_____.

Are you saving toward retirement: Yes _____, No _____.

Do you have a RRSP: Yes _____, No _____.

General Areas of Interest: (in terms of now and in retirement)

Financial

Living Arrangements/Housing

Health: exercise and diet

Leisure

Relationships/Socializing: implications of longer average life
expectancy of women

Overall: How do you feel about your retirement?

* Based on: retirement income as approximately 70% of working
income (.70 X \$7,000 = \$4,900 re GIS minimum salary \$4,632 for
an unattached individual and .70 X \$17,000 = \$11,900 for a couple
- July 1980).

core questions and questions relating to general areas of interest were presented in a similar manner and order within each interview. Two pre-test interviews had been conducted previous to the study as well, with subjects who had similar characteristics to those within the study itself. The pre-testing had provided the researcher with an opportunity to practice the actual format as set out in the guide and then to discuss the format with the interviewees. This led to some modification of the questions within the guide. When each interview was completed, it was transcribed in full and analyzed in relation to the specific questions and areas of interest. Later, when all of the interviews had been completed, the researcher once again analyzed the material. This time she attempted to find new categories within the material itself.

Before examining further aspects of the research design it is useful to consider some definitions. The meaning of retirement as it was used in relation to the study developed from the overall perspective of the societal context and the retirement literature. Within this perspective, retirement involves: the end of a major role, that of labour market participant; the onset of a pension or pensions; a chronological age which is generally 65 within this society; a potential for crisis or major concern with regard to loss and ambiguity; and being stereotyped as old, non-productive and/or dependent. Both crisis and concern need to be explained from a similar perspective. Crisis is often used in a pejorative manner though, as Sheehy has pointed out, it can be either a time of "increased vulnerability" or of

heightened potential (1976, pp. 19 and 23). Within the retirement literature it is generally considered to be a period of disruption which will have varying degrees of negative consequences for the individual. Concern too is usually defined in a negative manner but perceived to be of a less serious nature than crisis. Webster's Seventh New Collegiate Dictionary defines concern as "a state of uncertainty and apprehension" (1970, p. 172). In the retirement literature, however, it is related to the loss of the work role. In relation to the study, concern is particularly important as the "areas of interest" used within the interviews were based upon the "areas of concern" or areas of potential problems at retirement, which are normally covered within pre-retirement planning courses. (For example, see Lynch and Riddell, *Pre-Retirement Education: A Multi Group Discussion Approach*, 1979). In the present study the areas were referred to as "areas of interest" or of importance to the life of the individual due to the generally negative connotations of the word "concern".

The interview was organized so that a number of specific questions were asked initially, thereby providing a basic core of information in relation to each subject. (See Table VI, Page 83) These were followed by the introduction of five major areas of interest within the lives of each woman, both now and in retirement. These areas were mentioned within all of the interviews in as similar a manner and sequence as possible. The time allowed for each woman to discuss each area, however, was not limited nor was it structured unless they strayed from the topic in

question. The factor which was of major importance in relation to the material gained in the interviews was the amount of concern indicated with regard to the upcoming retirement. This may be considered as the dependent variable. The measurement of such concern was subjectively assessed in relation to two sources of information. The first included an analysis of how the women perceived their present and future situations in terms of the more objective information available: sex, age, marital status, occupation (as well as whether this was full or part-time), salary range, pension(s), savings, and if they owned or rented their living accommodation. The second source of information dealt with specific or overall changes in the way in which the areas of interest were perceived now and in retirement. The independent variables may be generally described with regard to the objective characteristics of the subjects chosen, as well as the selection of the areas of interest and their presentation to the subjects.

The subjects within the study were not randomly selected as the researcher had limited means by which to gain access to such a group of women. The emphasis which is placed upon both random selection and the use of a larger sample population is based upon the need to be able to generalize from the information gained in the research to the larger relevant population. The question which is raised relates to whether or not sufficient typical empirical evidence has been gained from the sub-group to allow accurate inferences to be made to the larger population from which it is drawn. This cannot be assumed for a group as small and nonrandomly selected as the one used in the study. As

Manheim and Simon have indicated, however, it is better to use a non-probability sample than none (though they suggest that the term "sample" not be used) (1977, pp. 273-274). It was possible to gain some idea of the generalizability of this group within the parameters which had been set to modify the problem. All of the subjects were female, fell within a particular age range, and were employed in the labour market. It was possible, therefore, to compare this group with population statistics pertaining to as similar a segment of the population as could be found. The format and length of the interviews as well as the depth of the analysis were chosen too with the non-randomness of the group in mind. As John Lofland points out, the number of interviews chosen in relation to a specific study depends on the decision made regarding "breadth for depth". Intensive qualitative studies will not utilize as large a number of individuals (1971, p. 91). The women were therefore selected in terms of their availability to the researcher: people she knew or that friends or acquaintances knew and, in a number of cases, women who had been suggested by those already interviewed. The researcher was usually introduced to the individuals and, in all but two instances, those contacted agreed to participate. The two who did not wish to be included said they were not interested and, in one case, the woman stated that she had been involved in a previous study within which the confidentiality of her information had been misused.

(d) Materials

This section will primarily emphasize the materials of the study: the setting and taping of the interviews, the interviewer, and the interview itself as a methodological tool. It is not possible, however, to completely omit design from the materials section.

In all but one case the interviews were set up either at the home or the office of the woman to be interviewed, that is, at the place and time convenient to her. This provided an environment to which the subject was accustomed. It also allowed the researcher to enter the world of the individual whom she wished to describe (Denzin, 1970, p. 3). The home was the initial choice of the researcher and it provided more clues for her, for example, in relation to the subject's socioeconomic status or interests and hobbies. The home was assumed to be the setting within which the subject would feel most relaxed. This is important to the development of an atmosphere within the interview which is conducive to the subject's being open and frank.

The interviews were taped in all but one case. At the beginning of each interview the researcher asked if she might be allowed to tape the interview. She explained that the taping provided her with more freedom to consider the information made available by the subject and, later, to more accurately reproduce that information for her analysis of the study. Lofland explains the value of taping interviews so that the interviewer is freed to listen attentively to the interviewee (1971, p. 89). Taping

of these interviews did allow the interviewer to listen and to watch the subjects for non verbal behaviours which accompanied their verbal answers. Appropriate questions could then be asked in relation to the additional information gained. Only in one case was the interview not taped. That particular session was carried out in a restaurant, as it was the location which the subject chose as most convenient for her. The researcher elected not to ask permission to tape within such a public place. She did, however, take detailed notes during the interview.

The researcher acted as interviewer within the study. Her characteristics are as follows: female, age 40, with the majority of her past interview experience gained within the employment sector of the business world. It is possible that some bias developed which was not readily obvious due to there being only one interviewer. Bias as defined by Kahn and Cannell can be "any unplanned or unwanted interaction in the interview situation." (1962, p. 195) The researcher, therefore, attempted to limit the amount of bias in relation to both the location of the interview and her appearance. As previously described, the setting of each interview was within a location familiar to the subject rather than the interviewer. Furthermore, the interviewer attempted to dress and behave in what she considered an appropriate manner for the situation where she would be conducting the interview. As well, she attempted to analyze her own biases and attitudes in relation to the subject matter and to view the area from the perspective of the person interviewed whenever possible.

The interview was used as the empirical tool for this study. It provided a method by which to gain an understanding of the perceptions and attitudes of working women in relation to retirement. The interview is described by Lofland, as a "guided conversation" which provides access to "narrative or accounts in the person's own terms" (1971, p. 81). In terms of developing the definition of an area such as retirement, Clyde Hendrick points out that the sharing of experience through the perceptions of individuals facilitates the transfer of meaning (1977, p. 76). It provides access to the world of the individual by means of a symbolic interactionist approach, relying upon shared meaning through the use of language to gain the perspective of another individual or other individuals (Himelfarb and Richardson, 1979, p. 16). Within the study each subject was encouraged to provide information of both the factual and attitudinal variety.

Selltiz, Wrightsman and Cook explain the use of closed-ended questions where clear-cut or factual information is wanted and of open-ended questions for free response "when the interest of the research lies in the exploration of a process or of the individual's formation of an issue." (1976, pp. 312 and 316) Such an approach was utilized in order to gain access to a broad variety of information. Perceptions and attitudes, which require the use of open-ended questions, need to be explored briefly now.

The general survey questionnaire or interview approach is thought to be attitude research. This study may also be considered to fall within those parameters. Attitudes have been

described in many different ways but the definition provided by Milton Rokeach will prove helpful in this case: attitudes are "the relatively enduring organization of beliefs about an object or situation predisposing one to respond in some preferential manner." (1975, p. 464) What the study deals with, in actual fact, are the spoken opinions of the individual's perceptions rather than the more deep-seated and enduring attitudes. This is a difficult area to consider for each individual can have differing opinions regarding an attitude. In relation to retirement, that individual may have firm attitudes based upon her past experience and her social reality. Retirement may be, for example, several years in the future so that her perception of it has not become well defined. She may, on the other hand, be retiring very shortly and her perceptions of the situation may be in a state of radical change. A further problem relates to the question of the actual connection between perceptions, opinions and attitudes, and behaviour. What this research provides therefore is a development of the meaning of retirement as reported verbally by these particular subjects.

Transcription of all interview tapes, as well as the handwritten notes from the one interview which was not taped, was carried out by the researcher. Each interview was transcribed in full and any points which occurred to the researcher during this process were pencilled into the margin. Lofland indicates the value of the interviewer transcribing the tapes. This requires the interviewer to study each interview anew, and stimulates analysis of the material and the development of new questions

(1971, pp. 90-91). Average transcription time for each interview was approximately eight hours. (The average interview time was approximately one hour.) The process did, in fact, bring to light or help clarify a number of points from the interviews. An interesting factor here is the increased relevance of the non-verbal aspects relating to the use of the voice. The value of the transcription of tapes by the interviewer who is also the researcher is a positive if time-consuming one and this is true particularly when the tapes are transcribed soon after the interview.

The analysis of the material itself involved two separate steps. The first step began with the collection of the answers to the specific questions and progressed to the grouping of material as it related to each general area of interest covered within the interview. The open-ended questions and the general areas were much more difficult to analyze into specific categories than were the closed-ended questions. However, the library research within the area of retirement at all levels, that is, societal to individual, served as a background fund of information which clarified some of this information. The second step involved the reprocessing of the material, going through it once again and this time attempting not to look for previously suggested categories. Matthews explains this in terms of putting together the bits that appear alike or have some relationship, in order to gain some new strategies (1979, p. 30). It is a variation of the grounded theory approach of Glaser and Strauss, 1967. Glaser and Strauss proposed that the material from the research

be analyzed so that categories grow from the material. It is only at that point, they suggest, that the related information and library research of the area should be carried out. In this case, however, the literature of the area had already been researched and the material from the study scanned in relation to specific categories. In spite of this, by reconsidering the material in search of themes which might appear from the material itself, it was possible constructively to use the idea of grounded theory to utilize more fully the information gained from the interviews.

