MID-LIFE PROFESSIONAL WOMEN ENVISAGE RETIREMENT:
ASPIRATIONS, ATTITUDES AND CONCERNS

by

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A thesis submitted in conformity with the requirements
for the degree of Doctor of Education
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ABSTRACT

This interdisciplinary, qualitative study explores how 10 mid-life professional women envisage their retirement. These women were socialized to be “traditional” women and then were influenced by the women’s movement to consider different possibilities for themselves. As pioneers, with no role models of how to combine family life and a career, they are still creating new realities by re-conceptualizing what retirement will be for them. Currently 45 to 54 years old, and in long-term relationships, the one lesbian and nine heterosexual women are certain that their retirements will be different from those of their mothers’ generation. This study journeys with the women as they look at their lives so far and into their futures. It captures their vision of retirement, how they feel about it, and concerns they have about this new phase in their development.

The participants are reluctant to retire in the traditional way, but see retirement as a process of continuing one’s life and gradually winding down towards old age. They feel positive about their version of retirement. The three components of their retirement dream are that there be: (1) a sense of life purpose; (2) personal growth and learning; and (3) connection to others. They see the process towards retirement involving reflecting on
life choices, reclaiming aspects of their pasts, re-balancing, and finally re-directing or recreating their focus.

Their concerns revolve around preparing for the probability of increased longevity. The length of time women have to sustain their physical and fiscal well-being in “retirement” may be a third of their lives. Societal structures penalize women who have discontinuous work patterns, and their accommodation of family responsibilities results in fewer financial resources later in life.

The findings are discussed in the context of relevant literature on women’s psycho-social identity and development and on women’s retirement. The concept of retirement is being transformed. These women’s stories illustrate that they value both personal independence and connection with others. Their non-linear career patterns prepare them for creative adaptation to current workplace changes and future retirement visions. A picture emerges of complex, multifaceted lives with aspirations for continuous growth and re-“creation” in retirement.
Acknowledgments

I now appreciate why the doctoral experience is called a “journey”. It has peaks and valleys, and offers opportunities for deep insight -- an analogy for life. It is at its core a very solitary experience, but I had wonderful “visitors” whom I wish to acknowledge.

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CHAPTER ONE:
INTRODUCTION

Background

In my professional and personal life I have been continually drawn to examine how I and other individuals experience normal life transitions. My perspective is that our life journey offers us opportunities to expand our personal growth through these events. In this research study, I am interested in exploring how current mid-life professional women answer the question: “What next?” How do they envisage their retirement?

Professionally, my interest in this topic stems from over 20 years of experience as a corporate adult educator and career consultant. I have enjoyed working with individuals such as first-time managers, facilitators, project leaders and executives who are growing into their new roles. Facilitating the process of someone exploring options and setting goals is rewarding to me. I admire the individuals who thrive through change, and I view retirement as another opportunity for personal development.

I am also drawn to this topic on a personal level. I have observed two women relatives from an earlier generation experience their own retirement years living out their husband’s dreams. Both were displaced against their wishes, at around age 50, from the communities where they had happily invested themselves. The result was clinical depression in one, and the other was left to pick up her own postponed dreams when widowed almost 20 years later. They came from a generation of women who saw retirement as “his” reward for “working”. Their own contribution of homemaking and parenting did not seem to earn them a voice in retirement
decisions. This process was very upsetting to observe. There have been many changes in society over the past couple of decades and I am curious about how my generation of women will create their retirement years.

The women in my study were between 45 and 54 years of age. They were socialized during the 1950s to become homemakers. Between the mid 1960s and mid 1970s, however, these women started to make life choices in a rapidly changing social environment. Changes included an active period in the modern women’s movement that resulted in increased access to higher education and previously men-only work domains, as well as a relaxing of divorce laws. The women were challenged to reconsider the possible options for themselves. Many of them set out to prove to their employers, partners, parents, and themselves that they could “do it all”.

This generation of women have been pioneers, with few female role models showing them how to balance a career and family life. They attempted to find a balance between traditional values from their own childhood and new goals and expectations. Linda Sexton (cited in Giele, 1982, p.121) said of women in the midst of this struggle during the 1980s: “…women are caught between two worlds, the feminine mystique of their mothers’ generation and the feminist mystique of their own. They want both career success and family intimacy. The issue is how to get it.”

In their efforts to create personal well-being, the women of this generation attempted a variety of approaches which resulted in changes for the women, their family structures and their employers. Early research started to categorize women’s career and family patterns into either sequential staging where there is alternating between these two roles (Chenoweth & Maret, 1980; Elder, 1977; Sorensen, 1983) or symmetrical work and family allocation (Voyandoff, 1985). Over
time, however, it was observed that the women's patterns were more complex (Apter, 1995; Bepko & Krestan, 1994).

Women lobbied in the public arena for creative solutions in their workplaces such as flextime, job sharing, on-site daycare, eldercare, and extended maternity and paternity leaves. Some of the women established co-operative daycares in their communities and sought jobs that might let them fulfill their parenting role as well as meet their career ambitions.

In the private arena, many women were shocked to discover that parents who had encouraged them to be independent and achieve success, expected the women to give up their careers once they became mothers. At the same time, these women were getting pressure from female friends to stay in the work force and prove it was possible to have both a career and children. Unlike younger dual-career couples who now enter relationships expecting both partners to have careers, many of the women in the generation I am studying often had to negotiate their desire for a meaningful career with their partners, who like the women, had been socialized to expect an “at home” wife. They have navigated the turbulence without a road map, only an emerging vision of what they could and wanted to be. They often did so by fighting the status quo without the social support that previous generations of women had for their life goals.

Despite the increased divorce rate during their adult life, the individuals whom I am studying have been successful, with their partners, in maintaining a long-term relationship of at least 10 years. They have also worked outside the home at least 80 per cent of their adult lives.
Purpose

The purpose of the study is to explore the question: “What are the attitudes, aspirations and concerns for mid-life professional women as they envisage their retirement?” My intention was to learn what is important to them as they start to imagine this time of life. What goals will they have into their 50s and beyond, and what concerns them? The specific questions I asked them are set out in Appendices C, D and E.

Rationale

This study is important because the findings contribute to the minimal information on the retirement views of mid-life professional women (Hanson & Wapner, 1994; Szinovacz, 1982). The psychological theories of women’s development in middle age and beyond are described as “restricted, negative and scarce” (Gergen, 1990, p. 47). The socio-historical times in which this generation of women came of age presented new opportunities and challenges for them. Their experiences and life choices are different from those of their mothers’ generation and need to be explored. As these mid-life women are just beginning to consider the retirement stage of their lives, it is a timely topic.

Women between 45 and 54 form the fastest-growing age group in the population (Mann in Sheehy, 1995, p.138). According to Statistics Canada, this age group of women made up 12.6% of the total female population in 1996 and this share is projected to increase to 15.4% by 2011. In 1996, 12 per cent of the population was over 65 years of age, but by 2030 that proportion is projected to increase to more than 23 per cent of the population, with the majority being female. As they are such an increasingly large group within society, their views will be
relevant to many interest groups. Specific examples include: adult educators and counsellors; employers; government policy makers; companies that market products and services to mid-life pre-retirement women; and their partners.

Early studies of adult development theory (Levinson, 1978; Vaillant, 1977) did not even include women, let alone address aspects of a woman’s career as part of her development. Professionals who work with mid-life pre-retirement women will benefit from understanding the women’s perspective, so that they can make their programs relevant.

Much of the theory on mid-life women has focused on biological aspects such as menopause and psychological depression linked to children leaving home (Erikson, 1963, 1968; Williams, 1987). These findings have been made outdated by the increased number of roles that women have played outside of the home. More recent studies (Grossman & Carter, 1990; Kanter, 1977; Shaw, 1986; Voydanoff, 1985) have moved away from a biological preoccupation with women’s development that coloured previous research and have started to include research on women and work.

The findings will also be relevant for family counsellors so that they are informed of the issues for this particular cohort of women at this stage of life. What options will women in a dual-career relationship create as they explore and make decisions about their retirement with their partners?

For the women who experienced discontinuous or part-time patterns rather than the traditional pattern for male professionals of full-time, continuous employment, there were financial consequences which will have an impact on their retirement. The consequence of taking
time out of the work force when children are young or moving geographically with one’s partner results is decreased access to pensions and savings for these women later in their lives.

Women of this generation tend to live longer than those of earlier generations. Statistics Canada states that the life expectancy of a woman born in 1920 was only 61 years, 2 years longer than that for a man. For the women in this study born in 1950, the life expectancy had risen 10 years to age 71, now 5 years longer than for men. By 1993 the life expectancy was 75 years for men and 81 years for women. The women’s decisions about their futures may include working longer in order to accumulate sufficient financial resources for these additional years. If they have had discontinuous careers during child-rearing they may want to work longer now, in order to experience fulfillment and challenge in their careers without the constraints of considering children’s needs.

Alternatively, they may be exhausted from working at combining a career and family responsibilities and want to retire early. If they have invested primarily in their competent achievement-oriented selves and have not had the chance to explore their inner selves, they may want to explore that side of themselves after mid-life. They may be so tired of balancing and accommodating everyone else’s needs as well as their own, that they may want to make their own priorities more paramount in their 50s and beyond.

These professional women have been pushing the boundaries for themselves along the way to prove that women should be admitted to senior levels of firms or by starting their own practices. The organizations who employ them could benefit from understanding their views as they consider succession planning, pre-retirement activities and retirement options for this generation. Professional firms will be encountering succession challenges as large numbers of senior partners reach retirement age over the next decade. Since the large demographic bulge of
baby boomers in Canada were born between 1947 and 1966, the first wave will start reaching age 65 in the year 2012 (Foot, 1996). Considering the significant workplace changes that these women initiated in their organizations and society during early adulthood, how will their plans for retirement influence corporate retirement options, policies and practices?

Previous generations of traditional women have been counted on to provide health care for older relatives and ailing spouses. At a time when the government trend is to increase home-based health care, it is important to ask how will these women view that responsibility? Will they demand policies that allow for time off from work to attend to doctor’s appointments for older relatives, or will they create a demand for hired help such as many did by employing nannies for their children?

Care giving is one example of an industry that could expand due to the demands on current professional women. Companies that anticipated and met the specific needs of women business travelers, for example, tapped into a niche. As these women age, there is a large group of potential clients for marketing leisure travel, seniors’ and educational programs. What is important to them in housing? These women have more financial resources to invest and use than earlier generations of women. What is important to them is significant to the economy. Previous assumptions about retirement aged woman and their partners will have to be reconsidered.

There has been constant change, restructuring and downsizing in the workplace over the past decade or so. It has been necessary for these women to learn to operate computers and life-long learning is a reality. These are educated women, most at a post-graduate level. Will they still be interested in learning? Will their interests lie in a second profession or less formal pursuits such as hobbies? The answers to these questions will inform program directors of continuing
education programs, universities and community centers of the content and modalities that may suit this increasingly large market.

These women serve as role models and mentors for younger professional women. The younger generation will forge its own direction, but it is important to capture the pioneers’ views in order to blaze the trail and make it easier for the women to follow, as has been happening since the modern women’s movement began.

The stereotype of a middle age woman has historically been of one who does not voice dissatisfaction or make demands (Shaw, 1986). Current mid-life professional women experienced and instigated social change within their lives. We would expect them to do the same at mid-life and beyond as they create their retirements. It is in society’s interest to understand this growing segment within society.

Limitations

This study provides an opportunity to explore the views of a small number of mid-life professional women. Among the participants are women who include the following characteristics: with or without children; in a heterosexual or lesbian relationship; full or part-time professional career; discontinuous or continuous work patterns; traditionally male or traditionally female-oriented profession; in an organization or in their own practice. Despite my attempts to be inclusive within the sample I have selected, there are limitations to this study. Although an overview of these limitations is presented here, specific issues related to reliability and validity will be more fully discussed in Chapter Three, entitled Methodology.
By virtue of their education, experience, professional career and relationship status, the women in this study represent a small and relatively privileged portion of women within society. If one considers the tendency of professional women to marry men in high-prestige occupations (Pepitone-Rockwell, 1980), one would expect that the family income levels will be higher than average. I am aware of this, and consciously chose these women, as they had more resources and have undergone the most change over the past generation. This also means that they may have more options open to them for their retirement and more forums in which to have their voices heard. Four of the ten women were first generation adult immigrants to Canada. All of the women work in and live near a large city. There are no visible minorities or disabled participants.