The first portion of the analysis was that of data selection. The grounded theory approach, however, allows for data generation which can aid in the development of categories which actually fit the specific area (Glaser and Strauss, 1967, p. 37). The new categories can then be viewed in conjunction with the literature as a whole. Such an approach can lead to the evolution of new information and ideas. At this time, many of the assumptions of the retirement area relate to men and retirement. It may well be that new approaches, tailored to women and retirement, will come from information which the women themselves are able to provide. Whichever the source, that is, the selection or generation of new data, it is this type of material which may serve as the basis for future research within the area.

(e) Procedure

Each interview was initiated with a brief explanation

of why the study had been set up and how the interview was to be organized. In relation to the first point, the researcher pointed out that very little information was available at this time regarding women and retirement. The confidentiality of all information gained within the interview was explained. Each interview was given a number (which the researcher then placed at the top of a sheet of paper which she had in front of her). All material relating to that interview would then be designated by that number with the name of the subject available only within the card index of the researcher. Permission was then requested for the use of the taperecorder during the interview itself. It was only at this point that the actual interview could commence.

The explanation for the study, the issue of confidentiality, and an overview of how the session is to progress are all pertinent factors. It is important therefore to present these factors in an open and frank manner, inviting any questions or comments which the subject may have. It is also very pertinent to set the tone of the interview at the very beginning. The development of rapport between the interviewer and the interviewee allows the interviewee to feel at ease and to trust that her disclosures will be dealt with in a confidential manner. Truthfulness on the part of the interviewer, and particularly on the part of the researcher who is interviewer, is of prime importance.

CHAPTER V - RESULTS OF THE STUDY

This chapter will examine the interview material, placing special emphasis upon the statements which guided the study. The statements predicted that women would perceive their retirement (1) as a potential concern in their lives but that (2) the degree of concern would vary greatly among the individuals. The material itself will be presented in three sections. The answers to the specific questions will be set out within the first section, the areas of interest examined within the second, and the results of the grounded theory analysis provided within the third. Results as they relate to the guiding statements will be indicated where applicable throughout the chapter and briefly overviewed at the end of the chapter.

(a) The Specific Questions

The answers to the specific questions provide a basis upon which other information can be more clearly interpreted. The major results of the section are set out in Table VII on page 96. and will now be presented in more detail. (Though these results are often provided in the form of percentages, the size of the study group should be kept in mind.)

The ages of the women in the group ranged from 51 to 73 years, with 58.5 years as the average. Originally the study had been organized to include subjects who were 50 to 65 years of age, the latter chosen as the generally accepted age to retire.

TABLE VII - MAJOR RESULTS FROM SPECIFIC QUESTIONS SECTION

1	2	3	4	5	6	7	8	9	10	11
Age	Marital Status	No. of Children	Type of Work	Industry	Full or Part-Time Work	Salary Range	Years at Longest Job	Pension Self/Husband	Savings	Own or Rent Home
60	Single	0	Management - Nursing	Hospital	Full	≥\$25,000	35	Self	Yes	Rent
60	Married	0	Management	Government	Full	≥\$25,000	17	Self	Yes	Own
60	Single	0	Supervisor - Counsellor	Government	Full	≥\$25,000	16	Self	Some	Own
60	Married	2	Counsellor	Government	Full	≥\$25,000	21	Self/Husband	Yes	Own
56	Single	0	Nursing to Real Estate	Private	Full	≥\$25,000	40	-	Some	Own
57	Single	0	Company Owner	Private	Full	\$17,000-\$24,999	24	-	Yes	Own
51	Divorced	0	Supervisor	Private	Full	\$17,000-\$24,999	8	Self	Yes	Rent
61	Married	8	Counsellor	Government	Full	\$17,000-\$24,999	11	Self/Husband	Yes	Own
53	Married	0	Senior Secretary	Private	Full	\$17,000-\$24,999	16	Self/Husband	Yes	Own
55	Married	5	Stenographer	Private	Full	\$17,000-\$24,999	13	Husband	Yes	Own
54	Married	3	Clerical	Government	Full	\$12,000-\$16,999	7	Self/Husband	Yes	Own
60	Divorced	3	Cafeteria	Hospital	Full	\$12,000-\$16,999	10	-	No	Rent
53	Married	5	Janitorial	Private	Full	\$12,000-\$16,999	10	Husband	Yes	Own
63	Widowed	3	Teacher	Government	Part	\$12,000-\$16,999	7	-	Yes	Own
58	Widowed	2	Laundry	Hospital	Part	\$12,000-\$16,999	6	-	Yes	Rent
51	Married	1	Stenographer	Government	Full	\$ 7,000-\$11,999	21	Self/Husband	Yes	Own
53	Divorced	3	Sales	Private	Part	\$ 7,000-\$11,999	17	-	Yes	Rent
70	Widowed	0	Counsellor	Private	Part	\$ 7,000-\$11,999	19	Self**	Yes	Rent
73	Divorced	1	Accounting	Private	Part	\$ 7,000-\$11,999	30	-	Yes	Own
61	Married	5	Home/Child Care	Private	Part	≤\$ 7,000	10	-	Some	Own

* Ceiling for Canada Pension Plan maximum contributions: 1980 = \$12,100 and 1981 = \$14,700

** Had "retired" from government job at age 65 with pension

Two of the subjects were retained in the study, however, though their ages fell beyond this upper limit. They continued to be involved in the labour market, both on a part-time basis, and planned to "retire" at a future time.

The marital status within the group can be broken down as follows: 45% married, 20% single, 20% widowed and 15% divorced. Of those who were widowed, two had experienced the death of their husbands approximately two years ago, and one 24 years ago. Of those who were divorced, all had been "unattached" for a number of years and two of the four initially said they were single. Sixty percent of the subjects have had children. In only two cases were any of the children still living at home. The majority of the adult offspring, however, do live within the lower mainland area.

A number of the questions related to the work situation of the subjects. Their range of work was very broad overall. Twenty-five percent of the group had extensive career training: one with a degree in home economics, two in nursing and two in teaching. Three of these women had university degrees. One obtained her degree when working at her own profession, while another had completed her degree when her family was grown. Three of the five women were no longer involved in work related to their career training: one was in management in an area different to her training, one had moved into real estate sales, and one worked in a clerical position. Of the remainder of the group six had specific training in secretarial or accounting areas, four had gained counselling skills on the job, and five worked in

areas generally considered to be "unskilled". Two women had acquired basic accounting skills of late and another was extending her accounting skills. Three of the "unskilled" positions required hard physical work and/or long hours of standing.

Another breakdown by type of work relates to whether it is in government, private industry, or other (this last category includes organizations such as hospitals which are difficult to classify as either government or private). Thirty-five percent of the subjects work for some level of government, 50% in the private sector, and 15% within the hospital system. One of the women in the private sector owns and manages her own company.

Within the group 70% work on a full-time basis. The remaining 30% work part-time: one approximately one-third time, two at half time and three for three days each week. Two of the women working on a part-time basis indicated their desire for more work.

Another question relating to the work situation dealt with the length of time at the present organization. Though they did provide this information, most of the women seemed to prefer to answer in relation to the longest position held. The stress of the question was therefore changed. The average of the group for the longest position held was just under 17 years. The breakdown is shown on the following page.

TABLE VIII - DURATION OF EMPLOYMENT WITH
SAME EMPLOYER

<u>Years of Employment</u>	<u>Percentage Breakdown</u>
0 - 4	-
5 - 9	20
10 - 14	25
15 - 19	25
20 - 24	15
25+	<u>15</u>
	100

The next three questions directly examined the area of retirement. In most cases mandatory retirement was dealt with in a straightforward manner. Sixty percent of the subjects knew that retirement was mandatory in their organization at age 65, and one of the women who was now past the age of 65 had been retired at this age. Most of the other subjects believed that they would have to retire by age 65 at the latest but did not know what the regulations might be or the source from which such regulations might originate.

The preferred age of retirement tended to vary. Forty percent of the subjects stated that they would like to retire at age 65. Of these, one woman said she would enjoy working to this age, two felt they would need the money, and one qualified her statement in terms of retiring with her husband if he should retire before she turned 65 (he was older than she was). Two of the group were well past age 65, one looking forward to imminent "retirement" at age 73 and the other firmly ensconced in a part-time job. The latter said she had planned to retire from the work world at age 65. She had, however, been offered interesting

part-time work at that point. The remainder of the subjects spread their preferred retirement ages from as early as 55 to 60 years of age, to as late as 64 years. The majority of the women had selected age 60 as the point for retiring but were presently extending this time limit: two gave financial reasons, while another two stated that their attitude was changing as they came closer to the specified age. One woman indicated a desire to change from full to part-time work in the near future.

The majority of the subjects reported that their homes were owned rather than rented. Sixty-five percent of the women owned the home in which they lived, either in their own right or with their husband. Of the 35% who paid rent, 30% lived in apartments and the other woman lived in her mother's house. One woman rented an apartment in the city, but also owned a home in the country. Of those who were home owners, 35% owned houses and 30% owned condominiums. All of the couples owned their homes. In most cases this meant outright ownership. In a few cases it was mentioned that only a small amount was left to pay on the mortgage and this amount at so low a rate of interest that early payment would not be sensible. Two of the subjects reported ownership of a "cottage" and one of land outside the city. One woman owned a second condominium in the city.

Thirty percent of the women lived alone and 45% lived with their husbands. In two of the latter cases, a child or children still resided in the home and in one case a boarder was present. A further two women reported having a roomer or boarder. Two of the three women who did so said it was for financial

reasons. The third woman, however, also mentioned the pleasure of having someone else share her large family home now that her husband had died and the children grown. Three of the women lived with their mothers. A distinction was made here as the mothers lived with two of the women and another woman had returned to live with her mother. The mothers in all cases were in their eighties.

Another set of questions related to salary, private pension in retirement and personal savings for retirement. The salary ranges were set in relation to two factors. The first of these assumes that after retirement the individual's income will be approximately 70% of the pre-retirement income. This is a formula which has been used within the general area of retirement and relates to a male with a family home which is all but paid for before retirement. (It is a formula that was used, for example, by James Rogers on behalf of his annuity firm for Retirement Financial Preparation lectures, 1980.) The second factor involves the minimum yearly income as set for maximum Guaranteed Income Supplement as of July, 1980. (See Table VI, page 83)

The salary range for the subjects is set out below.

TABLE IX - BREAKDOWN OF SALARY RANGE FOR THE GROUP

<u>Salary Range</u>	<u>Percentage in Each Group</u>
>\$25,000	25
\$17,000 - \$24,999	25
\$12,000 - \$16,999	25
\$ 7,000 - \$11,999	20
< \$ 7,000	5
	<u>100</u>

The salaries of all but one of the subjects who are single are to be found within the highest category. The exception is found within the second highest category. The salaries of all of the part-time workers are within the lowest three categories. Those of the subjects who are widowed and all but one of those who are divorced are within the lower two categories. Most of the women who have had children are within the lowest salary ranges as well.

The next question relates to the enrolment of the subjects within a company pension. Fifty percent of the subjects have private pensions, and 25% of these women indicate that their husbands are covered by a company pension as well. Another two women have no such pension themselves but their husbands do. Forty percent of the subjects have no private pension coverage. All women who work for the government have pensions. This group includes the one woman over the age of 65 who is presently working part-time but who has a government pension from her previous full-time employment. All other part-time workers have no work-related pension coverage. One of the women is self-employed, but of the remainder who are employed full-time in private industry only 25% are covered by a company pension.

All but one subject answered in the affirmative to saving toward retirement. Three of these women added information to the effect that the savings were limited, and further information from a number of the other women appeared to indicate that their savings were also somewhat limited. Sixty-five percent reported

that they had Registered Retirement Savings Plans and, while one woman did not, she explained that her husband did.

(b) The Areas of Interest

The second section of this chapter, and of the interview itself, deals with the general areas of interest within the lives of the subjects both now and in retirement. These are: financial, living arrangements and housing, health, leisure, and relationships. They are the major concerns chosen from research carried out on individuals who face retirement. The final question of the interview, relating to the overall attitudes of each individual to her own retirement, will also be presented here.

The specific questions which were examined in the first section involved a number of points closely related to the financial area. The financial results therefore can be obtained from that portion as well as the information included at this point. The areas pertaining to the financial and to living arrangements showed a great deal of overlap. Inflation and housing were recurring themes. Fifty percent of the subjects referred to inflation as a concern in terms of their financial position in retirement. The comment, "with inflation you kind of wonder what's going to happen to your money." typifies this feeling of unease and the "vagueness" which the idea of inflation seemed to create. Twenty percent of the women pointed to inflation as a reason for deferring an originally considered date for retirement. This relates directly to the first statement which guided the research,

that is, that women would perceive their retirement as a potential concern. The fact that government pensions do not begin until age 65 was mentioned in this connection, as well as increasing prices and general costs.

Owning a home was observed to be a stabilizer in terms of the future, a way of keeping up with the increased cost of living. Thirty-five percent of the women mentioned the fact that the house or property which they owned was appreciating, though some saw the cost of upkeep as a potential problem in retirement. In relation to this last point, four women pointed out the tax deferral benefits which would become available at retirement. Looking at the situation from a different point of view, three of the six women renters noted the cost of not owning their own homes. One of the women had just become a homeowner, purchasing a condominium unit, with retirement security in mind, and two of the renters were seriously considering co-operative housing for the same reason. (One of the latter was planning to move into this type of housing within six months.) This further indicates that retirement is perceived to be a time of concern in relation to the financial situation of individuals. It also points out the type of actions to which such perceptions may lead.

Living arrangements and housing appeared to be a pertinent issue to the subject for a variety of reasons. Some of the most frequently mentioned points were: "a place where I can do as I please", have freedom and independence, and do some gardening. As well, it is a place which is familiar, comfortable and

"home". The "handy" aspects of the location of their living accommodation was explored by both homeowners and renters. Sixty percent said that they would stay in their home as long as possible, while 30% said they planned to move at or near the time of their retirement. The latter mentioned specific types of places, for example, to a co-operative, condominium, country place, or smaller house or apartment. Two of the women had no idea what they would do in the future. Two married women pointed out the difficulty of one spouse wishing to change the type of residence while the other did not. For example, the husband liked to garden so he would rather keep the house. The wife, however, might like a smaller place which required less housecleaning so would prefer to move.

Two other topic areas which indicated a good deal of overlap were those of health and leisure. Seventy percent of the subjects perceived themselves to be in good health, another two said they generally had been but were not at present, and 20% felt their health was poor. The health problems which were mentioned included arthritis, migraine headaches, high blood pressure and, in one case, surgery. Arthritis affected 20% of the women. Three of the subjects mentioned too much smoking as a precipitator of problems (but were not willing to give up smoking). Three other women attributed much of their good health to sleeping well and four women mentioned that they had less energy now than they have had in the past. As one woman said: "I don't think I have the energy of a 35 year old." Most of the subjects pointed out the overall importance of good health. Those women who carried

out physically difficult work indicated the particular importance of their ability to continue working. The maintenance of good health was explained by a number of the women to be basic to all future plans.

Diet and exercise were sub-topics in this area. Fifty-five percent of the subjects mentioned that they were overweight but two of these added that it was not a problem. Thirty percent of the women believed that they ate balanced diets, and moderation in eating habits was mentioned as being important. Thirty percent noted a particular liking for vegetables and fruit, and while 40% of the women mentioned sweets: four felt they ate too many and four stressed the point that they did not eat sweets. Exercise was often perceived in relation to both health and leisure. In terms of health, walking was the exercise most frequently discussed. Forty-five percent of the subjects walk regularly for exercise, at least three of these noted a recent walk around Stanley Park. Other women "used" to exercise in this manner, do so "in good weather", or "plan to" in retirement. Hiking, bicycling, stretching exercises, yoga and swimming were also listed as present activities. Two, three or four women were involved in each of these forms of exercise, while some of these women carried out more than one form of the exercises. Twenty percent of the women mentioned that they do the outdoor exercises "when weather permits" and three women noted that they "should do more". Retirement was referred to as a potential concern if health were not maintained. The relevance of a good diet and of some exercise program was expressed by a number of the subjects.

A broad variety of leisure activities were outlined by the women. Walking and travel were each mentioned by 60% of the group and reading by 50%. Television was a leisure past-time for 45% of the subjects and a further 20% admitted to "some" television viewing, often while doing something else. Next in terms of popular leisure activities come: bridge (one woman playing five times a week), gardening (two do it though they hate it), knitting (one does this for leisure and for pay), needlework, sewing, taking courses, dancing and attending live theatre. According to 50% of the women, a major problem in relation to leisure activities is the fact that presently there is a lack of time. Twenty-five percent mentioned that they had only the weekends in which to do housework so that cut down on their leisure time. Twenty-five percent of the subjects also mentioned lack of energy once again in this respect.

✓ In retirement 60% of the group plan to do more travelling, 30% will do volunteer work, and 30% will take a variety of courses. In general the women looked forward to doing more of or relearning to do things they do or have done, as well as learning some new activities. Suggested activities were: swimming, golf, skating, hiking, walking, handcrafts, gardening, bridge, cooking and painting. One mentioned taking a course in carpentry. There were some reservations in terms of leisure activities in retirement. Travel was planned by many but cautions were also noted in relation to these plans. As one woman said: "It's a shame when people put off travel until they're retired." Some reasons for this view as given by a number of the subjects included: rising

inflation and costs "going out of reach", unable to "put up with" as much as used to, travelling becoming too complex now, and people not as well when older: "even to sore feet and the steps getting steeper". Twenty percent of the subjects noted that their husbands were not interested in doing some of the things they themselves would like to do, for example, going to church, travelling or meeting and being sociable with new people. One woman was gaining an idea of retirement leisure in terms of her husband's retirement activities. She was concerned as he was spending too much time watching television and had started "talking in the past tense". Another woman was aware of many leisure activities which one could do in retirement but wanted to find something which would have some real meaning rather than filling in time.

The last area of interest was that of relationships and socializing. A sub-topic in this area related to the concept of women's longer life expectancy. Married and widowed women provided a wide variety of comments regarding the relationship with the spouse. The widows explained their married years as good years and the relationship with the spouse as one with a good friend. The perceptions of the married women, on the other hand, ranged from those who enjoyed doing a great deal with the spouse to those who had little to do with him (for a variety of reasons but the women reported it was due primarily to differences in interests or in personality). Mothers tended to mention either the potential for missing children as they left the home or the need to have some regular contact with adult offspring, as

well as with grandchildren when that was applicable. In fact, 40% of the subjects discussed the importance of family reunions and the need to take regular trips to visit their own relatives. Some of these trips were taken even though they were heavy financial burdens to the women. Two of the women indicated a general lack of ability to depend upon their families. Another interesting point in relation to family relationships was that 25% of the women have or have had their mother living with them: three of these women were single, one divorced and one married.

The material on relationships in general can be classified in terms of old and new friendships, work cohorts, and single and couple friendships. Many of the women tended to ask and define "what is a friend". Generally the definition included being there when needed, that is, dependability, as well as being someone whom they had met when they were "younger and more involved". They had met old friends through: work, church activities, bridge groups, the children's activities, and husband's old group or his military friends. Some of the women also pointed out the need for developing new friends at this time in their lives: one couple had just joined the legion, as had one of the "unattached" women; one woman had bought a condominium and was making new friends within that development; one had joined the natural history society; and one widow was creating a new social world through her job and the cultivation of others in similar circumstances within her apartment building. Thirty-five percent of the women said they were friendly with co-workers; two subjects preferred not to be, and one felt that you have to "put up" with

many of the people in the work situation. One professional woman who was about to retire pointed out that "not as many people know you as used to". Another woman noticed there were fewer in her age bracket so she socialized less at work. A third woman explained that friends who had retired were losing contact and did not know the new people at work. This seemed to her to be an indication of the need to develop new friendships in preparation for retirement.

Single and couple friendships were discussed. A few of the "unattached" women pointed out the need to take care when spending a good deal of time with couples. One woman explained that the "wives all know me and know I'm no house/home breaker". Two other of the "unattached" women spent time playing bridge with couples but were very comfortable. The fact that more of their relationships were now with couples or with other women was reported to be the norm. One woman put it this way: "let's be very honest about it, it would be nice to have a nice male friend to go on dates with, but you see I don't really want somebody else's husband, and there aren't very many that aren't." One woman indicated her amazement after attending a church affair with an older friend: all in attendance had been women and most of them were widows.

A variety of reactions were given in relation to the idea of women living longer than men. In general, most of the women said they had considered this in relation to their own lives. Some drew attention to having seen more older women than

men at a dance group or on trips. Twenty percent of the subjects made comments about the custom of men marrying younger women. One of these women said that she thought it should be a norm that older women married younger men. Two of the women were presently married to men slightly younger than themselves.

The death of the spouse had also been considered by the majority of the subjects who were presently married. Three of the women were already widowed. The majority of married women felt that they would be able to cope with the situation should it arise. There was a variety of attitudes to this subject. One woman felt that women in general cope with this type of situation better than do men. Another woman said that she could deal with the death of the spouse better than her husband. Two women gave complicated answers, referring to some desire to experience life on their own, as well as a realization of the potential for loneliness. Two of the subjects also brought up the issue of their fears in relation to their own deaths.

Plans for retirement did, in most cases, involve the need to increase socializing activities with relatives and old friends, as well as developing new friends. One woman said, "I think I really have to be with people". Of the married subjects, two felt that socializing as a couple would continue much as it was at present; another two women pointed out that they also needed some isolation and privacy; two others said that they and their husbands should increase their friendships but probably would not do so. A few of the subjects commented on the fact that they had fewer close friends at this period in their lives

than when they were younger. Finally in relation to retirement, the issue of the husband and wife in the house was brought up by 20% of the women. They indicated reserve as to how that would work. One individual stated: "the two of us together, every day, day in, day out, seven days a week - I couldn't stand it!" Further, three references were made to two women in the same house: two were in relation to mother and daughter, and one in relation to two retired women friends.