Especially given the dearth of research on current mid-life women, it is critical to focus on the actual experience of these women. I consider qualitative research to be the most appropriate methodology for this purpose, but it also presents limitations. It is not the intent of qualitative research to provide generalizability.

There are always potential limitations related to subjectivity in research. I have explored my personal assumptions and biases, so I was conscious that I had to stay open to women who are unlike me in any of these ways. This meant that I had to listen openly and follow their road, especially when it was different from my own.

I also needed to be aware of Sears’ caution when I was interviewing women about topics so close to my own situation and interests, that: “As we peer into the eyes of the other, we embark on a journey of the Self: exploring our fears, celebrating our voices, challenging our assumptions, reconstructing our pasts” (Sears, 1992, p.155). The act of choosing a specific doctoral research study says something about oneself as a researcher and a person (Glesne & Peshkin, 1992, p.178). The questions that one asks and the aspects of the data that the researcher
finds meaningful offers him or her a chance to discover personal values, challenges and opportunities for growth. The insights from the study can therefore occur on a variety of levels. I kept a reflective journal in order to track my personal journey and reactions and to keep myself authentic.

Outline of the Study

Chapter Two presents and reviews relevant literature in order to put the research question in the context of the literature to date. This chapter looks at: the evolution of studies on women; research on current mid-life professional women; and women and retirement.

Chapter Three describes the methodology chosen for this study. Areas of ethical consideration related to the study including its validity, reliability and limitations are also discussed.

Chapter Four introduces the participants through a short description of each woman and then presents the voices of the women describing, in their own words, aspects of their past childhood, early adulthood, and their current mid-life experience. This provides the context in which they are conceptualizing their future retirement.

Chapter Five presents how the women envisage their future retirements. It is organized to address the research question by looking separately at their attitudes, aspirations and concerns about retirement.

Chapter Six discusses the implications of what has emerged from the study in relation to relevant academic literature. First, I look at how the women are currently engaged in this mid-life experience as it relates to their future retirement considerations. Next, I look in turn at their
attitudes, aspirations and concerns about retirement.

Chapter Seven draws overall conclusions from the study. Implications are suggested for professionals, practitioners and policy makers in adult education and counselling, the workplace, and the government. Recommendations for further research and a final summary are presented.
CHAPTER TWO:
LITERATURE REVIEW

Introduction

In my preliminary literature search I discovered that, until recently, little research had been conducted on women and retirement. Not surprisingly, even less had been done on what the next, currently mid-life, generation of women envisage about their retirement. There have been many changes in society and in these women's lives over the past 25 years, and that is the time period on which I have focused my literature review.

This literature review chapter is organized into three sections: the evolution of studies of women's development; research on this generation of professional women at mid-life; and women and retirement. There have been gradual changes in the place of women in academic literature over the last quarter century, resulting in increased inclusion of women in studies and the use of methodologies that explore women's realities in an emergent way. The significance of these changes for my study, and for the direction of future research led me to start this chapter with a section on the evolution of studies on women's development. In addition to tracing the historical roots from which my study evolved, it also shows that the study of women's development is still in its infancy, with a theoretical base still evolving.

It has been suggested by researchers that an integration of multiple theoretical perspectives advances our understanding of mid-life development in particular (Cook, 1993; Lippert, 1997; Turner, 1997). I included studies of how mid-life women made sense of their world as individuals, from a psychological developmental perspective, and also studies of women's experience in the world within the societal context of their times. The focus was on the
women themselves. These studies inform us of their life patterns and the perspective from which their considerations and dreams for their futures were being made. This body of literature forms the second section of this chapter.

The mid-life professional women in my study entered adulthood during the women’s movement. Most of the research on retirement was not relevant for them, as it had been done with men or an earlier generation of women. In my preliminary literature search, I purposely did not seek literature to frame how retirement had been defined in earlier studies. I wanted to capture the participants’ views without being biased by earlier definitions, especially as there had been change in both women’s sense of themselves and the workplace. I wanted to explore how these women personally envisaged retirement. The third section of this chapter focuses on literature related to women and retirement.

**Evolution of Studies of Women’s Development**

It is interesting to look at the changes in studies of women’s psycho-social development over the past 25 years. The studies reflected changes in how women were perceived and the expanded roles to which they had access in society. Early developmental psychologists, such as Erik Erikson, believed that one’s identity arose from both one’s biology and social environment. He and other psychologists who studied adult development proposed what became known as “life stage” models. These described changes contributing to adult development that are triggered by some internal clock at specific ages (Erikson, 1968; Gould, 1978; Levinson, 1978; Vaillant, 1977). These studies were done mainly with men. When women were studied, the emphasis was often on their biological function as child bearers (Neugarten, 1968, 1979). Reproductive milestones such as childbirth and menopause were assumed to be central to a woman’s
development, and often a biological reality such as menopause had been treated as a “problem”. However, social and psychological factors have increasingly been included in studies over time (Barnett & Baruch, 1978; Gergen, 1990; Lippert, 1997; Notman, 1979).

Many theorists have concluded that development continues throughout adult lives (Levinson, 1978; Gould, 1978, 1980; Gergen & Gergen, 1986). The early studies involved male academics using their own life experience to study primarily male subjects similar in race, class and sexual orientation to themselves, in order to develop models of adult development. The life patterns that emerged presented linear, age-related stages stereotypically representative of men’s lives at the time. The theoretical constructs of the day used the “normal” traits and values that had been found to mark men’s development, such as achievement, competition, separation and autonomy. These traits reflected an individualistic, rationalistic, egocentric orientation to life.

When women were first included in the studies they were measured against these “desirable” traits, and were often found to be “lacking”. In part as a reaction to these earlier models, theorists began in the mid 1970s to reframe the findings about women. They started to question whether the development process was the same for girls and women as it was for boys and men (Bardwick, 1980; Chodorow, 1978; Giele, 1982; Gilligan, 1982; Kaplan, 1986; Miller, 1976).

Jean Baker Miller, a psychiatrist, asked why women were seen as “non-achieving, non-competitive and dependent” (Miller, 1976, 1986). She called for a new psychology of women that recognized the different starting point for women’s development. Miller said that women stay with, build on, and develop in a context of attachment and affiliation with others, and that their sense of self becomes organized around being able to maintain their relationships and interdependence with others. She suggested that women have strengths in empowering others and
women's activities focus on actively participating in the development of others (Miller, 1986). Miller was one of the first women theorists to note the positive importance of women's sensitivity to others and vulnerability to loss, and to label this a strength. This insight was a new concept at the time.

As Carol Gilligan pointed out, women were missing, even as research subjects, in the formative stages of psychological theories (Gilligan, 1979). Gilligan interviewed adolescent students from a private girls' school, who came of age in the 1970s. She found that women's central moral dilemma was that they are drawn to be a caretaker and nurturer, often putting other's needs ahead of their own. She also found that “...women who rated their quality of life high were committed to people, careers and community service” (Gilligan, 1982, p. 468-69). Gilligan found that women thought that being selfless and putting others first contributes to their own relationship goals. She suggested that staying in connection, especially with other women, while speaking from your own true voice was central for a woman’s development. She proposed, then, that mature care incorporated both care for others and care for the self. Gilligan believed that for women operating from an orientation that included this responsibility, the initiation of actions on behalf of the self signifies a transition into more mature moral thought. She suggested that this inclusion of self into a moral decision is a developmental shift occurring in later life for women.

Women's identity, then, was defined in a context of relationship and judged by a standard of responsibility and care (Gilligan, 1991; Kaplan, Klein & Gleason, 1991). This perspective became known as the “self-in-relation” model (Surrey, 1991) and it stressed that in her relationships, a woman’s empathic understanding of others and her nurturing and caring can be considered developmental strengths rather than deficiencies.
Angela Miles said of Gilligan’s research that Gilligan found “...women’s sense of justice to be more affiliative and contextual” than men’s and Miles suggested that incorporating women’s concerns for relationship, connection and mutual responsibility into society’s view of justice would be desirable (Miles, 1996, p. 33).

Inspired by Gilligan’s research, Belenky, Clinchy, Goldberger and Tarule (1986) undertook an intensive study of the life stories of 135 women, ages 16-60 years. They found that women go through a process of internal and external knowing as they mature, which resulted, for some, in reclaiming one’s own authentic voice, rather than relying only on “experts”. They suggested that this occurred through a process of intense self reflection and self analysis, often in mid and later life, during which time women felt a heightened sense of how they want to be and feel. Women who attained what they called “connected knowledge” experienced an integration of both the subjective and objective voices. A result was that these “...women aspire to work that contributes to the empowerment and improvement in the quality of life of others....[and] feel a part of the effort to address with others the burning issues of the day and to contribute the best they can...integrating feeling and care into their work...” (Belenky et al., 1986, p. 152).

The Stone Center for Developmental Studies and Services at Wellesley College was established to study the implications that emerging findings about women’s development had for counsellors. A suggestion was that counsellors of women should treat relational considerations as a normal aspect of a competent woman, rather than as a weakness. This was based on the contention that a girl’s self-esteem was dependent on her capacity to develop in relationship competence, including the capacity to experience and communicate accurate empathy (Nelson, 1996; Surrey, 1991).

Life stage theorists generally evolved from a psychological approach, while other
theorists, usually trained in sociology, were more interested in external influences. The latter
developed theories that put forth less linear models often called “life cycle” or “life span”
approaches. Although by the 1970s it was becoming a popular concept to look at how adults
develop throughout their lives, even studies that included women rarely asked them about work
roles, as it was still relatively uncommon for white middle class women to work for pay outside
the home. It was also assumed, by men who had been raised during times when women were
more family-centred, that “homemaker” was their preferred role.

Levinson’s study of adult male development (1978) was followed much later by his
study of women. The seasons of a woman’s life was published in 1996. A problem with this
study was that it used data collected between 1980 to 1982 from 35 to 45 year old women. So
much societal change had taken place between the early 1980s and the late 1990s for women, that
the relevance of the findings was suspect for the generation of women I am studying. Levinson
chose to look at three groups of women: homemakers; career women, half of whom were
unmarried and half childless; and women in academic careers regardless of their personal
relationship status. He categorized the women according to rigid demarcations between one’s
domestic and public roles rather than exploring the blurred patterns that other researchers were

Women who were influenced by the women’s movement just as they completed their
education and started their careers set out in the 1970s to have both a career and a family. This
societal shift prompted studies of women’s choices in balancing home and career. Increasingly,
women researchers studied the effect of this social change on gender relations within the family
unit. Results indicated increased pressure on couples, with women needing to assert their needs
and couples devising solutions that they could both accept. Issues of how women attempted to
achieve balance between home and work roles received a lot of attention (Crosby, 1991; Dinnerstein, 1992; Gerson, 1985; Szinovacz, 1984).

Lillian Rubin (1976) studied the effects of work on women’s identity. Her focus was women in working-class families engaged in menial work chores, and she found that they felt independent and more in control of their lives as a result of earning a wage. Instead of questionnaires or structured interviews, which were common at the time, Rubin engaged in open-ended interviews. This qualitative methodology allowed the women to speak for themselves. She continued this intense interviewing methodology into her next study of 35-54 year old mid-life women, an earlier generation of women than mine, who were still influenced in the late 1970s by the women’s movement. In 1977, Rubin initiated regular monthly meetings to study mid-life women, resulting in a classic work, *Women of a certain age: The midlife search for self* (Rubin, 1979). Unlike the expectation of the day that women’s lives halted and they became depressed when children leave home, she found that mid-life women said: “Time, finally for me. Time to find out who I am and what I want. Time to live for me instead of them. All my life I’ve been doing for others. Now, before it’s too late, it’s time for me.” (Rubin, 1979, p. 13). This study was done on an older cohort of women who had been more family focused than the women in my study. It represented an early look at the mid-life experience, and the methodology was also relevant to my study.

Researchers also looked at how women’s psychological well-being was affected when they held the multiple roles of career woman, wife and mother. Early studies found that being a housewife was dangerous to women’s mental health and made them more prone to depression, whereas better mental health was indicated for women who worked outside the home (Bart, 1971, cited in Giele, 1982, p. 29; Bernard, 1972).
During 1979 and 1980, Baruch, Barnett, and Rivers conducted a study on mid-life women to discover what contributed to their sense of well-being. The study involved in-depth interviews with 60 women and a questionnaire sent to 300 women between 35-55 years of age. They found that no one pattern fit all women and no one "lifeprint" guaranteed well-being. If the woman felt that she was a valued member of society, had control of and found pleasure in her life, then she had a sense of well-being. If a woman could find a sense of competence and satisfaction in the home, then she was also found to be emotionally healthy. They discovered that job satisfaction is a major component of overall life satisfaction for middle-aged women. It was the quality, not quantity, of a woman's roles that predicted her well-being, and being a paid worker at mid-life was found to predict positive self-esteem (Baruch et al., 1983). Women in occupations of higher prestige had fewer symptoms of depression (Giele, 1982).

In a study of women's identities, Yount (1986) created what she called a theory of "productive activity". She suggested that through being productive in the workforce and experiencing the resultant relationships, one was able to test personal limits and compare oneself to others. In this way one learned what it meant to be a woman in this society. Women not employed, but more home-centred, do not have those same opportunities as women who work outside the home, and who, according to Yount, are more likely to lead a fuller and more satisfied life.

Peck (1986) found that when a woman could test her mastery and identify with a group of people outside of her family she was able to expand her sense of her competency. Peck suggested that when one was identified only with one's family and the roles related to it, it was more difficult to see oneself as an individual. Getting feedback from the external world allowed one to discover what makes one unique and competent. She labeled this broadening of the number
of relationships outside the family as expanding the woman’s “sphere of influence” (Peck, 1986, p. 280).

Bateson’s book *Composing a life* concluded that with all the conflicted priorities and interruptions that characterize our life experience, each one of us creates our own life story (Bateson, 1989). In her study of five prominent professional women, she identified them as part of a group that was redefining gender roles for society in general. She writes: “We are aware of living in a time when women are exploring new territory...we are engaged in a day-by-day process of self-invention - not discovery...none of us has completed her story. Women and men who pioneer new roles have a difficult time” (Bateson, 1989, p. 28). The women in Bateson’s study did so without role models, and the gatekeepers in society were not always accepting of their aspirations (Jeruchim & Shapiro, 1992).

In the early 1990s, a new wave of researchers emerged who proposed that it was misleading to suggest that the most important thing for women’s development and identity related to their nurturer roles and the relational aspects of themselves. Goodrich (1991) and Tavris (1992) questioned this “self-in-relation” theory. They both suggested that the investment in relationship was due to the imbalance in power and compliance, as women live in a society with a patriarchal structure that favours males. Traditionally female roles related to nurturing, communication and consensus building are paid less, whereas rewards accrue to those who use power over others and contribute to the fiscal bottom line. They suggested that the earlier research contributed by the “self-in-relation” theorists was a reaction to the male-based developmental models and an attempt to investigate differences in females’ lives. The added perspective that Goodrich and Tavris contributed was to challenge the psycho-social perspective to include socio-historical variables such as access to power in society.
Over time, through the increased use of qualitative research methodologies such as narrative and life story, there was a growing tendency to study the actual life experience, as described by women, rather than forcing them into categories developed in the study of men. Through this research a respect for the complexity of the women’s life stories and the acceptance of diverse rather than rigid stereotypical life patterns began (Fiske, 1980; Gergen, 1989; Leman, 1986; Peck, 1986; Schaie, 1989). A word constantly used in the literature is the “complexity” of women’s lives. The multifaceted nature of women’s roles means that rather than being associated with predictable linear patterns tied to chronological age, women’s development reflected her choices and options regarding marriage, having children, and careers.

In addition to a trend towards qualitative and life story methodologies, there was a trend towards interdisciplinary studies. In 1982, Janet Giele assembled an interdisciplinary team of academics and conducted a year long seminar series to study the relationship between a woman’s work, personality, and the quality of life at mid-life. The researchers attempted to search for the central events in women’s adult lives. Another collaborative effort integrated thirteen studies of women and work, and found that women are less likely to separate the work sphere and the family sphere, but rather “the separate realms of their lives were interwoven, interdependent, and mutually reinforcing” (Statham et al., 1988, p. 31).

Conarton and Kreger-Silverman’s (1988) life-span development model, based partly on Gilligan’s work, was built around connectedness in a woman’s life. However, it also assumed the rejection of traditional social roles for women and a broadening of their roles beyond their immediate family. The researchers suggested that their “spiritual development” phase, when women explore their innermost selves and their “integration” phase, when women are oriented both inwardly and outwardly, occurred in mid to later life. Their advice to counsellors working
with women in the integration phase was that they “...support women in the exploration of insights and the plans that will bring new and different involvement in living” (Conarton & Kreger-Silverman, 1988, cited in Wastell, 1996, p. 578).

An important shift took place when construct theorists suggested that adult development depends not on a movement through categories determined by one’s age or stage, but rather on the meaning that one makes of life experiences. These theorists believed that we create our identities as we experience life, and in the telling of our stories through narrative methodologies, and as we capture the meaning that we make of our lives and identities (Gergen & Gergen, 1986; Morgan & Smircich, 1980; Viney, 1992). Such approaches challenge the idea of there being one truth and acknowledge the complexity of reality such as is found in the diversity of women’s life patterns (Flax, 1990; Gergen, 1985; Hare-Mustin & Marecek, 1990; Lippert, 1997; Unger, 1989). Gergen and Gergen questioned whether even a social constructionist paradigm facilitated a feminist developmental theory. They wondered whether it is possible for theories of development to be constructed that would facilitate expression of feminist values and ideals. They questioned women’s ability to speak their truths and to see which aspects of their lives are their own will, given that some of their choices relate to their survival in a patriarchal structure (Gergen & Gergen, 1986).

In summary, there has been an evolution in the studies on women’s development after a period during which women were totally ignored. Part of this evolution was due to the changing role of women in society as a phenomenon; part was due to increasing numbers of women academics gaining access to a context in which to undertake these studies. They were able to frame their thesis questions from their own life experience, and sought to explore the phenomenon for women. As recently as 1986, respected psychologist Jean Baker Miller wrote in
the foreword to her second edition of Toward a new psychology of women, that; "Most of the members of the professional and academic world still do not consider the study of women to be serious work" (Miller, 1986, p. xvii). These are still early days in the study of women’s development. Other research on employed women showed that a woman’s occupation was increasingly central to her identity (Karp, 1989; Perkins, 1993; Price, 1996). The women have been tracked as they headed into the work world and attempted to find balance within their roles and to use their voices to establish a healthy identity. They did so within the patriarchal society that had only recently begun to accept that this half of the population may have a different but equally valuable life experience to share.

Mid-life Professional Women

Although some studies cited in the previous section included mid-life women of earlier generations, this section of the chapter focuses on literature related to the same generation as the women in this study. The socio-historical context into which individuals were born and developed was always important, and much of the earlier research is not relevant for today’s mid-life women (Fodor & Franks, 1990; Lippert, 1997).

The life course is not fixed, but widely flexible. It varies with social change - not only with the changing nature of the family, the school, the workplace, the community, but also with changing ideas, values and beliefs. As each new generation...enters the stream of history, the lives of its members are marked by the imprint of social change and in time leave their own imprint. (Bernard, 1972, cited in Baruch, Barnett & Rivers, 1983, p. 246)

For the women in this study the societal context was doubly important, as they were raised with one set of assumptions about their roles as women, and then were among those who embraced the increasing options as the women’s movement grew. The mid-life women in this study have started to create their personal dream for retirement with no prior blueprint.
Gergen stated that despite the growth of psychology over the past 40 years, our theoretical understanding of the development of women during the mid-life is “impoverished” (Gergen, 1990, p. 475). She said that early studies of women’s development at mid-life have often focused on women who were depressed or in another psychological crisis.

One challenge for researchers has been to define what constituted mid-life. In academic studies middle age has been generally framed by a chronological age range of 35 - 64 years. There were many societal variables that have had an impact on the lives of this generation, including: increased divorces; remarriages; single and postponed parenthood; and second careers due to workplace restructuring. As a result of these variables, there were diverse life patterns and it has been suggested that the individual defined her own mid-life, to an increasing extent. When mid-life occurs and what constitutes it is complex for today’s women (Brehony, 1996; Dailey, 1998; Lippert, 1997; Sands & Richardson, 1986).

A recent focus in the literature were studies that attempted to discover patterns amongst the diversity of women in this generation. Much of the literature on mid-life related to the process of personal change and transformation or renewal. The literature that was most relevant to this study discussed how the process of women’s mid-life passage informed their view of retirement, rather than that which took an in-depth look at the process itself. In this section, I introduce literature in both the areas of patterns and process to the extent that they were relevant to this study.

In her 1987 study, Josselson re-interviewed many of the women whom she had interviewed in their college days between 1971 and 1973. She found their identities to have changed little since college. Josselson believed that women develop within a context of balance between self in relation to others and themselves within the world. In her study of these early
mid-life women, variables of the path chosen often related to socialization by the family of origin and early experiences in work and society in general. One problem with the methodology that she used, however, was that it was based on an adaptation of Erikson’s theory using a structured interview process. This process had originally been developed for use with adolescent boys, not college-age women. Also these women were 34 - 35 years old, or very early in mid-life, and many had young families. Involvement in the heavy care giving days tends to focus one on surviving the present, rather than on one’s self and one’s future.

The preferred research methodology for studying women had expanded from using closed, linear questionnaires to that of qualitative and feminist methodological designs using open-ended interviews. These designs sought to engage the participants and to explore issues with them in an open and non-judgmental way. The result was that the richness of their lives so far was captured at mid-life (Apter, 1995; Bepko & Krestan, 1994; Gergen, 1990; Gordon, 1991). Apter highlighted how little we have historically known of women’s real mid-life experiences by calling her book: Secret paths: Women in the new mid-life.

Compared to linear developmental models, women’s lives have been presented as discontinuous and complex. This may seem to be the case when comparing them to male models; however, Bateson suggested that, upon reflection, there was usually a theme in one’s life (Bateson, 1989). It is a woman’s unique personality, values and her personal choices that guide her decisions. Recent studies by Apter (1995), Bepko and Krestan (1994) and Brooks and Daniluk (1998) which explored women of this generation, have contributed to the literature by confirming Bateson’s notion that there are thematic patterns in women’s lives.

Terri Apter (1995) interviewed 80 women in their 40s and 50s to explore their development. She stressed that this generation of women had participated in a social revolution
that had changed how they lived and thought about their lives. She called them a “new breed”. Although the study exposed many varied ways that women navigated issues of self, work and relationships, Apter discovered four life patterns for women, which she labelled: “traditional”; “innovative”; “expanding horizons and radical changes”; and “protesting”. Each pattern, based on the life choices made so far, highlighted different types of issues that emerged at mid-life for the women, and different ways to resolve the mid-life transition.

In their study, Bepko and Krestan (1994) looked at the life patterns of 300 women to see what they were most passionate about in their lives. In their book, *Singing at the top of our lungs: Women, love and creativity*, they used two poignant images. The first was the image of a woman smiling, outwardly directed, with her own face obscured behind the smile, and the authenticity of the smile always in question. This was in contrast to the woman singing, which “...became the metaphor for some deep energy, the absence of which could lead to empty smiles” (Bepko & Krestan, 1994, p. xv). This study immersed the researchers in the lives of the women as told from their real experience. The researchers used surveys, questionnaires and in-depth interviews over a two year period to record the depth and complexity of women’s lives. Their study concluded that now, more than in earlier generations, women were available to put energy into their own passions, but rarely at the expense of energy invested for others. For some women, they concluded, personal creativity and relationship are not split and they do experience themselves as subject when focused on relationship. Other women do not feel entitled to command more energy for their own passion than that which they give to others. So the researchers concluded that their study shows that both self-in-relation and individuation are true in the 1990s, although the patterns vary from woman to woman.

Gordon recommended from her study of 35-55 year old professional women that the
concepts of relationship and nurturing be reframed. She suggested that, especially for women who are successful in personal and public domains, it was the skill of empowering rather than nurturing others such as their children, friends and work colleagues in which these women are proficient (Gordon, 1991).

Gail Sheehy believed that the individual psychological journey was tightly entwined with the social context in which women develop. In New passages she explored and recorded the current revolution of the adult life cycle, focusing on the years past 45, which she called the infancy of our “second adulthood”. She found that women’s confidence and sense of self increased by age 50, and that “...consciously looking back to affirm the movement from survival to mastery in one’s own life is a key strategy in accomplishing the passage to Second Adulthood”. This was especially true for educated women, who undergo more personality change and an increasing investment in their passions as they age (Sheehy, 1995, pp. 194-195).