The final question in the interview related to the overall attitude of the individual toward her retirement. The answers dealt with: when to retire, things to do, goals necessary, health in retirement, fears, planning and general definitions of retirement. Some of the topics have been mentioned previously but are pertinent to the general view of retirement. Continued independence seemed to be of importance to a number of people. Approximately 50% of the subjects felt that planning was necessary and that they were, in fact, doing some of this. Forty percent of the women made direct remarks about health in retirement, generally in terms of the hope that they would be able to look after themselves when "really old". Some of these remarks were positive but most of them indicated a more negative perspective. One woman has already instructed her doctor not to keep her alive "if the time comes". The perspective of potential concern with regard to health in retirement is evident here.

Consideration of the general definitions of retirement and of fears in relation to this period within the individual's

life should provide an overview of the question. The definitions ranged from a neutral view of retirement as no great change, to both negative and positive perspectives. The positive view related to time, particularly more time to do things which the subjects have always wanted to do. One woman enthusiastically explained: " I won't live long enough to do everything I've saved up to do." The negative aspect is more varied. Two subjects reacted to the word "retire" as a very negative word in itself. Other negative points related to: having nothing important to do (only hobbies), no timetable within which to act, the end of a career with a sense of redundancy involved, being in the house (particularly if the husband is there as well), no longer a part of something, poverty and loneliness (as seen in other people in retirement), and as ill health leading to death. The stress of age and the idea of age in relation to death was also considered from a number of perspectives. Some of these points were specifically referred to as fears. The predictions of both of the statements guiding the study are verified within this overview of the negative aspect of retirement. There was a broad variety of reactions to retirement among the subjects and even within a single interview there were differing views given. It is important to point out, however, that the overall perspective of retirement was not as negative as it might appear. The positive attitudes were less varied and therefore more easily presented while, as is obvious from the previous overview, the negative attitudes covered a broad assortment of points.

(c) The Grounded Theory

The third section of the chapter contains the generation of data and development of classifications and categories from the material itself, without the imposition of an outside framework. This section will be organized within two main categories: women's attitudes toward work and toward life in general. The latter will include social factors such as roles and also psychological factors such as personality. The perceptions of the subjects in relation to their ability to learn new skills and concepts, and to gain employment in retirement will also be considered.

The subject's attitudes toward work are many faceted. First of all, 45% of the subjects indicated enjoyment in the work itself. A woman in one of the most highly skilled jobs talked of her pride in her career and of plans for taking business courses in retirement. A subject who is involved in part-time accounting work had just learned a new variety of accounting and was very pleased with her ability in this area. Another subject who works as a janitor explained that she had to feel she was doing a first class job and to put her "heart in it". A woman, also in an unskilled position, pointed out with pride a special way by which she had worked out a new system for her work. Two within the group mentioned a prime time for being career oriented. For one of these women it was age 35, while for the other it was "30 or so":

...you're real geared up for the work force. You're looking ahead. You're planning on getting ahead.

Twenty percent of the subjects, on the other hand, indicated more negative attitudes toward their work: a "thankless" job, and not a career but just hit or miss work. One of these women explained that she had never wanted to work: "careers don't thrill me, work doesn't interest me."

The material indicates that the women in this group found work to be important for a number of reasons other than of itself. A primary reason for work was for the salary. Beyond that some of the subjects mentioned specific money-related issues. One woman, for example, had always worked because she needed the money to raise her children. Now that they were grown up she still uses the money to purchase nice things for them. Other women considered the money from differing points of view: as a stop gap to help out with the family expenses, or for the "little luxuries" such as hiring a grasscutter. Some noted side effects: the convenience of the place of work, long holidays or time off, and as a "place to go". A woman employed full-time but who had stayed home with her family for many years said that women who continued to remain in the home missed the stimulation of a job.

Work was further explained in relation to side effects as they related to the individual herself. Twenty percent of the subjects referred to work as a type of therapy: as "good medicine" or as the "best tonic" because it left little time to brood. Two of these individuals were referring specifically to the period after the death of their husbands. Three of the women indicated that work helps to keep a person younger in mind, more active, and "more broad minded". Other remarks point out that

work prevents a person from becoming overly dependent on friends, or that it allows one to hide behind the work rather than facing other personal problems.

There would appear to be socializing effects to working which are pertinent to these subjects. Forty percent of the women indicated that interaction with people through work was positive to them. One of the women specified making friends, another that it provided an opportunity to meet younger people, and a third that the people she met at work were "good to her". (The last woman had been widowed within the last two years and, previous to that time, she and her husband had had a very limited social network.)

Finally, the subjects considered work in relation to the perception of aging as they neared retirement. From the personal perspective, two of the women found they were now more tired than in the past. As one woman pointed out: "I'm dead after work". One woman who is involved in heavy work noted that: "If you were able to keep up you could just keep on working". How other people view women and aging in terms of work was an important issue for 35% of the subjects. Two of these women indicated age 50 as an arbitrary cut off for sales and waitressing jobs: "They don't seem to want you any more, once you hit that 50 mark." Another woman mentioned that she is "up against the market for people half my age." A woman in a fairly high level job stated that she will receive no consideration for other jobs in her organization because of her age. A professional woman echoed

these sentiments, observing that co-workers now tend to ignore her suggestions and relate her criticisms to age. Finally, there is the situation of the subject who upon turning 65 had to down-play her age in order to get more work: "immediately, it didn't matter what my capabilities were". Now, some years later, she has turned down the offer of a permanent job where she was hired as a part-time employee at age 66.

The second category may be considered under the general heading of attitude to life. It does, in fact, look at some of the attitudes and perceptions of these subjects in relation to social and to psychological factors. These factors include the cohort group of the women, their social roles, the importance of life patterns and their individual stance toward life.

Within the material it is possible to discern general references to the historical times within which these women have lived. A number of the subjects have referred to the Depression of the 1930s and to financial "hard times" in general. Often the comment was used as a way of explaining their own persistent attitudes toward the financial aspects of their lives. Their remarks varied from the very limited amounts of money available in their families as they grew up to the present feeling of one of the older women in the group that: "if I don't work I will starve to death". For another subject, having very limited finances has been her "bug bear" throughout life. There were also remarks made with regard to the women's role in relation to work and the family, within the context of the times: "In those days,

as soon as you got married you were automatically out of a job." In 45% of the interviews the women stated that their lives and/or their information could be of only little or limited interest. These remarks seemed to be of real concern to the woman involved. In one instance, the woman explained the remark in relation to her cohort group. She said that as a generation these are women who may feel they have little to offer.

Further consideration of social roles is indicated from a re-analysis of the material. Three of the subjects pinpointed a feeling of concern or conflict which they have experienced in their adult lives. As one of the women stated: "It's not enough to be a good mother"; the other women explained it in terms of the feeling of guilt involved in working rather than being with the family when they were needed. The importance of the role of mother was verbalized by 20% of the subjects in relation to: the feeling of loneliness as the children leave home, the ensuing emptiness of the home, the lack of stimulation of the youngsters being there, and the fear of adult offspring moving away from the nearby area. One woman, however, also indicated her disillusion in terms of not being able to depend on people other than her husband, and referring to her adult offspring in particular.

The roles of wife and mother also include the responsibility of the household and the actual work in keeping it up. Forty percent of the subjects in the group discussed this aspect. One woman said she felt comfortable about the housework. The other reactions were varied. One individual did not care for

this work but felt satisfaction in a job well done. Another woman felt she was not good at housework but loved her work at the office. One said: "I'd rather go lawnbowling than cut the grass to be truthful." Two of the group simply did not like housework and one woman felt that boys should be taught to do it as well as girls.

Selfishness and a need for independence were important within the material as well. Thirty-five percent of the subjects mentioned selfishness in terms of their present life. The fact that in many cases they are not presently called on to look after anyone other than themselves was referred to in this relation. One woman noted that she and her husband led a selfish life because there were, and had been, no children or parents for whom they were responsible. A woman who was widowed two years ago explained that she felt herself to be too selfish to consider potentially going through the agony of a second spouse's death. For one individual, doing things for others was the way by which she as well as others of her age or older could be less lonely. The need to be busy with other than purely personal pleasures may be a part of this. One woman who loves to read said: "I don't feel quite so guilty if I read and knit." Another woman pointed out that being busy at a personal pasttime during the day made her feel guilty when her husband came home from work.

Thirty-five percent of the subjects indicated that independence is of great value to them at this time. One of the women referred to financial independence in particular while the

idea of dependence with decreasing health and age was discussed by others (as mentioned in an earlier portion of this chapter).

A number of the members of the group brought up the concept of patterns which are taught or become ingrained early in life and remain with the individual throughout the duration of life. The importance of family training was a factor for 20% of the subjects. According to one woman, what you learn in childhood and adolescence and the example set in homelife "seem to form the basis of your habits". Another subject explained this in terms of early habits which continued through life. The comments of a third woman were in agreement but she cautioned that the health of an individual must be considered in relation to how they can cope in general. A fourth woman related this concept to her own situation: her plans for retirement might follow the pattern set with other plans she has had over the years but has not set in motion. One subject said that she had used this idea as a basis for rearing her own children. She explained her own lack of self-confidence as a young girl and her attempt to instill this quality in her children to help them in the coming years. For one woman the problems she had encountered over the years helped her "in later life to cope with things". Finally, one of the women overviewed the situation. Habits, she felt, are developed in our upbringing and those whom we meet who are "unhappy and discontented in their years of retirement were probably unhappy and discontented all during their working years as well."

The final factor to be dealt with under the general heading of attitude to life involves the overall differentiation with regard to the individual's stance toward life. It becomes evident in terms of comments which seem to reflect the interview as a whole. An example would be the woman who said: "I don't count on anything". She was also the person who had not planned the type of career she would have, nor come to terms with either the conflict of working while being a wife and mother, or with retirement. Some further examples may be illustrative. The woman who emphatically stated that "there's just no way that you can't make life pretty well what you want" was the same woman who had created her own company a number of years ago and developed it to the point where she can now sell the company and retire in comfort. Another woman who said that "when you have a problem, get down and deal with it" was an individual who had single-handedly raised three children by working at a variety of semi-skilled jobs. A woman who is still in the labour-market in her 70s said: "I'm interested and I'm happiest when I'm busy". The other woman who is also in her 70s and working remarked that "you take the good with the bad", but she added that she generally set up a variety of options. An example of these options would be the rhythmic exercises she has now begun to attend just in case she should reach the point when she is unable to carry on with her other activities.