Anita Harris (1995) interviewed 40 professional women who were in their mid-30s in 1985, and concluded from her study that this generation of women was trying to find their own balance between traditional and non-traditional stereotypes. According to Harris, women’s lives have moved in a creative spiral pattern in their quest for what she called a “new feminine identity”. The paradigm that she observed “…suggests that a push-pull dynamic of separation and connection underlies patterns of individual and historical development...[it] is neither linear – deeming us failures if we do not achieve certain goals -- nor cyclic, repetitive, or discouraging. Rather, advances and seeming retreats can all contribute to a personal and historical spiral process of growth” (Harris, 1995, p. 22).

Turning to the process that these women are engaged in at mid-life, a Canadian qualitative study (Brooks & Daniluk, 1998) looked at women artists, and found that they reported an
increased sense of freedom, mastery, inner strength, and life satisfaction at mid-life. This was due to their connection to the creative process of their profession. Their identity was linked to that creative work activity and that confirmed other parts of themselves as women who followed a path with heart (Brooks & Daniluk, 1998; Mirvis & Hall, 1994). This made their careers “boundaryless” in their lives, or interwoven with their personal lives (Bird, 1994).

Drebing (1990) observed that women experienced increased dreams related to personal goals at mid-life. A review of four studies of women and dreams concluded that women’s dreams are more complex than men’s, and more commonly put the woman in the context of her social community (Roberts & Newton, 1987).

Niemela and Lento (1993) reported in their study that around age 50 women begin the process of individuation through focusing on their “selves”. Others also described this as a time of inner reflection resulting in the women becoming more clear about their own uniqueness and individuality (Bolen, 1994; Brehony, 1996).

Both Bolen (1994) and Brehony (1996) wrote about the process of mid-life for this generation of women. Jean Shinoda Bolen, a Jungian analyst and clinical professor of psychiatry, wrote the story of her own personal mid-life pilgrimage at age 50 in Crossing to Avalon. She noted that mid-life is about reflection on the choices that you have made and a spiritual awakening. Although the journey is an inward one, she believed that the telling of the story of one’s life is part of the process, as it contributes to personal meaning making. Bolen said that at mid-life, women undergo a process of individuation, discovering the need to live from our own depths in an authentic and growing way, which can result in personal renewal (Bolen, 1994).

Kathleen Brehony (1996), a clinical psychologist, said that the issues at mid-life revolve around questions of personal identity, values, and goals that you have lived but not questioned.
She concluded that mid-life included recovering childhood dreams, reflecting on the meaning of one’s life and engaging in creative expression. It included letting go and endings, and can be a time of new beginnings. She suggested that the generation studied in this thesis has great diversity, based on recent changes in society. For example, some mid-life women are grandmothers, some are having their first child, and some are returning to school after being “downsized” from a long-term career. “In fact there has never been a generation that has so many differences among its members” (Brehony, 1996, p. 5).

The diversity in mid-life women’s experience has just started to be addressed by theorists. There has been a lot of research explaining the differences in experience at mid-life, but more recently there has been a trend toward accepting the diversity of experience of women at mid-life and looking at the factors that affect these transitions (Lippert, 1997).

There is increased blurring between what distinguishes the stages or phases in one’s life. Sheehy found this in her study of adult mid-life passages (Sheehy, 1995). Retirement used to be synonymous with old age, but Betty Friedan’s (1993) *The fountain of age* is a thorough and optimistic look at mid-life and beyond. In her recent exploration of a broad sampling of ordinary men and women 50 years of age and older, she found that there is an increasing diversity in life patterns and less predictability in our personal and workplace lives. This diversity is particularly true for women who have had more complex life patterns than men, or than earlier generations of women.

**Women and Retirement**

Research that specifically explored women and retirement was essentially non-existent until the late 1970s and early 1980s (Calasanti, 1993; Hayes, 1993; Price, 1996; Szinovacz, 1982). This was initially attributed to women’s low participation rate in paid employment. Black
women in these United States studies, however, have always had high labour force participation rates. The bias in academic research to study primarily white, middle class male samples was another reason for studies of women and retirement being overlooked (Hatch & Thompson, 1992; Price, 1996; Richardson & Kilty, 1992).

A majority of early studies on retirement have been criticized as they used the Social Security Administration of the United States’ Retirement History Study (RHS) data base (Dailey, 1998; Gratton & Haug, 1983; McBride, 1988; Slevin & Wingrove, 1995). This was a 10 year study, conducted from 1969-1979, on the retirement behaviour of men and unmarried women born 1905-1911. It secondarily and inconsistently captured data on married women through their husband’s responses. The study focused on financial predictor variables, ignoring attitudinal and psychological factors as well as women’s health, and as such was far from ideal (Belgrave, 1989; Gratton & Haug, 1983; Palmore et al., 1985; Shaw, 1984). The RHS also failed to gather data on dependent parents or children, or the health and pension status of the women. The resultant RHS data base and studies based on it, were not relevant for the women in my study, as the data are based mainly on the experiences of unmarried women of a traditional gender role orientation, which was so different from the experience of the participants in this study.

The findings among current retirement research have been called “confusing and chaotic” (Dailey, 1998). This was due in part to inconsistencies in how retirement has been defined in the studies (Calasanti, 1993; Palmore, et al., 1985; Szinovacz & Washo, 1992). Sometimes it was defined subjectively, and sometimes objectively. This makes comparing the results of studies and having confidence in their reliability and validity difficult (Dailey, 1998; Leonesio, 1993; Talaga & Beehr, 1995). Retirement had been studied most frequently as an isolated event of leaving the labour force (Calasanti, 1993; Erdner & Guy, 1990; Szinovacz & Washo, 1992). Retirement is
complex, however, as it can also be looked at as part of one’s life process or a status, not just an event (Atchley, 1976; Szinovacz & Washo, 1992). Doeringer (1990) noted that there was an increased move to treat retirement as part of a larger process within one’s life rather than a single event, but Dailey (1998) contended that the shift to this stance has been slow to affect retirement studies. This issue was especially relevant for women who have diverse work patterns and histories (Belgrave, 1989).

Potential predictor variables in married women’s retirement decisions included their financial status, their health, the presence of dependents, their age and level of job satisfaction and spousal characteristics such as the husband’s pension eligibility, retirement status, health and age (Gabliani, 1993). Regardless of employment history, overall good health and post-retirement income were important for white collar women in later life (Block, 1982; Caffarella & Olson, 1993). Inadequate financial resources, social support, or health were issues that predict poor retirement adjustment (Gratton & Haug, 1983; Szinovacz, 1982).

Throughout the 20th century, women’s retirement had existed as a subset of men’s retirement. Calasanti (1993) noted that women’s retirement has been studied in a “gendered” model looking at the women’s family relationship and roles as primary care givers, while men were studied with a focus on how retirement related to a “job” model. In general, the literature on married women is ambiguous, with contradictions and qualifications regarding significant factors in women’s retirement decisions. Predictors of married women’s retirement timing and the impact on marital quality was one focus (Hatch & Thompson, 1992; Szinovacz & Ekerdt, 1995). Women have been found to retire from the workforce in order to meet care giving needs of a family member (Brubaker & Brubaker, 1992). In early studies, women who worked outside the home were assumed to want to return to family matters after retirement (Belgrave, 1989).
While not studied as frequently, employment history and job characteristics have been found to strongly influence women’s retirement decisions (Feuerbach & Erdwins, 1994; McBride, 1988). A quantitative study (Kilty & Behling, 1985) looked at the anticipated retirement plans and subsequent behaviour of four different types of professionals, half of whom were women. These included teachers, college professors, social workers, and lawyers between 25-64 years of age. Those with high interests in their jobs were less likely to retire before age 62 and high school teachers were significantly more interested in early retirement than others.

More recent studies have been done on retirement for women who have greater variability in work and family patterns. Reasons for continuing to work have been found to revolve also around the patterns of women’s lives. The fact that many women have had discontinuous work patterns interspersed with family responsibilities and child bearing means that many want or need to earn retirement funds longer after children are more independent (Belgrave, 1989; Calasanti, 1993; Hanson & Wapner, 1994; Karp, 1989). Gabliani (1993) found that the majority of women in her study of 131 married, professional women ages 47 - 75 reported strong ties either to people in the workplace, or to the work itself. Many of these women indicated that they plan to develop second, part-time careers after retiring from their primary job. Gabliani suggested broadening the definition of retirement to include re-entry intentions (Gabliani, 1993). Block found in her study of retired professional women that women with continuous and discontinuous work histories had the same degree of satisfaction in retirement (Block, 1982).

Researchers have found that retirement often required an adjustment in one’s identity (Fawdry, 1989). Professional women who invested in extensive education and are used to making important decisions at work have been found to identify with their work role, making retirement an issue (Pepitone-Rockwell, 1980; Price-Bonham & Johnson, 1982). Women who identified
strongly with, and had high commitment to their work have been found to view retirement negatively, as a threat to their self-concept (Erdner & Guy, 1990; Price-Bonham & Johnson, 1982). Karp found that middle-aged professional women who were highly satisfied with their jobs were less likely to view retirement as a positive event (Karp, 1989).

Another reason for reluctance to retire was identified by Prentis who studied white-collar working women’s perceptions of retirement and found that professional women view the loss of social contacts negatively. Professional women expressed more interest in working past retirement, and were less likely to consider early retirement or to coincide their retirement with their spouse’s retirement, in comparison to men (Prentis, 1980).

One area of my study looked at the women’s aspirations as dreams that the women have for their futures. Drebing’s (1990) study of over 200 women reported that women tended to have multifaceted dreams with multiple concerns such as family, marriage, career and personal goals. Mid-life women participants in McGray’s doctoral dissertation dreamed of “…balance, rest…freedom, space, time, and connection to others…learning, finding voice, being assertive…and being socially contributing” (McGray, 1996, p.228).

Even though research had shown pre-retirement planning to be an important determinant of a successful adaptation to retirement, numerous studies have shown that active retirement planning was unusual, even among professional women (Behling et al., 1983; Jewson, 1982; Prentis, 1980; Price-Bonham & Johnson, 1982; Slowik, 1991). This finding is especially important, as the majority of professional women are not eligible for pensions (Hayes & Deren, 1990; Rix, 1993; Shaw 1986).

In career transitions, people create new meanings for themselves by attending to their values when they make decisions (Brown, 1995; McAuliffe, 1993). Retirement is a late stage in
one’s career and mid-life is a time of reflection on the choices one has made so far and planning for the future. One’s goals and values may be reinterpreted and reorganized as the need arises throughout life, and that role flexibility and having a sense of control have been found to be important for adaptation.

Although the focus of my thesis research was not on adaptation to, or well-being in, retirement, I did ask the women to share their dreams and areas of concern, both of which can relate to future well-being. Friendships have been found to be important to the successful adjustment to retirement, and retired women tend to have more intimate friends than both retired men and non-working housewives (Depner & Ingersoll, 1982). Francis (1990) found that for women, "...friendships provided empowerment and validation to women who were re-defining themselves during the culturally ambiguous transition of retirement" (Francis, 1990 cited in Price, 1996, p. 15). Women retirees have been found to be more socially active in retirement than males (Hanson & Wapner, 1994; Matthews & Brown, 1988).

Friedan highlighted the findings of a study by Hurwich of vital women in their 70s and 80s (Friedan, 1993, pp.158-162). The common themes that emerged were that they felt they had choice and an active purpose in their lives, including continuing their careers if they wanted, or being active in the community. They also had qualities of "...trust, risk-taking, adaptability, non-conformity and the ability to live in the present...experience growth, change and aliveness" (Friedan, 1993, p. 159).

Summary

While some literature exists that has started to study women’s development, the exploration of what the mid-life professional women of today are experiencing is just beginning. This generation of women have had, and will continue to have a very different life experience
from that of their mothers’ generation. They are a generation of women whose behaviour had a large impact on family structures, the workplace and the economy. The professional women in my study have the personal and financial resources to continue to make their presence known. After their life of pioneering new roles, what are they wanting for their futures? They have borne a heavy load, balancing responsibilities and developing their own identities without role models; how do they make sense of their journey? What are their dreams and aspirations at this point in their lives as they start to envisage their retirement? Their decisions are important as they comprise an increasing percentage of the population. What is retirement for them? The answer to my specific research question is not one that I found addressed in the literature. My intention is that my study will contribute to that literature by discovering, with a small group of professional mid-life women, how they see their life continuing during retirement.
CHAPTER THREE:
METHODOLOGY

Introduction

In this chapter I present the research methodology and design that I employed. I also
detail the ethical issues that I considered throughout the study and the rationale for my choices.