Finally, the subjects' perceptions of their ability to learn new skills and concepts requires some attention, as well as their plans for work in retirement. Once again there is a great

breadth of reaction within the group but the majority seemed to be in agreement. They are interested in learning new things. One of the women had completed her university degree a few years ago, while three women had taken accounting courses within the span of the last three years. One woman who is planning to retire very shortly included the possibility of taking business courses which "just may" lead to some type of work activity in retirement. Otherwise, the variety of new courses in which the women are presently involved or plan to take up in retirement range from carpentry, photography and a broad variety of hobbies, to anthropology, sociology, swimming and specific physical fitness classes. A few of the women showed no interest in new activities, preferring to continue with those in which they are presently involved, and to give more time to these in retirement. Twenty percent of the subjects indicated that they were too old: to learn a new technique in relation to the work they have or had been doing (that is, to update skills to the new technology), to learn to drive, to change location of residence, or to travel.

The plans of the members of the group with regard to working in retirement can be considered in relation to paid employment and volunteer work. Fifty-five percent of the subjects indicated a desire for paid part-time employment in retirement. A number of these had apparently given some thought to the area in which they would be interested. Three of the women had already begun to organize their retirement work. Some of the women wished to continue in the line of work in which they were presently involved while others looked to new areas: food catering,

counter sales and, in one case, involvement in the organization of travel groups for the retired. Forty-five percent of the subjects indicated no desire for paid employment. Thirty percent of these women, however, were interested in doing some volunteer work: one woman felt that this was a means by which to repay society; two planned to utilize knowledge and skills which they had in order to help others; the final three wanted to do some volunteer work but not in the areas where they had spent time and effort over the past years. Volunteer work was mentioned in very negative terms by three other subjects. For some it would be something to do or a way to get out of the house (particularly if the spouse were always at home).

The results of the study have been presented as they relate to the specific questions and areas of interest within the interview, and to the grounded theory approach in relation to the material as a whole. It was within the areas of interest that the most direct references were found to the overall statements guiding the research. This is not surprising for these are the areas of concern taken from the literature and, in particular, from the pre-retirement planning courses mentioned therein. This will be mentioned again for the connection between degree of concern and planning behaviours is important, though not as yet clearly understood.

The major area of concern was centered about the financial aspects of retirement. Potential poor health too was seen

to be a relevant area of emphasis. Connected to health, and perhaps to the aspect of the individual aging over time, was some degree of worry as to the amount or type of activities which could still be carried out in retirement. The positive aspect here is the additional time in which to enjoy activities in retirement. The limitation is the continuing ability to do so. Some of the subjects indicated that watching others who are presently retired may lead to a degree of concern, so too may be the end of the work life for some of these women. The variety of points which are perceived as potential problems at or in retirement were discussed earlier (see page 113). The latitude of these potential problems is obviously varied, but so is the degree of concern as demonstrated through the comments of the subjects within the study.

The results which have been reported within this chapter will be further examined in chapter VI. They will be analyzed in terms of the relevant literature and of retirement within the larger societal context. In this chapter the focus has been placed upon the actual results of the study. In the following chapter the emphasis will be upon the meaning of the results and, particularly, upon whether the results are generalizable to the larger context of retirement. The limitations of this research will therefore be examined, as well as the relationship of the results to the societal context and the retirement literature.

CHAPTER VI - DISCUSSION

The results of the study as reported in the previous chapter can now be explored within the larger context of retirement. The emphasis will be placed upon the meaning of the findings in relation to relevant aspects of the societal context and the retirement literature. In order to carry out such an assessment, the results will be examined in light of the limitations of the research. The study group will be considered in terms both of its representative nature, and of those aspects which are not as representative. The study itself will be assessed in relation to the level of methodological design and the ability of that level of design to produce the desired results. The analysis will then focus upon the results of the sections dealing with the areas of interest and the grounded theory. Finally, the connection between the perception of potential concern and a behaviour such as planning will be examined.

(a) Limitations of the Research

The limitations of the research will be discussed with particular attention paid to whether or not the group used within the study is representative of the larger population of women of approximately the same age presently active within the labour market. The level of the methodological design will also be assessed as will some other points relating to the limitations of this study. The representativeness of a study deals with the

ability to generalize from the results of a particular piece of research to the larger area of which it is a part. Random selection and the use of a large sample so selected, tend to be equated with such generalizability. It is not, however, always possible to incorporate either or both of these factors into the methodology of a given piece of research. Factors such as time, money or accessibility of the subject population must all be considered. In this case the population of the sample was non-randomly chosen and the size was limited to 20 women. The generalizability of the results must therefore be tested.

The particular population, that of working women over the age of 50, was not readily accessible by means of a random selection procedure. The researcher was, however, able to obtain her sample by means of people she knew, as well as references from friends and from previous subjects. The size of the study group was, by many standards of scientific research, too limited. The research was, however, conducted as a preliminary descriptive study. Then too, the interviews averaged over an hour in length and the analysis of the material was carried out by means of more than one type of methodology. Further research will require that a larger sample be used.

The results from the specific questions section of the previous chapter allow for the basis upon which this particular group can be assessed in terms of larger populations similar to themselves. The results cannot be measured against a population which has the exact same parameters as this group. However, the information gained by comparing the group to a similar population

provides material which indicates whether or not these particular women form a representative group. The women in the study were chosen within the following parameters: female, active in the labour market on a full- or part-time basis, and within the age range of 50 years to retirement age. Though the age categories do not exactly coincide, Census Canada provide statistics for women in the labour force in Canada, full- or part-time, aged 45 to 64 years. The information for 1976 shows labour force activity by marital status, age and sex. The following table provides a comparison of the marital breakdown found within these statistics and the study.

TABLE X - COMPARISON OF WOMEN IN THE STUDY, AND WOMEN IN THE LABOUR FORCE IN CANADA - 45 TO 64 YEARS, BY MARITAL STATUS, 1976

M A R I T A L S T A T U S

		Married	Unattached		
			Single	Widowed	Divorced/ Separated
A	Women in the Study, 51 to 73 years	45%	20%	20%	15%
G	Women in the Labour Force, 45 to 64 years	70%	10.5%	11%	8.5%

ADAPTED FROM: 1976 Census Canada, #94-805, Table 12, PP. 12-1 and 12-2.

It is obvious from the above information that the study group was too heavily balanced in favour of each classification of unattached to be representative of the larger population. This may have further ramifications as only 60% of the women in the group have had children, while approximately 80% of all women in Canada have

had children (Dulude, 1981, p. 12).

The fact that the group is weighted toward the unattached and childless female may also account for the very broad range of jobs. Seventy-five percent of the women in the study have some level of skill training in their work, while three of these have both extensive skill training and university education. It can be said that at least 35% of the subjects work within low status positions and that the majority work within white collar and service positions. Most of the women do therefore work in positions which fit the traditional and expected work situations of women as described earlier (Chapter II p. 35).

Thirty percent of the women were employed on a part-time basis. Statistics Canada information for January, 1982 indicates that 35.4% of all women in the Canadian labour force within the 45 to 64 year age category are employed on a part-time basis, that is, that these women "usually" work less than 30 hours per week (Table 31, p. 54). The discrepancy between the two is not major, as the table below indicates.

TABLE XI - COMPARISON OF WOMEN IN THE STUDY, AND WOMEN IN THE LABOUR FORCE IN CANADA - BY FULL-TIME AND PART-TIME EMPLOYMENT - 1982

	Full-Time	Part-Time	
Women in the Study, 51 to 73 years	70%	30%	100%
Women in the Labour Force, 45 to 64 years	64.6%	35.4%	100%

ADAPTED FROM: Statistics Canada, January 1982, #71-001, Table 31, p. 54.

Another comparison which can be made is that of the longest duration with the same employer. The table below incorporates information from the tables previously set out on pages 33 and 99.

TABLE XII - COMPARISON OF THE WOMEN IN THE STUDY, AND WOMEN FULL-TIME EMPLOYEES, AGED 55 AND OVER, FOR CANADA - BY LONGEST DURATION OF EMPLOYMENT WITH THE SAME EMPLOYER

<u>Years of Employment</u>	<u>Women in the Study, Full-Time and Part-Time, 51 to 73 Years</u>	<u>Women in the Labour Force, Full-Time, 55 Years and Over</u>
	<u>%</u>	<u>%</u>
0 - 4	-	8.7
5 - 9	20	13.7
10 - 14	25	27.0
15 - 19	25	15.2
20 - 24	15	10.5
25+	<u>15</u>	<u>24.9</u>
	100	100.0

The length of stay with the same employer does vary between the group and the larger population, particularly as the group is more heavily weighted in the 15 to 19 year category and the larger population in the 0 to 4 and the 25 year and over categories. Overall, however the statistics are not too dissimilar.

In terms of coverage of employees by private pension schemes this group would appear to be fairly representative. As indicated previously, almost all government employees have pension coverage while less than 35% of those who work in private industry in Canada have such coverage (Dulude, 1981, p. 4). Allentuck places the percentage for women as members of private pension plans at 19% (1977, p. 26). Furthermore, it is generally

accepted within the literature that part-time employees are not covered by extra benefits of this type. Within the study group: those women working for the government will have private pension income in retirement; those in part-time employment will not; and only 25% of the women working for an organization other than their own within the private sector will be covered by a work-related pension.

Within the group 70% reported that they owned their own homes. According to the 1971 Census, 55% of the women and 75% of the men in the older population owned their own homes (Economic Council of Canada, 1979, p. 12). As indicated within the results section, all couples within the group own their own homes. It would seem, therefore, that the inclusion of the couples and the changes which may have taken effect since 1971 could well modify the situation so that 70% home ownership is not too non-representative. However, more information is necessary.

The average salary range within the group is high when compared to overall average earnings for women in Canada. The 1979 annual average earnings for women in both full-time and part-time occupations in Canada equalled \$7,673 (Statistics Canada, #13-577, Table 1, p. 21).

The study group would seem not to be completely representative of the larger population of working women within a similar age range. This lack of representativeness was due primarily to four factors: the percentage of unattached women within the group was higher than in the larger population; the percentage of

women who had had children was lower within the group; the range of jobs and level of skill training would appear to be greater; and the average salary range was higher. On the representative side: though the range of jobs was broad they fell within the general patterns of work in which women are involved; the percentage of full-time to part-time work was quite representative; the breakdown of work-related pension coverage in relation to government versus private industry as well as to part-time employment was very close to that of the larger population; and home ownership would appear somewhat similar to that within an older larger population. Though the group involved in the study is not representative of the larger population, the points of variance are now evident.

It could be said that the study group is, as a whole, closer to the male pattern of labour-market participation than to that of a completely representative group of working women within similar age categories. This could mean that, in relation to the traditional assumption that men are concerned about retirement, these women might have a higher overall level of concern than would the more representative group. The socialization and communication processes, however, still affect this group primarily as women within the society. This area will be explored in more detail at the end of the chapter.