I wanted to use a methodology that would allow for exploration of a new area, that being
the views of current mid-life professional women about their retirement. I decided to conduct a
qualitative interview study. I interviewed 10 participants, using semi-structured and open-ended
interviewing techniques. The methodology chosen, the criteria I used to select participants and
the interview questions themselves were informed in part by a pilot study that I had conducted
when I had interviewed 22 mid-life professional women.

Qualitative Paradigm

Social scientists have increasingly embraced qualitative research over the past 30 years.
Qualitative research provides the opportunity for researchers to immerse themselves in an
individual’s life and learn about that person’s reality. It strives to understand rather than to
explain or predict someone’s experience (Glesne & Peshkin, 1992; Sparkes, 1994; Wiersma,
1988).

Theory from a qualitative study is grounded in, or emerges from, the specific data and
social context in which the participants live. The societal context in which my study participants
have lived is crucial for our understanding of their lives. Due to changes in society, more women
in this generation have had opportunities for post-secondary education and professional careers
as compared to women of earlier generations. The mid-life professional women in this study are ground breakers, exploring new roles and creating ways to combine their career and personal identities. By virtue of their age they are just starting to formulate their views on retirement. An exploratory qualitative approach dictates that one remain open to surprises and to the process that these women have experienced. My stance was one of “honouring each woman’s point of view” (Belenky et al., 1986, p. 16).

In qualitative inquiry it is important that researchers admit their subjectivity and reflect on their assumptions and potential biases. This contributes to the rigor of the study. They can then use their empathic understanding and personal involvement as assets in building rapport and anticipating issues. I have experienced the complex issues of being a professional woman with a career, family and long-term relationship. I want to honour that and use it to my advantage as a researcher. Apart from the appropriateness of qualitative methodology for the topic I am studying, it also suits my world view as a researcher. My mindset is that of respecting the complexity of life experience. The beauty of working with people in my own professional work has been discovering the uniqueness and themes of each individual’s life. I also work within a “feminist framework” (Acker, 1994, p. 67) by drawing from feminist psychological literature such as relational feminism and the realities of the women’s experiences of power inequities with men within society.

An aspect of qualitative research that I find exciting is the potential for an evolutionary, futuristic orientation in looking at life experience: “...human beings, far from merely responding to the social world, may actively contribute to its creation” (Morgan & Smircich, 1980, p. 498).

As increasing numbers of women began working as professionals over the past couple of decades, their needs resulted in workplace changes such as extended maternity leave, flextime and
part-time work. This study focused on uncovering the future direction of the 10 women participants. This information could be used to develop policies and practices that might maximize the role that these women could continue to play in their organizations and society.

Many research studies of women have used an interview methodology (Belenky et al., 1986; Gordon, 1991; Sheehy, 1995; Wiersma, 1988). It allows the participants to speak for themselves and places human experience within a broader social context which is important to the understanding of women's lives. "Each person is creative in the way that she or he weaves, from various life experiences - both the pleasant and the devastating - a whole cloth" (Yow, 1994, p.118).

Self-identity is achieved through the meaning that we make of our experiences, and the narrative story that we tell. Hypothetically, two people could live through identical experiences but may interpret the meaning differently. Asking people to talk about their lives allows us to see into the stories they elect to share, how they make sense of their lives and the patterns which emerge (Gergen & Gergen, 1986; Kegan 1982; Polkinghorne, 1988).

The recording of oral history in qualitative research places both the researcher and participants in "...a collaborative, reciprocal quest for understanding" (Stacey, 1988, in Sparkes, 1994, p. 173). Although the participants are invited to speak for themselves, the responsibility of authorship and interpretation still rests with the researcher (Geertz, 1988; Hastrup, 1992; Sparkes, 1994).

I believe that a qualitative research methodology is most appropriate for this study of ordinary women sharing their views on their present and future lives. I value and bring extensive experience working with the subtleties of the words, gestures and nuances of oral data. Philosophically, I trust the propensity of participants to show their authentic selves to a skilled
interviewer and their ability to articulate their perceptions of their life experiences clearly and passionately.

**Background – Pilot Study**

To inform myself of aspects that I should consider in my research, I conducted a pilot study over a four month period. Participants included a few personal colleagues but were mainly friends of friends. I used David Hunt’s suggestion (1992, p.116) to become the first participant in the study and considered my responses to the questions. That helped me to be sensitive to the degree to which the questions might evoke personal issues.

I used what Corbin and Strauss (1990) call “variational sampling”. Initially, I was uncertain of the age range to include in my sample. My first thought was to use the oldest segment of the “baby boomers” (the large demographic group born between 1947 and 1966 in Canada). The oldest group was ages 40 to 49 when I did the pilot study. I found, however, that women in their early 40s were adjusting to being 40, and not thinking of retirement yet. It was not until their mid 40s that they started to look to that phase. I had been hesitant to include women over 50, as most had graduated from secondary school and started their adult lives when the women’s movement began. I assumed they would not be different enough from previous generations of women. Then I interviewed a 55 year old woman who truly had been a pioneer. Although she spoke of attending university at the time when many women “went to university just to find a husband”, she had married but definitely had her own identity. Another over 50 participant spoke with passion about the perspective that she had gained through turning 50. I started to realize that if my other criteria were met, including women over 50 had the advantage of capturing the earliest of this generation who had integrated a professional
identity and also had the experience of having engaged in the transition through age 50, which many expressed as significant. As the pilot study went on, I became more clear that the age range that would serve my purpose best was 45 to 54 years.

I found during the pilot study, when I interviewed women of this age who had been educated and had worked as professionals but had chosen to stay out of the workforce, that their responses were framed by their husband’s experiences. For example, these women’s response to questions about their own feelings on retirement was to talk only about their husband’s plan. Yet, at the same time, they spoke of their need to return to something meaningful for themselves now that children were leaving home. Their responses reminded me of an earlier more traditional woman, rather than those I wanted to find out about in my study. This observation informed my criteria for the new study. These new criteria were that the woman be currently working outside the home, and have worked part or full-time for at least 80 percent of her adult life. This flexibility was to allow for maternity leaves, time with young children, re-education or other creative solutions to balancing a professional career and family activities that might tell me something of how this balancing would continue into retirement.

For the pilot study, I located potential participants through friends and colleagues and contacted them by telephone. I introduced myself and described the purpose of this pilot study and requested to meet with them for a one to one-and-one-half hour interview. If they were interested, I proceeded to obtain informed oral consent. They were asked if they agreed to be audio tape-recorded. Due to their preference and circumstances, some were audio tape-recorded and others not. I was the only person who had access to and listened to the tapes. I did not get the tapes transcribed, nor will any data from the interviews be included in the thesis, as the purpose was to inform me about the participant selection criteria and the most effective
questions to include.

Through reflecting on these interviews, I was able to clarify for myself the criteria for the women in my thesis study and the questions that I wanted to ask. At the conclusion of the interview I asked if the women had any suggestions or comments. I kept both field notes and a reflective journal during my pilot research in order to track my learning and hunches about content and process issues of the research. An executive summary of the results of the thesis research will be sent to those women who wanted to receive it.

**Research Design**

**Introduction**

In qualitative research the design assumes a flow between the activities of data gathering, coding, analysis and interpretation that is at the core of the creativity of the methodology. Although they are so closely linked at times, I will discuss the specific activities that relate to each phase of the methodology and the way that I approached the tasks.

**Selection Criteria**

The participants in the study were women whose inclusion was based on criteria related to their age, career activity, age of any minor dependents, length of time in a relationship and reporting having at least started to consider issues related to their retirement. These criteria emerged as a result of the purpose of the study, the results of my pilot study with 22 women and other studies on women.

Specific criteria were as follows:

- women 45 to 54 years of age;
- been active in their careers at least 80 percent of their adult life in either a full-time or part-time capacity and be currently working;
- have post-secondary education such as an undergraduate degree or specialized diploma;
- have a professional “career” - a pull towards their occupation where they report that what they do is important to them, not just a means to earning a living;
- be in a long-term relationship (married or common-law, lesbian or heterosexual) of at least 10 years duration;
- if there are children, the youngest is at least 13 years old;
- report having at least started to think about retirement options or preferences.

The age range of 45 to 54 years was selected as I wished to explore the experience of women who had grown into adulthood after the modern women’s movement had begun. The feminine mystique by Betty Friedan was published in 1963 and became popularized through articles in several magazines. The women in my study were between ages 11 and 21 in 1963. They make up the leading edge of the baby boomers who are now entering their 50s and included a few women a bit older. As discussed earlier, it became clear through the pilot study that if the women had chosen a professional career and a long-term relationship, they considered themselves to be exploring new territory within their cohort of women. It was also pointed out in the pilot study that the “passage” or transition of age 50 was an important variable to include in my group of participants, to capture that experience which makes the rest of one’s life seem much closer.

Of secondary importance was the fact that the age range I selected spans the categories of 45 to 49 and 50 to 54 years, used by Statistics Canada. Although qualitative research does not lend itself to predictive generalization, I wanted to remain open to opportunities which might
exist to compare my results with findings related to that age group of women in general.

Another aspect of my selection was that I chose participants who were different in some ways from each other, in order to explore the diversity within the group and access as much data as possible. Examples of this were the inclusion of a lesbian woman, women with and without children, those who had gone on immediately to university and those who had returned later. I included participants from a variety of professional fields and work situations. As the study went on, I also included one woman who had been in a long-term relationship but was now divorced and actively co-parenting.

Recent studies of mid-life women have categorized them into a combination of their choices among homemaking, motherhood, careers and relationships (Bepko & Krestan, 1994; Levinson, 1996). I decided to engage only women who have been active in their careers for at least 80 percent of their adult life, as I wanted to focus on women of this generation who had carved out new types of life patterns.

For the purposes of this study a “professional” is described as someone having a career that is a “calling” of some sort, or who is drawn to it due to the nature of the activities involved. It requires intensive involvement due to the need to keep current with changes in practice and to make continual decisions (Burke, 1994). These women have post-secondary education and usually further professional accreditation. They are in fields such as medicine, law, psychology, social work and education. They are self-employed or work within an organization or professional partnership. Approximately one-third are from traditionally male-dominated professions such as law and medicine, one-third from traditionally female-dominated professions such as nursing, social work and education and the final third are entrepreneurs with their own practices in industrial or clinical psychology.
Since this is an exploratory study I have chosen a variety of professions, but this is admittedly a narrow representation of women within the whole of society. This sector of women was chosen with the assumption that I was tapping into a group with more options due to their access to higher paid jobs and positions of responsibility and relative status in society.

The women in my study have invested in a long-term relationship. For this study that means that the woman has been with her married or common-law partner for at least the past 10 years. They are predominantly from heterosexual relationships. I will use the terms “husband” “partner” or “spouse” interchangeably. Retirement decisions may include where to live, whether to relocate, financial considerations and how to combine both partners’ dreams.

Although many successful women of this generation made the decision not to combine children with their career responsibilities, those who have represent the pioneers. They have had to make choices among and balance more roles. I have included a majority of women with children who are at least 13 years of age and therefore starting to create their own lives. In focusing on women with families, I was able to observe how they experienced “dual-career” family life, and explore with them their changing role in society and their expectations for the future.

Through my experience in the pilot study I anticipated having chosen the most appropriate criteria. I remained open to minor modifications, though, as the study proceeded.

As Glesne and Peshkin (1992, p.25) suggest:

The open nature of qualitative inquiry, however, precludes the ability to know either all of the important selection criteria or the number of observation or interview sessions necessary to gather adequate data. The selection strategy evolves as the researcher collects data.

As the study proceeded, there were two junctures where I had to reflect again on my criteria. The first was an exception that I made around one participant who was 44 years of age, whose children were 11 and 14 years, and who was in an active co-parenting relationship and
divorced after a long-term marriage. I included her as she had given the issue of retirement much thought, was successful in the male-dominated profession of dentistry, and would be able to compare her views now with when she had been in a long-term relationship. I had originally assumed that a current long-term relationship was an important aspect of my study. My decision to include this participant was based on the fact that after nine interviews I was observing that the presence of a long-term partner was not, by far, the most important variable in the women’s experience. In addition this woman was 8 years beyond the divorce, had dealt with the emotional impact of that event, and was both reflective and highly articulate.