Other limitations should be examined in relation to this research. Any categories or ranges to be used within the study must be chosen with great care. One such category, which

became obvious in relation to the issue of the representative nature of the group, is that of the age categories. If these had been selected so that ages 45 to 64 could have been used, the comparison to the larger similar populations could have been more stringent. It is not that straightforward, however, for other considerations must be included within the process of decision. The lower age cut off within the study, for example, was at least ten years from the potential time of retirement (even if the woman planned for early retirement at age 60). Moreover, the youngest subject pointed out that she had not thought in terms of her personal retirement until she had turned 50. Salary ranges too may be explored within this same perspective. These ranges were chosen as indicated on Table VI (page 83). They would, however, have made comparison with the larger population more convenient if they had been chosen to coincide with Statistics Canada earnings groups. In terms of the actual salary ranges used, the information should have been updated for 1981.

This leads naturally into another limitation of the study. The salary ranges are useful. The addition of information relating to the specific salary and overall income of each subject would prove more useful still. This need for more detailed information on particular areas of the study is now most apparent in terms of the level of savings of each individual. This could provide more specific information in relation to the objective financial position of each woman both now and in retirement.

Finally, the level and type of methodological design should be discussed in terms of its ability to produce the desired level and quantity of results. This was organized as a preliminary descriptive study due to the lack of research carried out on working women and retirement. The results were of a qualitative nature and, therefore, not easy to measure in a quantitative manner. In assessing the results of this research it is difficult to ascertain what the degree or amount of concern is, and just how much it varies from one individual to the next. This is a limitation in terms of gaining some type of measureable knowledge from the research. It is not, however, strictly a limitation of this particular study. The results provide the type of information and indications for further research for which they were intended. Future work should, however, be set up with the need for quantitative as well as qualitative results in mind.

The type of methodological design is important too. This study included specific questions and general areas for discussion within the interview format. It then provided the opportunity to assess information from the overall results without setting this information within categories organized beforehand. The use of more than one method for gaining results is useful. The combination of the questions and the more general areas of interest provided both specific facts and details which filled out this information. In some cases the additional details exposed a very different perspective as, for example, in relation to the previous work experience of a given subject. The grounded theory analysis also added to the knowledge base. It should, however,

be conducted by means of an approach more closely related to that set out originally by Glaser and Strauss (1967). The study could be modified here so that someone other than the researcher analysed this portion of the study without previous knowledge of the library research or of the interview categories.

Ideally, the types of methodology used could be expanded so that more than the interview approach was incorporated to gather the initial information. A larger survey could be organized, for example, by utilizing a questionnaire format. A random sample of this larger survey could then be interviewed in order to gain more depth of information.

(b) General Discussion

The results of the specific questions section have been examined as they relate to the limitations of the research. There are, however, a few additional points which need to be emphasized. The salary ranges of the subjects in the study have been organized within Table VII (page 96), from the highest level of salary to the lowest. Some of the patterns thus made evident have been mentioned in chapter V. Overall it is interesting to note some other patterns. The length of time a woman works in the labour-market is generally evident in relation to where she is situated in the listing for this table. The two women who are over 65 tend to confuse the issue as they have only held their part-time positions since attaining age 65 (and it is not altogether due to individual desire that they now find themselves in these

situations). The one woman within the highest salary category who has children has been in the labour-market for the vast majority of her working age life. Two other women also break this pattern. These are women who have worked throughout their adult years with only minimal time off to have their children yet they are well down the salary scale. One is employed in cafeteria work and the other in janitorial work. Some of the women who have had children reported stays in the home of up to fifteen or eighteen years before returning to the labour market. Those with a higher degree of initial training and/or education are also found near the top of the table and this is particularly true when combined with extensive time in the labour market. It would seem quite apparent that the women who have most closely followed the normal male labour market participation pattern (page 31) are those women who are to be found near the top of the listing, provided that they have also gained some level of work-related skill.

It is opportune at this point to add the reminder that the salaries listed in the table are present or pre-retirement salaries. To gain some indication of the income these women will have in retirement it is necessary to compare their salary and work-related pension information (Table VII, p.96) with material provided in the Political Factors section of chapter II. It is also important to note that the ceiling for the Canada Pension Plan payments was \$14,700 in 1981. Only individuals who earned this amount or more during that year can anticipate full Canada

Pension Plan coverage. This ceiling does effectively limit full coverage for the majority of the subjects within the study who work part-time.

The final point to be explored deals with the changing of the question pertaining to the longest number of years worked in the present organization to the longest number of years working for the same employer. The women answered the original question but added information relating to the final form of the question. It seemed to the researcher that the second format was more relevant both to the context of retirement and within the perceptions of the subjects themselves.

Dealing with both the results and the analysis of the material within the second portion of the interview was, in many ways, a more difficult task than with that of the first portion. Whereas the questions provided a basis of clear cut information, the areas of interest allowed each subject to respond as she wished, and the results were much more diffuse. This latter methodology is appropriate when the perspective of the individual and the exploration of a general area is required. The issue of degree of objectivity comes into play at this point as well, for the selection of material and its classification into some order under the general heading is dependent upon the researcher. Each area of interest was set up separately. It soon becomes evident however that they are not as clear cut and separate within the lives of the subjects as they would appear to be within the literature or in the format of the pre-retirement programs. As most of the results are self-explanatory, this analysis will deal only

with the most pertinent points or those which require some clarification.

Within the first area of interest the financial aspects are closely connected to both work and retirement. An idea of the potential financial situation of each of the subjects when in retirement was available through the examination of information gained within the specific questions section. That information may then be compared to the individual's subjective view of her potential financial situation in retirement, as obtained by analyzing the material relating to the financial area of interest. Four general categories were organized in relation to this subjective view: (1.) worried, W, - the subject repeatedly mentioned various concerns relating to the area; (2.) some worry, Sw, - she noted worry in terms of one or two points, or made oblique references to her concern a number of times; (3.) work it out, Wo, - some references to concerns were made but tempered by remarks to the effect that it would work out or will work out with care and planning; and (4.) no worry, N, - no obvious concern and/or comments to the effect that she was looking forward to enjoying a secure retirement.

Though the categories are tentative they do provide a method for comparing the objective with the perceived potential financial position of each subject when she is retired. (See Table XIII, page 138, the same order has been used in this table as in Table VII.)

TABLE XIII - COMPARISON OF THE OBJECTIVE AND THE SUBJECTIVE POTENTIAL FINANCIAL SITUATION OF THE WOMEN IN THE STUDY WHEN IN RETIREMENT

	<u>Salary Range</u>	<u>Pension: Self/Husband</u>	<u>Savings</u>	<u>Own or Rent Home</u>	<u>Attitude toward Finances in Retirement*</u>
(1)	≥\$25,000	Self	Yes	Rent	N
(2)	≥\$25,000	Self	Yes	Own	N
(3)	≥\$25,000	Self	Some	Own	Wo
(4)	≥\$25,000	Self/Husband	Yes	Own	W
(5)	≥\$25,000	-	Some	Own	Sw
(6)	\$17,000-\$24,999	-	Yes	Own	N
(7)	\$17,000-\$24,999	Self	Yes	Rent	Wo
(8)	\$17,000-\$24,999	Self/Husband	Yes	Own	N
(9)	\$17,000-\$24,999	Self/Husband	Yes	Own	Wo
(10)	\$17,000-\$24,999	Husband	Yes	Own	N
(11)	\$12,000-\$16,999	Self/Husband	Yes	Own	N
(12)	\$12,000-\$16,999	-	No	Rent	Sw
(13)	\$12,000-\$16,999	Husband	Yes	Own	Sw
(14)	\$12,000-\$16,999	-	Yes	Own	Sw
(15)	\$12,000-\$16,999	-	Yes	Rent	Sw
(16)	\$ 7,000-\$11,999	Self/Husband	Yes	Own	W
(17)	\$ 7,000-\$11,999	-	Yes	Rent	N
(18)	\$ 7,000-\$11,999	Self	Yes	Rent	N
(19)	\$ 7,000-\$11,999	-	Yes	Own	Sw
(20)	≤\$ 7,000	-	Some	Own	W

* For breakdown of classifications, W, Sw, Wo, and N see p. 137

In general it would appear that the objective and the perceived perspectives do fit quite well one with the other. There are, however, three major exceptions to be found here. The subjects listed as numbers 4 and 16 have been classified as W for "worried". In each case, the subject would appear to be in a potentially good financial position for retirement. The subject listed as number 17, on the other hand, has been classified as N for "no worry". Her situation would indicate that she has little to help her in retirement and will have to be dependent upon the basic income support pensions and some amount of the Canada Pension Plan benefit. (See Table I, page 25, for pension levels) Subject number 12 would appear to be somewhat unrealistic but she is doing something to control her situation, that is, she was to move into co-operative housing shortly after the interview was held. It became evident to the researcher that the more objective type of information required the addition of subjective material. In some cases, this allowed the subject to provide information which clarified the situation. The three major examples given above will be mentioned again within the analysis of the grounded theory results.

Pension coverage is important and has been dealt with in detail. It should be stressed, however, that 40% of these women will have no work-related pensions in retirement. Furthermore, many of these particular women hold part-time positions, and will not receive the maximum coverage from the Canada Pension Plan. Couples, both of whom anticipate a work-related pension, will be in the best financial position in retirement. Inflation

was a factor as well. Fifty percent of the subjects said it concerned them and some stated that inflation was the main reason for putting off retirement until a later age than originally intended. The overlap of this area with that of housing became most evident at this point. Inflation was often discussed in relation to home ownership. The latter was mentioned as a method by which to modify the effects of inflation.

Living accommodation and housing incorporated financial emphases, such as those mentioned above, with a broad variety of other factors. A number of the women were aware of tax deferrals available to home owners in retirement. They also noted the cost both of owning and of not owning your own home. However, it became evident that living accommodation and housing were relevant for many reasons above and beyond the financial. Doing what they wanted, when they wanted and therefore having some independence might be one way of describing a number of the points made. Who lived with them was of major importance as well. Some of the women mentioned the lonely or empty house now that the children had gone. The inclusion of the subject's mother in the household in 25% of the cases, either now or at some time in the past, is a point which may need further attention in future research.

The areas of health and leisure activities also showed a good deal of overlap. Seventy percent of the women perceived of themselves as being in good health. A broad variety of remarks were made regarding diet and many different types of exercise were listed. There was a high degree of awareness of the need for good

health, particularly at this time in their lives. It was stressed that good habits of diet and exercise were now necessary for the continuance of the present level of health into retirement. Forty percent of the women expressed the hope that they would continue to be well and therefore be able to care for themselves through the years of retirement. They seemed to have a realistic perception of the potential situation. A growing lack of energy was noted in terms of present health and of leisure activities.

The main factor in terms of leisure and leisure activities was a positive one. Fifty percent of the subjects expressed that they lack time within their present life situation and look forward to having more time for themselves in retirement. The pressure of time and the perception of retirement as "free-time" may be one more appropriate to working women than to women as a whole. Generally the subjects indicated a broad number and variety of leisure activities which they intended to continue and to expand in retirement. Some of these overlapped with the exercises as noted in the area of interest relating to health.