A second point where I had to stop and reflect on my selection criteria and process was after 10 interviews. I had a lot of data and definite themes were emerging, but I had some inner discomfort that something was not right and that I should include additional participants. Through my reflection and discussing my concern with each of my committee members, I was able to articulate what was disturbing me. There were two areas of concern. One was that I saw that the women expressed an integration of their personal and professional identities and my assumption was that there would be more dissonance between these identities. I might have expected that experience from women who were in traditionally female-dominated professions, the more “helping” professions such as social work and nursing, but not in the traditionally male-dominated professions, such as law and medicine. I wondered if I should include additional participants in other traditionally male-dominated professions in order to check out whether this integration of identities was a finding. The relevance for my study is that if a woman’s career life has not enabled her to express her “real” self then that may affect her attitude towards retirement. The need to end my uncertainty quickly by adding additional participants was tempting, but I resisted that obvious solution. The surprises, after all, are the opportunities for real insight.
The concurrent concern was that, even though most of my friends and I had experienced a non-linear, discontinuous professional career, for some reason I had expected the women in my study to have a more linear pattern, especially those in a law firm and with a medical career, but that is not what I was finding. I believed that their patterns in balancing career and personal roles may influence their retirement aspirations.

After getting to the point where I could identify these two issues, I left them for a while and remained open to my intuition. Meanwhile, I continued to do more literature search, and located a full-time accountant and engineer, to hear more from women in traditionally male-dominated professions if required. After a month I literally posted the following two questions up in front of me and re-listened to all of the audio tape-recorded interviews with these two questions in mind. The questions were: "Does this woman identify her work role as a strong part of her personal identity (which would indicate to me an integration between her personal and professional selves)?"; and secondly, to confirm the pattern that I had noted: "Has this woman used a fully involved or more interrupted approach to creating the pattern of her professional career?" The findings will be discussed in the discussion section, Chapter Six, but suffice to say here that after re-listening to the interviews, I was confident that I did not need to interview additional women for the purpose of my study.

Selection and Pre-interview Process

I recruited participants with whom I did not have a relationship. In two research studies I have done previously, I either found it more difficult to be objective when interviewing someone I knew well, or in one case the woman who was a neighbour seemed uncomfortable afterwards that she had been so candid. I felt I would get the best quality data by selecting women whom I did not know.
Networking with colleagues and providing them with information about the purpose, criteria, and methodology of the study helped them to suggest appropriate people for me to contact. When they provided me with the name and telephone number of the individual, I obtained their permission to use their name as the reference.

I contacted the potential participant by telephone, introduced myself and checked that it was a convenient time for the person to hear about the study. I went over the following information: who I was; what I was doing and why; the risks and potential benefits from my perspective; how confidentiality and anonymity would be addressed; how data would be gathered and their commitment in time; the fact that they could drop out or decline to answer any questions; and the contents of the pre-interview package.

All of the potential participants contacted agreed to participate. They were mailed the pre-interview package. This contained: a letter of introduction (Appendix A) suggesting that they contact me when they had read it through; the letter of consent (Appendix B); a participant questionnaire (Appendix C); and a short pre-interview exercise (Appendix D) to complete before the actual interview.

The purpose of the letter of introduction was to document why the study was being undertaken, outline the content of the pre-interview package and let them know the next steps and how to contact me. The tone was purposefully professional, yet friendly so as to continue to establish rapport.

The consent form outlined specifically what they were agreeing to do, and also stressed that they were free to withdraw or decline to answer any questions at any point. This was a necessary ethical procedure.
The participant questionnaire gathered brief demographic data that confirmed that the criteria were met and gathered information that allowed me to place their salary levels within the context of the whole society.

My rationale for including the pre-interview exercise was as follows. I wanted an activity that would encourage the woman to reflect on her life as a journey and look at the meaning that each decade had for her. For some women this reflectiveness may already be a part of their lives. For others I felt that some time invested in this prior to the interview might surface issues regarding what had been important to them in their life and what they might look to in the future. It is the future aspect that I am interested in, but by looking at the whole they may see what is different about the 50s and beyond.

My plan was to have them contact me after reviewing the pre-interview package, confirm their commitment to proceed, and set up a mutually convenient time and place for the interview. What actually happened was that after my description of the study all of the women agreed to participate, and when I gave them the option to call after they received the pre-interview package, or arrange the interview right then, they all preferred the latter. These were busy women who organize their appointments carefully, so I was not surprised by their preference.

As the researcher, I was conscious of pointing out considerations related to privacy for the meeting place. This was to maximize the quality of the data, while respecting the participant’s need for confidentiality. This meant, for example, that if she suggested her home or office, I probed whether there was a private space where she could talk openly without interruption or feeling that her family members may overhear her private thoughts. In a couple of cases that question allowed her to reconsider the venue for the interview. It also meant that when a restaurant was suggested I was able to ask if it was conducive to private conversation or would
be too noisy for the tape recorder to pick up our discussion.

**Data Gathering**

Data gathering began as soon as the person was contacted. I took detailed field notes beginning with my impressions during the initial telephone contact (Glesne & Peshkin, 1992, p. 49). Mishler (1986) views the interview as a discourse, and that was the experience I was striving to create. To promote that freedom was a main reason that I chose a qualitative research methodology. Although a conversational tone has the advantage of helping to establish rapport and trust, it was important that I be clear about my purpose. This involved constructing the questions with care and guiding the interview sufficiently to get the data needed for the purpose of the study. I bring extensive experience with interviewing. This includes the ability to take the other’s perspective, ask meaningful questions, be silent as needed and listen “between the lines”. Good interview questions explore descriptions of experience and behaviour, opinions and values, feelings and, although neutral in content, build rapport (Merriam, 1988, p. 78-79). The interview questions in Appendix E had been carefully considered and were derived from my own ideas, what I had learned during the pilot study and the literature.

The efforts to arrange a conducive place for the interview were rewarded. The interviews took place not only in the women’s private offices, but also in a park, their homes, and a coffee shop. The only interview where the planned locale was disappointing was a coffee shop where we set up in the quiet back corner only to be interrupted part-way through by the re-arrangement of furniture as a jazz band was set up. We moved to a quieter table and it did not seem to interfere with the participant’s comfort or flow of ideas. One participant forgot the initial interview appointment as she was out of town without her appointment book. She called as soon as she realized her error and we reset the interview appointment, which she kept.
During the interviews I took into consideration our physical positioning so that we were close enough to communicate comfortably, and put the tape recorder in an effective but discrete spot. My mindset was to set aside my assumptions, probe appropriately and be open as a learner entering into the participant’s world.

The initial interviews lasted between 45 minutes and 1 hour and 25 minutes, with an average length of 75 minutes. At the conclusion of the interview I asked for, and received from all participants, the permission to return to them in the future in order to clarify points or gather more data if necessary. The interaction with the women included observation of their non-verbal behaviours, and notation of their office or home surroundings for hunches about what that may indicate about them. These hunches took the form of a mental note. During the interview I would look for confirmation of my hunch through the woman’s behaviour or preferences. An example would be when one woman met me for our interview in the park. She had selected this venue and had packed a cooler with a snack and drinks and put lawn chairs in the car. I noted to myself that she seemed very “prepared” and so I listened for evidence of her tendency to organize and plan her life in general. I also looked for opportunities during the interview to ask a question about my hunch if the woman did not address it herself. Hunches such as those regarding “planfulness” might be relevant as that was a potential area of exploration in my thesis.

I always lingered long enough after the tape was turned off so that if the woman had some concerns she wished to express she could do so. Most of the participants moved on purposefully to their next commitment. There was only one instance where a participant and I got into a conversation that was both relevant to the topic at hand and was bringing in new information. She gave me permission to restart the tape recorder and we chatted for an additional five minutes.
Immediately after the interviews I recorded field notes on my impression of the participant, the subtleties of her gestures, as well as the setting. I did this through speaking into my tape recorder after the interview rather than writing, as I found this was easier in places such as parking lots. I was able to provide richer detail, and elaborated more than if I had been writing. My goal was to be descriptive and analytical with hunches being documented as such.

The audio-tapes were only heard by the researcher and the transcriber and a pseudonym was used for each participant. The data were kept in a private room and were protected from others. The audio-tapes will be erased at the end of the doctoral research study.

**Coding, Analysis and Interpretation**

Qualitative research is both an intuitive and analytic process. Theoretical concepts emerge gradually and inductively from the data (Glaser, 1978; Glaser & Strauss, 1967; Lincoln & Guba 1985; Strauss & Corbin, 1990). In reality, the researcher is verifying his or her understanding of the concept as the study goes on.

In qualitative research the analysis starts immediately. I used what I had learned from the pilot study and the nature of the questions as leads to begin to organize the data, but in the early stages, everything had the potential to be important. Although I had transcriptions, as an auditory learner, I also listened frequently to the audio-tapes. While I was reviewing the transcripts I started “open coding” by highlighting words and phrases in the raw data with coloured pens and post-it flags to identify the emerging themes.

Next I made a series of index cards for each participant. Each participant was assigned a number and each card had a code such as, for example, “A” for “aspirations”. All aspiration references were in yellow, and therefore quotations, passages in their transcripts, or in my literature related to aspirations would be flagged or highlighted in yellow. Subheadings or more
specific themes emerged out of that. Over time I also used “axial coding” where I started to look at the relationship between categories and their properties (Strauss & Corbin, 1990). This is a very fluid and active stage with constant comparison and memos of hunches that emerge.

In an attempt to see the patterns between the categories more clearly, I prepared a flip chart summarizing the main points for each participant by listening again to each person’s audio-tape. There was a visual pattern of key words for each person and a gestalt emerged with the flavour of that person. Women in traditionally female-dominated careers were indicated with their name in red pen, traditionally male-dominated in blue and entrepreneurs with their own practice in green. I found that I responded on many levels to the subtleties by taking the time to do this kind of analysis.

Once the structure and process were in place I was able to absorb a lot of information, and move the flip charts around as I considered various possibilities during the analysis. Once again I used the tape recorder to capture my insights. I would go into a room, and spend a few hours moving the flip charts into different groupings and attending to different parameters. This was an energizing and rewarding stage of the analysis.

From the beginning I had tentative themes based on the purpose of the study, the literature search, the pilot study and the questions themselves. As the analysis proceeded and with my on-going analysis and interpretation, categories became more defined, some taking on less prominence while others became more elaborate. The analysis included testing possible explanations by making contrasts and comparisons; checking out other possibilities; getting feedback about my potential explanations from the participants, and triangulating, where I compared data from the pre-interview exercise (Appendix D) with data from the actual interviews (Miles & Huberman, 1984, p. 231).
After my initial analysis I also talked through my tentative findings with two peers experienced in research. This was a suggestion made by my supervisor and by Lincoln and Guba (1985, p. 109) who suggest it as an attempt to safeguard against researcher bias.

The creative aspect involved trusting that the data would speak to me and being patient with the metaphors and concepts as they took shape. Interpreting the data and reviewing the hunches and memos were on-going activities. Throughout the analysis I kept in mind ethical issues related to bias, validity and reliability which are outlined in the following section.

**Ethical Issues and Concerns**

Ethical decisions are made throughout a qualitative study. From the moment the topic is considered, issues of ethics concern the researcher. The use of conventional measures of reliability and validity are not possible in the same way in qualitative research as they are in positivist inquiry. As Lincoln and Guba explain:

... internal validity fails because it implies ...a single tangible reality onto which inquiry can converge; ...external validity fails because it is inconsistent with the basic idiom concerning generalizability; ... reliability fails because it requires absolute stability and replicability, neither of which is possible for a paradigm based on emergent design; and ...objectivity fails because the paradigm openly admits investigator-respondent... interaction and the role of values. (1985, p. 43)

A goal in qualitative research is to work towards establishing what Lincoln and Guba call the “trustworthiness” (1985, p. 43) of a study. So throughout this chapter I have referred to aspects of my methodological design and interactions with the participants that have addressed rigor and ethics, and I will outline in the rest of this section specific decisions that I made to address ethical issues.

As mentioned earlier, I had elected to work with participants whom I did not know. There is an increased intensity in the responsibilities that the researcher bears when the
relationship is that of friends, as it can be riskier for a participant to tell a researcher who is also a friend certain stories about themselves; it may thus put the friendship at jeopardy (Sparkes, 1994; Thomas 1992).

Lives are complex and it is impossible to know exactly what issues may potentially be retrieved during the interview. I stressed the participant’s right to ask that the tape recorder be turned off, to decline without explanation to answer any questions, or to drop out of the study at any time. As suggested by Glesne and Peshkin (1992) I had the names of counsellors and the names of reference material that dealt with mid-life women, change, retirement and couples available in case it seemed appropriate to offer this. I provided one participant with the name of a book related to an interest that she expressed during the interview.