The material on relationships was complex and covered a variety of issues. It was obvious within this group of working women that the home and family roles continued to hold a high degree of importance for most of them. The situation of the mother in the homes of 25% of the subjects may be indicative of these roles, even in relation to the single women. This may be true also in terms of the stress by three of the women upon travelling to visit their "own" families, even at great financial cost.

Thirty-five percent of the subjects indicated the relevance of work friends in their lives. The importance of the role of work to these women is not clear. At least two of the professional women indicated unease at the thought of ending their "careers". Three of the women working in unskilled categories indicated an attitude most clearly explained in terms of not knowing any other way of life but one revolving around employment. Other women were not as involved with their work and might well fit the perspective put forth in the general retirement literature and re-emphasized by the work of Lowenthal (chapter III, page 64). The role of work is relevant in terms of the relationships developed through work and the possibility that it does, in some cases, share centre stage with the roles of wife and mother, as well as other family roles.

There was indication that some of the women were aware of having fewer friends now than at previous times in their lives. A number were finding ways to meet new friends by joining clubs or looking to the people living nearby. Fox's hypothesis that women who have worked in the labour market may need "nonehome-centred social contact" is of interest in this regard (page 69). The married subjects mentioned their relationships with their spouses. The amount of time spent in "doing things" together varied greatly. Potentials for problems in retirement with two in the house and even with both wishing to continue living in that same home or taking up similar activities were mentioned. It is clear therefore that more work must also be carried out in relation to all women, not only working women.

Another area pertaining to relationships which the subjects discussed was the matter of the longer average life expectancy of women. The researcher often had to bring up the topic, but once this was accomplished the subjects had a number of remarks to add. Most of the women were well aware that there are more women than men within the retirement age category. A number of the unattached women noted the need for care when they socialized with couples and many of the married women had seriously considered the potential of outliving their husbands. The consensus of the latter appeared to be that women could cope better with the death of a spouse than could men.

The section dealing with the grounded theory analysis is largely self-explanatory. This additional type of analysis appeared to give clarification to points which were not as fully delineated within the earlier analysis. The researcher has suggested that a general stance toward life may be evident within the complete interview material for a given subject (chapter V, p. 121). This approach tends to clarify the three exceptions found in relation to the objective and perceived potential financial situation in retirement (Table XII, page 138). The two subjects classified as "worriers" did make a number of statements regarding their concern about life. Their worry appeared to be general and did not relate only to the area of finances. The woman who was classified as "not worried" had a positive attitude which seemed to have affected her life to date.

The fact that 40% of the subjects commented on duties relating to housework, mostly in a negative manner, is also of

interest. Auren Uris has indicated that work may be a refuge for a number of women from "the drudgery of housekeeping" (1979, p. 114). It is pertinent to consider, therefore, how this may affect the arguments given within the retirement literature for retirement being less of a concern for women than for men due to the continuance of home roles and to "anticipatory preparation" (chapter III, pp. 66).

This analysis served to further define the position and relevance of work in the lives of these subjects. How attitudes to work are related to attitudes to retirement is not clear. However, it is important to note that 45% of the women stated that they enjoyed the work for itself, and these were women who worked in both skilled and unskilled jobs. The role of work as therapy is another aspect which may require further study in terms of women in this age category and, particularly, of widows. One factor which was considered to be important within the retirement literature was indicated here. Some of the women pointed out the effect upon their job potential of the societal perception of aging. The researcher had an opportunity to discuss employment of women over the age of 50 with a woman who herself manages an employment agency. It was that woman's opinion that women in this age bracket no longer wish to work in jobs such as waitressing as the work has become too heavy for them to adequately handle. This would seem to indicate that the subjects in the study did accurately perceive the situation with potential employers. The women themselves appeared to want to continue in those positions and to feel that they could do so effectively.

A number of areas which are important to further research were noted within this part of the analysis. The cohort group and the experiences they have lived through are pertinent to the clearer understanding of the perceptions of and potential effect of retirement on an individual. The role of continuity in the lives of the subjects as perceived by them was briefly examined. This brings to light the need to consider psychological as well as social factors in the life of an individual; particular, the role of the self in the continuity of the individual who is experiencing a major change such as retirement. The relationship of perceptions of selfishness to those of the need for independence could prove another valuable approach to the study of these women in relation to retirement. Finally, the fact that so many of the subjects were involved in or perceived that they would become involved in new activities is relevant in terms of the potential for an older adult to gain new experiences and to be creative.

The overall attitude of the subjects toward their retirement serves to re-emphasize the broad variety of concepts involved in the meaning of retirement. A breakdown of the varying perspectives is available within the previous chapter (page 113). Good health was mentioned by 40% of the women, while 50% indicated the importance of planning. In relation to the study itself, the definition of retirement was changed by the inclusion of the two subjects who were past the generally accepted age for retirement. They were retained because they did not perceive themselves to be retired. This involved the idea of retirement as the

end of the work career and, while they were both presently employed part-time, neither felt that she had reached the end of her career. Both indicated as well that the end of work was socially accepted as the point of old age. Their definitions of retirement were similar to the generally accepted view within the overall retirement literature, except that it involved women. In this case, however, they had not yet accepted it for themselves. Ruth Jacobs has pointed out that there is a denial of aging within the society, so that "those aging are the others, not themselves." (1979, p. 152)

As mentioned above, planning seemed to hold a position of importance for many of the subjects. Not only did they say that planning was of value but a number of the women had obviously begun to act upon their convictions: some had acquired knowledge of retirement pensions and legislation, as well as of homeowner tax deferrals for the retired; one had purchased a condominium and was meeting new "friends" within that milieu in anticipation of her retirement; another woman was moving into a cooperative housing project because that would allow her good housing without further concern; others had joined clubs so as to begin to form new friendships; and three of the women had started to check into the possibility of working in retirement. By actually organizing for their new lives these women may have been attempting to decrease the potential effects of loss and ambiguity at the time of retirement.

A connection which is not clearly understood, and one which goes to the heart of attitude research, is of the utmost relevance here: what is the relationship between attitudes, or perceptions, and actual behaviours? In this study, how do the planning behaviours fit in with the perception of retirement as a time of potential concern within the life of each of the subjects? Another question which is also pertinent to the study relates to the effect of varying personalities, with their different approaches to life, upon the perceptions of potential concern and therefore upon the behaviours.

Within this chapter it has been possible to assess the limitations of the study and to analyze the results. By comparing information gained from the specific questions within the research to information relating to similar populations of women in the labour force it was possible to gain some perspective of the generalizability of the material obtained from this small group. The subjects in the study are not completely representative. The comparison did, however, indicate where the major differences lie. The subjects who will be covered by work-related pensions are representative by job and type of organization in which they work. Their overall salaries on the other hand are higher than the average. This may mean that the particular group of subjects in the study can save more for their retirement than could the more representative group of working women.

The methodologies involved in the study tended to build one upon the other. The specific questions provided an equivalent base of information from all of the women and therefore a position from which to compare the study group with a larger population. The general areas of concern provided the vehicle by which to gain information relating to the women's perception of the situation. The third approach, that of a modified grounded theory appraisal, provided new ways of looking at the overall material.

Within the limits of the study both statements were confirmed. There was a large degree of variation evident in the perception of retirement and its effects upon the subjects. Retirement, therefore, was not a concern for all of these women. The number of negative factors and "fears" which they related to the area as a whole, however, made it evident that concern was an important issue.

The amount of variety evident in all of the areas of interest is pertinent in relation to the assumptions in much of the retirement literature. This is reflected in the individual differences in the perceptions of the subjects with regard to retirement as a potential concern in their lives. The importance of the male norm within the area of retirement cannot be ignored however. The women in the study who mirrored male labour-market participation were in the higher salary ranges. Both extended labour market participation and specific training and education were involved in this development. In relation to the overall

retirement literature, therefore, it may be considered that these women would have a higher than usual level of concern in retirement. Whether or not this is true is not now known. If they do have a higher level of concern, however, it could be due to their socialization as women in the society. The importance of their work roles versus the perceived need to have the family role as central to their lives could lead to ambiguity and concern.

Another point to be examined pertains to the interconnections or the overlap which occurs among the various areas of interest. The financial aspects need to be covered but in the "indepth" discussions of finances the emphasis tended to move naturally to values other than strictly financial. The overlap was evident in relation to a number of areas. Further and more indepth research is also necessary to explain the connections between selfishness, the need for independence and good health in retirement, and the fear of aging and death.

Many of the subjects showed a positive attitude to both continued learning with age and to increased interaction with others, often through the development of new friendships. McLeish points out the importance of continued creativity: it is important for people to know that they "can continue to grow, to learn, and to create through all of life." (1976, p. 69) This relates closely to the need for continuity throughout life and the continuing development of the self-concept into retirement. The need for leisure activities which bear more meaning for the individual than would a hobby and the planning activities evident among the

subjects of the study also emphasize the potential importance of these areas for future work. Both social and psychological factors must be considered within such research.

These women have not yet retired. Their perceptions and definitions of retirement will change over the coming years, particularly as they come to actually experience the phenomenon. There is a need to more clearly define "retirement", "work", and "leisure" at this point in time, however, and to define them in relation to women as well as men. The societal meaning of retirement and the strength of the norms and attitudes involved will affect each woman as she reaches that point in her life. It is her individual perception of the situation however which will affect her behaviour.

Chapter VII will focus primarily upon the development of a framework for further and more indepth study, taking into account both the limitations of, and the indications which have become apparent from, the present work. Though specific theoretical and practical implications of the area cannot be defined in relation to the present preliminary study, some general areas which require attention will be presented.

CHAPTER VII - CONCLUSIONS

The results of the study indicate that the subjects are interested in and perceive their retirement with sufficient concern to merit future research into the area of working women and retirement. Specific theoretical and practical implications cannot be defined with respect to the results of such a preliminary descriptive work. This is particularly true in terms of size and the non-representative nature of the group. The study does, however, provide a number of indications which may be considered in relation to general theoretical and practical implications as well as to further research.

A key factor to the thesis is the fact that the subjects within the study were chosen because they were current participants in the labour market. This provided a base of comparison within both the societal context and the retirement literature. It also served to emphasize the position of finances and the future importance of retirement pensions in the lives of subjects. Furthermore, these women are in the pre-retirement segment of the "working" population. Both socialization and communication as they relate to the area of retirement therefore are particularly relevant to them as they have encountered neither the transition to nor the everyday experience of retirement. The individual psychological factors, however, cannot be ignored. The wide range of variety which the women exhibited with respect to the different areas of interest serves to emphasize the effect of individual differences as well as differences in socialization.

Finally, the obvious interest of some of the women in participating in new present and potential activities, ranging from the development of new friends to developing new leisure activities, is heartening. This would seem to be closely connected to planning, but what the connection may be or how it is related to their perception of retirement as a time of concern is difficult to explain. The development of a creative atmosphere for those nearing or in retirement may, however, be much more of a necessity than a luxury in the future. When this segment of the population has grown as the demographic trends indicate, it will be imperative at both the societal and individual levels to more fully use the creative potential available therein. For the present, it is crucial to gain a clearer understanding of the meaning of retirement for each of these societal and individual levels. There is, in other words, a need for further research.

Retirement generally has been connected with the idea of labour market participation. This study continues within the same tradition. The relevance of the financial position of the subjects in retirement and of the pensions which they will receive is therefore a central issue. The present salaries of the subjects as they may be affected by retirement can be considered in terms of the information outlined in chapter II. Within this perspective the most extreme decrease would affect the unattached individual and has been estimated at approximately 43% of the average industrial earnings (chapter II, page 29). Forty percent of the women in the study can anticipate an income based primarily on the income-based pensions (and some amount of the Canada

Pension Plan coverage). The unattached members of this portion of the group therefore may find that their retirement incomes fall within that range. (This, of course, is based upon the assumption of ceteris paribus.) A number of the subjects are presently married so may not experience as extreme a decline in income. It is possible, however, that some of these women will outlive their spouses even if, as Dulude has pointed out, 80% of men and women die at the same age (1981, p. 57). The problem of course is that the majority of the married women in the group have followed the norm of society, marrying a man older than themselves.

Even now the plight of the older woman in Canada is becoming a popular topic. Unattached women are the poorest of the poor in retirement, yet as Marshall has indicated: "Women...are the dominant fraction of poorly paid workers who subsidize both the state and private pension systems." (1980, p. 39) Judy Erola, federal minister responsible for women, has said that: "I am convinced that women must come to grips with the fact that today's pension system is failing us," (The Province, January 31, 1982). She was referring primarily to the private sector in this case. As Rankin has observed, the shortcomings of the private pension plan regulations are closely related to social issues. The lower average earnings of women, the increasing divorce rates, and the women who stay within the socially accepted homemaker roles, all add to the disparities of the legislation which become evident in retirement (1981, p. 62). Interest is increasing. Issues touching upon the splitting of pension credits at

the time of divorce, or of pay and therefore of pension for household duties have been debated. The practical implications of these discussions and of conferences such as the recent one held in Vancouver may still be rather limited. The women who retain the traditional social roles within the home often find, years later, that they are actually penalized in retirement for having done so. It would seem that the movement toward legislation which provides more equality in retirement is slow in its development.

Social and psychological factors are of significance here as well. The pension legislation may move at a snail's pace but the cohort group reaching retirement age continues to change. As the years pass, the women who have opted to join and remain in the labour market for nearly as many years as the men continue to increase. The marital composition of this sub-section of the population has changed (Table III, p. 32). Their educational level has generally increased and their attitude to leisure may also be in the process of change. The general assumption that women have one major social role, that one relating to the family, may well have experienced alterations over the years. The subjects in the study indicated an attachment to family but interests in different aspects of their work as well. It is essential, therefore, that research be carried out with this regard.

As public awareness of the problems of those in retirement, particularly, of the unattached woman in retirement, grows and as the number of women active in the labour market increases, it may be opportune to ask why there is not an increase in relat-

ed research. Payne and Whittington have argued that older women are not socially important (1980, p. 9). Fuller and Martin explain it further: "older women are on the periphery of attention in social science - are 'unseen'" (1980, p. vii). Women, however, are not the only group to be ignored. Many of the subgroups within the various hierarchies of labour market participation and many of the ethnic groups also go unseen and little understood in relation to retirement and its effects upon them.

Individual differences are evident in studies such as this. The differences indicate the interdependent nature of social and psychological factors. The varying personality characteristics of each individual help her to make sense of her world and provide her with a stance toward that world. It has been suggested within the literature and again in the study that women are more capable than are men in the area of social interaction, for example, in developing and socializing with new friends in retirement, or adjusting to the death of a spouse. If this is true, its causes are highly speculative. They are likely, however, to involve both social and psychological factors. Personality no doubt accounts for some of the variation among subjects in the study. The perceptions of the women with regard to retirement did seem to become more understandable when viewed in relation to the general stance of the particular individual. The previous attitudes and behaviours can provide a good deal of helpful information within the research. Also significant is the need for continuity and the ongoing self-concept of the individual should be further considered with this respect.

One important and obvious point has not been approached. How is it possible to expand the results of a study such as this to include all women? Basing retirement on past labour market participation and/or the onset of work-related pensions surely precludes the woman who has not worked outside the home. What meaning therefore can retirement have for these women? Once again it is relevant to question the value of retirement for the society as well as for the individual. The present financial cost of retirement is high and demographic trends indicate that it will continue to increase. The people who are retired, however, need some form of income to maintain an acceptable standard of living. It is obvious that the values and costs of the society and the individual do not necessarily coincide. The popular definition of productivity as present labour market participation should be expanded. Herzog's broader meaning which encompasses the society's "national resources, labour, capital, and risk bearing." is of interest but does not appear capable of including the woman who "works" in the home (1981, p.2). The meaning of retirement must be expanded in such a manner that its definition includes more than a strictly economic perspective.

To begin with, it is important that there be a movement from what Robert Pirsig calls "a profound stuckness of mind" to a "context of discovery" (1975, p. 279). This responsibility encompasses the researcher too. Within the study, for example, the grounded theory approach provided for such a development, while the limitation of the women to those participating in the labour

market did not. The latter was useful at this point as it did allow for the addition of information comparable to that within the general retirement literature. In a future study, however, Pirsig's remark should be considered in relation to the organization of the methodology.

With the growing numbers of people within the retirement population at any given time it is essential that attitudes change with regard to aging, retirement and creativity. Dangott and Kalish have emphasized that "Aging...is a style of living that we create" (1979, p. 7). They go on to explain that people do age but do not necessarily have to "grow old". Another definition of aging which may be helpful is provided by James Dowd: "aging is a social exchange, a continuous and delicate negotiation between individuals or groups who have different amounts of relative social power in a variously stratified social system" (1980, p. vii). Within this perspective aging is a form of human interaction and a way of communicating. Through the processes of socialization and communication the society lets the generalized individual know how to age. To once again look at the processes of socialization, the purposes of this process according to Brim and Wheeler are to give "a person knowledge, ability, and motivation" (1966, p. 25). The individual then can choose, within the limits of the socialization process of the society and those of the individual personality, how he, or she, will age. If the societal attitudes toward aging, and toward retirement, are ones which stress the lack of creative ability of the older adult

that will have an effect upon the individual. If the societal attitude is also one which sets no specific value on retirement but delegates the retired to a life of leisure, that too will affect the individual. The way in which that individual is motivated and perceives his or her knowledge and ability are in question here. de Beauvoir states that studies as well as the "example of the Scandinavian countries prove that the idleness forced upon the aged is not something that necessarily happens in the course of nature but that it is a consequence of a deliberate social choice." (1972, p. 232) Her words should be assessed in relation to the motivational aspects of socialization upon those in retirement. The need for older adults to perceive themselves as having the knowledge and the ability to behave in new and creative ways will become more critical as the population ages. The results of the study indicated that, though some of the subjects perceived themselves to be limited in the ability to learn new methods or activities at this age, many others did not. This is encouraging. Perhaps if both the individuals and society come to see the retired as the new leisure class of consumers as Willing has suggested, it will motivate more creative growth within this segment of society's human resources (1981, p. 174). Many of the retired have little income but the overall effect of their pension funds and savings can have a major consequence upon the economy.

The last point to be covered is that of future research. Using this study as preliminary research is useful and provides the framework from which a more sizeable and representative work

can be organized. Some general points relating to future research will, therefore, be considered.

First of all, it is helpful to use more than one type of methodology whenever possible. The interview is a useful method by which to gain more indepth information from each individual, allowing the researcher to develop rapport with the women and thereby to move beyond "easy" areas such as finances. More than one interviewer should be used in the attempt to further minimize any interviewer bias which may occur. Even longer and more indepth interviews would therefore be valuable. As mentioned previously, a larger questionnaire survey could be incorporated in co-ordination with the interview. The survey questionnaire can reach a large sample population, whereas the indepth interview cannot incorporate as large a population. The method by which to obtain a random sample of subjects should be addressed as well. An attempt must be made to gain sample groups that are generalizable to the larger population and to have categories within the sample that are comparable to each other. It is possible to attempt to reach pre-retirement individuals through labour market organizations, with the non-working segment of the female population obtained as the spouses of the married men working in such organizations. This is an approach which has not always been successful in the past but may be appropriate in relation to the questionnaires; it is possible that a sample of individuals who have completed the questionnaires could be incorporated as subjects for the more indepth interviews. The retired members could

also be approached through the business organizations within which they have worked, or in relation to retirement organizations which they have joined after retirement. If it is necessary to gain subjects in a manner similar to the preliminary study, it would be advisable initially to organize the parameters of the study so that they co-ordinate with the parameters of a similar larger population.

The use of a longitudinal design could prove a valuable methodological approach as it would allow for the identification of both intra-individual changes over time and of inter-individual differences within such change (Nesselroade and Baltes, 1979, p. xi). The future study should be expanded to include women who remain in the home, as well as those who participate in the labour market. Furthermore, in order to compare the attitudes and perceptions of males to those of females, a similar population of males should be included. Finally, the addition of men and women who have recently retired would allow further comparison of a most relevant nature. This would, in fact, provide information as to the degree of actual concern as perceived by the individual as well as the potential concern.

The analysis of the material could include both data selection and data generation methodologies. The data generation should be more formally analyzed, as set out in the grounded theory approach of Glaser and Strauss. One analyst for this portion of the analysis could be someone who is not too familiar

with either the study or the general context of retirement. It then becomes more probable that new ideas and categories will be developed from the material itself. Pirsig's warning is brought to mind here. Though a truly scientific approach incorporates creativity, it is all too easy to develop a study within a strict methodology which bears more of the hallmarks of "scientism" than of science.

A further study should fill in any "gaps" which are evident in the present research. It is important to keep up to date with any relevant changes which occur in relation to the society and the particular area as, for example, the latest pension levels. It is evident too that areas such as those pertaining to savings require more information, as well as the psychological differences of the sample group. With regard to this latter point, some form of personality testing could also be incorporated into the study design.

There are many areas that relate to women and retirement which urgently require additional research at this point in time. A number have been mentioned in relation to the results of the study but some need to be re-emphasized. Subgroups other than those including only women should be considered. These involve people who work in specific labour market categories, as well as a number of the minority groups. They include both men and women, and the results of such research should be analyzed in terms of both sexes. Particular issues are pertinent: the type of retirement an individual experiences, that is, early, self-selected or

mandatory, and the effect of inflation upon the perceptions of the individual about to retire.

Empirical research, particularly recent research, indicates that approximately 80% of those people in retirement have positive attitudes toward retirement (George, 1980, p. 60). Mary Steinhauser initiated a study of the specific subgroup of single professional women in retirement and her results were very similar to those described by George: 79% of the women indicated that they were moderately to very well satisfied with their retirement (1973, p. 42). The overall retirement literature does not agree with this perspective and the research carried out in relation specifically to women is limited. What is necessary now is the further knowledge of the meaning of retirement to any given individual be he, or she, concerned or satisfied with retirement.

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