Participants were also offered the opportunity to see the completed transcript of their interview in order to clarify or amend their words. This was offered to reduce any anxiety they may have had, but several of these women had done their own doctoral research or had participated in previous studies, so this was not an issue. One woman wanted to have a copy of her transcript in order to reflect back on her words in the future in order to learn from her comments, and to “serve to allow my children to read in the future of their mother’s views”. I provided it for her and she let me know that she had enjoyed reading it.

Another ethical issue revolves around attempting to ensure that the information is accurate. Kvale (1996, p.110) states that: “It is the ethical responsibility of the researcher to report knowledge that is as secured and verified as possible”. When analyzing the findings I had planned to return to some of the participants to clarify information and to check assumptions which I was making. One term for this is “member checks” and it involves referring data and interpretations back to the participant and being open to correction, verification or challenge by
the participant (Lincoln & Guba, 1985, pp. 108-109). This was particularly important to me regarding my descriptions of the women. I checked with them whether the profile descriptions that I had drawn were not only accurate, but also discrete enough to maintain their privacy. Some of the women were high profile and potentially identifiable in the community, and the lesbian woman was not totally “out” in her workplace. I wanted to ensure that I respected the integrity of the data, and that the participants would be involved with decisions about the degree of their anonymity.

I am aware that speaking of your dreams and issues about your life can, even unexpectedly, raise sensitive issues. As a trained counsellor, I felt comfortable to handle any surprises ethically and professionally. From their comments, though, it seems that the women in this study either treated the experience as an opportunity to be helpful to me, to express their views, or for some they mentioned that the pre-interview reflection and our interview helped them clarify their thoughts.

I explored my personal assumptions and biases. I believe that lifelong learning is inherent to adult development. I bring a predisposition to anticipating the next life phase and opportunity for personal growth. It serves me to be planful and set goals for myself. I believe that women and men should each have their individual as well as mutual dreams and that there should be equality within the relationship. I am less drawn to physical than to spiritual or intellectual pursuits. I listened carefully and openly even when I didn’t feel rapport with the view being expressed. That is where the learning can occur.

I physically presented myself in a way that was appropriate for the context of the site and situation. When I went to a participant’s home or a coffee shop I dressed less formally than when I met her in her private downtown office.
Due to my experience as a counsellor of adults going through change, I remained conscious of my role in this study being that of a researcher rather than a therapist. As a counsellor, sometimes the goal is to empower the clients or lead them towards a more clear understanding of their options in a situation. As a researcher, the goal was to elicit information for a more thorough understanding of the women’s views, not to encourage change. I was aware of the difference in goals. I stated that there are no “rights and wrongs” but that their life experience and honest views were my interest.

The opportunity for reciprocity exists in the interaction. By approaching the participants with an expressed attitude of mutual exploration and employing my expertise at interviewing, I hoped there would be some benefit to them. Specifically, there was the opportunity for them to be listened to carefully and attentively, which can give them a sense of importance and also allowed them to explore and understand themselves better.

**Validity and Reliability**

Although it is not done through traditional methods, the qualitative researcher must consider issues of validity and reliability so that the results of the research can be trusted. The way to measure these concerns is “...through careful attention to a study’s conceptualization and the way in which the data were collected, analyzed, and interpreted” (Merriam, 1988. p. 165). With regard to internal validity, which is how closely the findings match reality, this study reports on what the participants expressed about their reality. The rigor of the study dictated that I made my choices and tracked myself with the discipline of reflexivity throughout the study. From the beginning, I thought through and piloted the questions to get at the desired data, applied effective interview techniques, gathered and analyzed the data with the intention of
hearing participants' words and meanings, unaffected by my assumptions. I kept track of tentative assumptions, or hunches, in a notebook. To the extent that the women were able to share authentically the meaning they made of their life experience, and I was able to remain open to hearing it, the reality was captured.

Reliability refers to the degree that the findings of a study could be replicated by researchers if they followed the same process again. Issues about reliability for this type of study are similar to those of external validity, which refers to how generalizable the study is to the larger population. As discussed earlier, in this type of qualitative study there are limitations to both reliability and external validity due to the nature of the methodology itself and the fact that the participants in the study are human beings. People are individuals with complex and numerous variables that contribute to their experiences. While themes emerged and it is possible that similar themes would be discovered again in another study of ten individuals, this is not certain. The human condition and the societal context in which it develops is not static, and this affects reliability. Although I speak of professional women, there is diversity within that group due to individual differences that limits external validity. Professional mid-life women make up a small proportion of all the mid-life women in society, and so we can not assume that these findings are generalizable to other women in the population at large. The limitations discussed here in terms of reliability and external validity are based on concepts and practices most easily applied to positivistic research designs. When one respects the richness, the amount of data, and the complexity of the human being, one is left with the limitations of this methodology being far outweighed by the benefits (Glesne & Peshkin, 1992; Merriam & Clark, 1991; Morgan & Smircich, 1980; Oldfather & West, 1994).
Conclusions

The methodology described in this chapter resulted in findings that will add to the body of knowledge about current mid-life professional women and their view of retirement. On a personal level, I experienced the benefits that I was at times validated, surprised and touched by the life experience and views of these women. They are well-educated, articulate and active participants in the course of their lives. They seemed to have arrived at a point where they could authentically share the sides of themselves of which they were both certain and tentative, proud and accepting. I believe, as a researcher, that the methodology was well-suited to the research purpose and that the conclusions drawn are important.
CHAPTER FOUR:
VOICES OF THE WOMEN – THEIR LIVES TO DATE

Overview to the Chapter

In this chapter I will introduce the women and what they said about their life experiences so far. First, I present a short description of each woman. This is followed by what they said about their childhood and then early adult experiences as women coming of age in the early women’s movement, trying to balance personal and career lives. The struggles, achievements and insights that they have gained provide the foundation from which these women are creating their lives. Finally, I include how they describe their current mid-life process and perspective in helping to make sense of their life choices and their own identities.

Introduction to the Women

The women are introduced here by their pseudonym. Their career patterns are varied and non-linear, or what I am calling "discontinuous". Examples are as follows: interrupting a full-time job with part-time and contract work when the children were pre-school age; attending graduate school when children were babies; changing workplaces or deciding not to “climb the ladder” in order to accommodate family needs; adjusting personal career timing to that of a husband’s career; undertaking personal growth and community projects while being a “stay at home mom” when the children were young; going into private practice to get more flexibility with family responsibilities; combining graduate school with full-time contract work and parenting at mid-life.
The following is a short description for each participant, presented in alphabetical order. It is a composite of my subjective impression and what they said about themselves. I am attempting to give a flavour of their personal styles as well as what seemed to be significant for them in their past and current lives.

Amy

Amy is a 47 year old teacher at a private school. Her mother died when Amy was a child, and Amy spent most summer holidays attending camp and later as a counsellor. This became a cherished routine for her, representing camaraderie, learning and nature. It was there, over 30 years ago, that she became friends with a woman who is now her partner in a committed lesbian relationship. Appreciating nature continues to be important to her and she spends time outside of the city when possible. Teaching affords her the ability to continue that camp experience of coaching and motivating young people. Besides teaching, friends and access to the gay community within a large centre are also very important to Amy. She maintains responsibility for her father, who does not have a good relationship with his sons. While vacationing together each Christmas she, her father and her partner share an interest in in-depth research and learning about new things. Learning is the “core” of who she is. Amy is interested in computers and photography and her love of teaching children feels very genuine and central to her as she speaks.

Doris

Doris, at 54 is the oldest participant in the group, and she was influenced by feminism from the beginning of the women’s movement. She had fought the norm of her day, which was to become a nurse, secretary or teacher. Her mother had been widowed at age 50, at which time she had to get a paid job. She encouraged Doris to involve herself in a career that would allow her to
be independent. While her four children were young Doris worked full-time, and then part-time in a demanding federal government position. She also served on the board of a women's advisory group. She is currently a program director at a university and has also done organizational development consulting. She enjoys the challenge of her job and although she “made concessions for the children and stopped climbing the corporate ladder” she was a pioneer in finding ways to combine meaningful projects and family life. She and her husband, a lawyer, have always had separate interests but have both been very active in their community. She is an enthusiastic, lively and articulate woman who has applied her organizational skills, drive and creativity to initiating and accomplishing projects of interest to her in her personal and professional life.

**Heather**

Heather, aged 50, is a senior partner in a large law firm and is also active on boards of directors. She grew up with parents who were Holocaust survivors and she received the message: “Be independent and be able to take care of yourself”. This was challenged, however, when she experienced pressure from her parents not to return to law school once she had children. It was difficult to balance her own drive to be a lawyer with motherhood. She was a pioneer in her firm as the first woman partner to have children. The challenge of identifying and coping with menopausal mood swings in a demanding, cut-throat, male-dominated work environment means that she once again finds herself a pioneer attempting to discover ways to survive. It also provides the opportunity for her to mentor younger women in her firm about the reality of this stage. Her husband, a doctor, was able to be more flexible in his job and be there for the children during their teen years when Heather's work was intense. Now that her two university-aged children are away at school she is aware, with some concern, that her husband is more frequently
home on his own while she has professional obligations. Her family, friends and the “infrastructure” she has built for herself are very important to her. Heather has a forthright, direct manner and she enjoys the significant challenge of her job and the cultural aspects of the city in which she lives.

**Kathleen**

Kathleen, a 48 year old registered nurse and researcher, left home at 18 and emigrated to Canada in her 20s. Her mother had worked part-time and Kathleen always expected to have a career. Since she adopted her two children, she had made the decision to interrupt her career at times when she worked part-time and on contract in order to accommodate family needs. As a result she has no company pension. Potential health concerns are a prominent theme for Kathleen. Her mother developed Alzheimer’s in late mid-life and is in a nursing home in England. Kathleen’s dad is deceased. She and her husband are both only children, so there is little family support. A book on feminism that she read in her 20s had a great impact on her, and despite the career trade-offs which she has made for her family, she values the ability to be independent. Partly to that end, she is currently in graduate school earning her Master’s degree, as well as working full time in order to keep career options open for herself. Her manner is personable, easy-going and accommodating.

**Marlene**

Marlene, 48, grew up in a patriarchal home where her father made the decisions and her mother went along with them. Since her father was in the Canadian Armed Forces and accepted transfers, this meant her mother packed up the home and re-established herself and her children in new communities continuously. She and her three sisters were raised to see acquiring educational
degrees rather than a career as their goal. After her undergraduate degree she travelled a lot, lived in the United States, had a brief first marriage, worked at several jobs and did not complete her Ph.D. until age 37. Her role is as a psychologist in a five year research study and she also recently started a part-time private practice. The lack of equality in her parent’s relationship was an issue that made her want more choices for herself. Currently in a marriage that she enjoys, she and her husband strongly value their independence. Her mother got Parkinson’s disease and died soon after her father retired and the four adult daughters helped care for her. Marlene fears enduring chronic poor health, especially as she has no children to care for her. Continuous learning provides her with mental stimulation and she loves travel, spending time in Europe and cultural activities. Marlene’s manner is direct and she feels that she continues to grow within her professional role.

Pat

Pat is a 51 year old social work supervisor who emigrated to North America with her husband, a university professor. They have moved several times and lived in different provinces. As such, she knows the effort that is involved in establishing yourself in a new community. She likes the cultural life of her current city where she has lived for many years. Pat knew at age 17 that she wanted to work in a social work field. She has balanced her career and motherhood in various ways over the years. Pat’s children are both in university and she works full-time now, but she also took some time off and did volunteer and part-time work while they were young. She feels that the roles that she has chosen to play have given a structure to the stages of her adulthood so far, and she experienced her social work and her motherhood identity as intertwined. This multi-role situation has satisfied and defined her. With her mothering role
lessened now at mid-life, she is ready to explore a new context in which to use her skills. A soft-spoken, articulate and thoughtful woman, she expressed genuine curiosity and intent to honour the life stage she was entering.

**Petra**

Petra is a dental surgeon in her own busy practice, who chooses to work four days each week in order to preserve balance in her life. Getting a good education was strongly valued in her family when she was growing up and her mother encouraged her to ensure she made her own money. Yet, when she had children her parents were upset that she was going to continue her dentistry practice. She married young and the marriage lasted for 16 years. The past few years have been a time for her to get to know her inner self more. Petra, age 44, now actively co-parents her two children with her ex-husband and expects to invest in another long-term relationship when the time is right. She values well-being and spiritual growth and brings her enthusiasm and ability to motivate others into the dentistry role. She does this with her patients, but also by writing articles and giving speeches at conferences with her peers. Networking and connecting with people and close friends are important to her and she has a charismatic yet grounded, confident air about her.

**Ruth**

Ruth is a 47 year old physician who works in medical oncology and palliative care on contract four days a week. Besides working with terminally ill patients, she has had tragedy in her own life. Her mother died of suicide when Ruth was 20; her father, also a medical doctor, is deceased; and her only sibling, a sister, was terminally ill with cancer when we met. Friends and community have always been important to Ruth. She has experienced an internal struggle
through her adulthood in attempting to balance career and family life. Her role as a doctor is an important part of her identity yet she notes that she has paid a price in her career for the sake of her children. Her executive husband and two teenagers wish that she would work more hours for material benefits. She knows that she has already made compromises through her career and now at mid-life wants to ask for something for herself. At this point, in addition to her work, which she loves, she also enjoys playing tennis, reading, and visiting with good neighbourhood friends. A theme for her seems to be finding a haven of peace within the chaos of demanding situations. Her demeanor is of high energy, enthusiastic optimism, fun, and a strong commitment to her values.

**Shelley**

Shelley is a clinical psychologist in private practice specializing in children’s mental health. At 53, life continues to be a “learning project” for Shelley who has a wide range of interests from sports car racing to social justice. Psychology and personal growth are the central core of who she is. She was raised in a devoutly religious home where she had a lot of responsibility for her dependent mother. A self-proclaimed feminist since her youth, Shelley left the United States for Canada in the late 1960s. She is the major wage earner. Her 60 year old husband is a freelance artist who for some years has contributed “very little” to the family’s financial responsibilities. Her 40s were an intense time for her in her career and she worries in hindsight that her two sons, ages 17 and 24, did not get the most effective guidance. Shelley and her husband disagreed on child rearing views and, since he was the person at home, he had more day-to-day influence. She describes herself as being “child-oriented” including travelling alone at times with her teenage son. She hopes to become more couple-centred with her husband now that
the children are older. Her current focus is on getting more space for her own growth rather than nurturing others such as her mother, clients, and her children. Her presence feels very reflective, considered, yet authentic. Shelley is very intense in the depth of her comments and her love of learning and personal growth shines through.

**Suzanne**

Suzanne, 46, is an industrial psychologist and corporate consultant with a successful private practice geared to business executives. A concern with financial security is an overriding theme in Suzanne’s life. A pivotal event was when her father, now deceased, went bankrupt when she was young. Since then she has worked hard to support the family and be financially independent. She still contributes financially to her mother’s upkeep. Her husband also declared bankruptcy soon after their marriage. She is focused on maintaining her financial independence and security. Even though she says she is wealthy, she is still vigilant. Her career seems to be a means to ensure financial security. Her style is poised, attractive, dramatic and self-confident. She was the only woman to mention physical appearance as an issue, and it was done with pride. Although externally focused in marketing her image and business, she is a very private person who expresses a need to balance her work with a retreat to a focus on simpler things important to her. These are financial security, beautiful physical surroundings, her son, pets, husband, and the ability to have what she wants.
Recalling their Pasts -- Childhood and Early Adulthood

Introduction

Our early life experience forms the context from which we develop as individuals. It can hold a key to themes that emerge for us throughout our life. At mid-life when we reflect on our lives, our childhood and early adulthood can remind us of aspects of ourselves we want to get back in touch with, or provide clues to choices we have made and what is left for us to do. It is for this reason, as well as my desire to tell these women’s stories fully, that I start by encouraging them to look back, before inviting them to look forward towards their futures.

Childhood

Most of the women grew up with their father as the wage earner and their mother working in homemaker and volunteer activities. The exceptions were Kathleen’s mother, who was a part-time nurse, and both Doris’ and Suzanne’s mothers, who also worked once they became widowed. Petra and Pat’s mothers helped their husbands occasionally in family businesses. The women all lived with their families of origin except for Ruth who boarded for 13 years in a convent in her birthplace, England.

There was tragedy in the early experience of several participants. Amy was only 6 years old when her mother died; Ruth was in her late adolescence when her mother committed suicide; and Suzanne’s father went bankrupt when she was a young teenager. Suzanne noted that it was a pivotal life experience for her:

I cried for four years. It was so hard. I was modelling. I was tutoring. I was working at a store. I was delivering papers. While maintaining an average sufficient to get me a scholarship...I learned that sometimes even people who love you can let you down, and so one must take care of oneself.
Most of the women recalled their mother having had little power in their marriage and limited choices within society. They all remembered their mothers encouraging them to be independent. How to do that was not specified, but the following is the advice that Petra heard:

My mother just said "I want you to always make sure that you never have to ask your husband for any money."...and her vision was not for me to be a professional. Her vision was if I was a piano teacher, it was OK. It didn’t matter as long as I had skills...so it was never an expectation that I had to go to a professional level. It was just maximize your potential and never have to ask for anything.

None of the women remembered being primed for a professional career. Many of the parents stressed education as a goal, but the job options spoken of by adults, including guidance teachers, were consistently those of elementary school teachers, nurses or secretaries. Many women mentioned being the first woman in their families to acquire a university education, let alone a professional designation.

Doris’ parents, of European descent, for example, stressed education as being very important for the family of four girls:

There was no question that we would go to university. It was just an assumption that you would stay in school as long as you could and they would maintain us....My mother was adamant that “A” we should not get married young, and “B” we should find something to do with our lives. And I think that’s because she didn’t. She got married very young, had children very young and really didn’t have any work life at all.

Shelley saw education as an important part of her development:

I wanted to be independent from a very early age...I was probably a feminist from the time I was four years old. I was acutely aware of the differences of men and women and I think I didn’t accept that....Why should I have to be only a secretary? Why can’t I be whatever I want to be? And then of course it was the 60s and there were a whole lot of other people saying the same thing. I couldn’t wait to get to university. In fact I signed up for a university course while I was still in high school to get a head start. I was very keen.
Early Adulthood

The women spoke in different ways about the effect of what I am calling the “women’s movement”. Kathleen spoke of the “Betty Friedan era” and a book by Marilyn French called The women’s room that had an impact on her views of what it meant to be a woman:

It was about the 1950s and homemakers who became trapped in their marriage and how they became depressed and suicidal, or marriages break up. The main character was married to a physician and she actually leaves the kids to pursue this career and she becomes a professor. That book had a significant effect on me. I guess I realized that if I didn’t make it on my own...like maintain my independence then disastrous things could happen to me and that book created an awareness in me that you need to be independent as a woman.

Several women mentioned wanting their own relationship to have more independence and equality than they saw in their own mother’s experience. This was reinforced as questioning of the inequities became more mainstream during the women’s movement. Marlene said of her mother:

She was a neat lady....She was smart...was president of several auxiliaries and a respected political campaign manager...sort of defined by her generation in ways. My father was creepily typical [of his generation] in his actions. He was in the Air Force and we moved continuously....When I was in the ninth grade, I’d been in 23 different schools, so my mother had to pack all those times and she really didn’t have any voice in that really....She didn’t have sufficient choices, and by the time we four kids were grown, it was too late for her.

Several of the women said when they were growing up they never expected to have a long-term career. Many said they expected to marry and have mothering as their central role. Having made the decision to become well-educated they became aware of more options. Often they were among the first women to gain entry to their professional field. Some entered these traditionally male domains in their early adulthood as outsiders, breaking new ground in both
professional training and work environments. Petra recalled her experience in dentistry:

There were seven or eight women in our class of 125. When one woman complained that she was a little concerned with how she was doing, they just told her, “you can’t cut it, get out”...In our seminars the profs would show Playboy pictures...that was training men how to respect females? I basically learned to keep a low profile.

**Balancing Personal and Career Life**

Issues of how to balance personal career goals with family responsibilities were mentioned by many of the women. Heather postponed her own Ph.D. scholarship in order to support the launch of her husband’s career. She had her first child between her undergraduate degree and professional accreditation and spoke of her experience returning to school:

When I had left school I was on the top...and here I came back and I’m in a class where I was older than some of the profs and everyone else was in the top....I had a kid. It was a humbling experience.

Most of the women referred to themselves as “pioneers” or “ground breakers”. Many struggled to decide whether and then how to balance career and family. The consequences of combining both were not clear, as most of them had not had a mother who worked outside the home. Most of the women in this study became clear that they did want to combine career and children, but there were strong, diverse opinions among women about this within society. They came of age during a time of cultural change, discarding traditional rules and creating new roles.

Once in the workforce, they made well-contemplated, conscious choices in their actions. Heather mentioned being the first professional woman in her firm to display her “other” role as a mother by putting pictures of her children in her office. She also was the first to wear a pink suit amidst the norm of dark corporate ones. Marlene, a psychologist, fought to get her name plate to
say “doctor” in order to receive the respect she felt she deserved among the mainly male medical doctors in her workplace. These choices represented the subtle ways that these women felt that their decisions represented progress for other women, as the establishment often reacted to these steps. There was no precedent for some of the issues that arose with professional women in a traditionally male-dominated workplace. As Heather explained: “I didn’t have any role models; I was the role model. I was the fourth woman in my law firm...and was the first one with children”

In addition to the lack of role models, there was often a lack of support and even criticism for their choices. This criticism came mainly from their parents.

I think it's a tremendously difficult path. I still had times when I felt (pause) excuse me, “worthless” because I studied so hard to do medicine and suddenly even my father who encouraged me to do medicine said “now stay home and be a good mother”....I’ve had a good life, but there's been a lot of inner fighting with myself and with society’s expectations. I'm very aware that I had to work long hours in order to do it and still be a mom. Medicine was important, but if I ever had to trade one for the other, I'd have taken my children. (Ruth)

My parents were Holocaust survivors. They had made it very clear that in order to survive in this world you have to be self-reliant....But when I went back to graduate school with a young child at home they said...“well we never meant when you were a mother”...Now that you’ve got kids you should stay home....I almost dropped out. I was guilt-ridden. (Heather)

Doris, Kathleen and Pat had been at-home mothers for part of their career and mentioned the increased opportunities that they had to learn and to explore themselves compared to earlier generations of women. Doris explained:

In our era when you stayed home with kids you had a lot more options to do things for yourself. More than your mother did. Your mother was physically doing so many more things....I joined the University Women’s Club when I was first pregnant....It was challenging...always there was that social activity of women coming together to talk about and study something. So it had a real rounding out kind of effect.
However, the choices one made personally demanded a sensitivity to respect different choices that other women were making.

I was car pooling when I went back to school and with the women who stayed home...you had to be very meticulous that you didn’t forget for one minute not to take advantage of them....I had to be ultra careful to do more than my share...they didn’t want to be seen as supporting your going back into the workforce on their backs.

These women had to make difficult decisions while considering their own goals, the values they grew up with regarding being a woman and parenting, and what it meant to be a wife. They spoke of creating new relationship patterns with husbands who had been socialized to expect women to play a traditional role. Most of the women said they had most of the responsibility for organizing and delegating on the home front, but there were exceptions, such as the following:

When he was really busy in the early years I sort of ran everything and then in later years...things at my office got quite difficult. He and I sat down and I said to him “look, I anticipate there are going to be problems. You’ve got to help out by being understanding and not critical and just pitch in”. My husband has actually taken on more of the roles [home and kids] over the years.

Shelley was the major and at times sole wage earner, and her husband was the homemaker and major caregiver to the children. She expressed her unease about this situation as she lamented:

It’s been extremely difficult. Sometimes I can’t even dwell on the 1980s too much because of my children; I feel they got short shrifted....We didn’t see eye to eye on child rearing practices so the stress was more there. The logistics worked out well....Despite all my attempts to make up for it with spending every moment I had with everything being family-oriented, I still feel they suffered.

Most of their partners and Petra’s ex-partner are themselves professionals with demanding careers: a doctor; a lawyer; two professors; two self-employed management consultants; a videographer; an executive and an artist training as a design architect.
Some of these women spoke of their partners as being different from the average. One said: "He’s very easy going and understanding; he happens to be a very special person...I’ve seen other women’s husbands be more difficult". Another said: "When we were going out when I was 20, he was really into supporting the ‘women’s lib’ movement".

The women were creative with the work situations that they carved out in order to accommodate this emerging pattern of a dual-career family. Doris took the following varying approaches, as she balanced the needs of the family and herself:

I worked full-time until I had our first [child]; then I went back on a very part-time basis and created my own company and started consulting work....After my youngest [of four] was born I went back to a part-time job for a year and a half and then I took a full time job for one or two years. Then I was appointed to the Board of [ ], and that was really a part-time position, but it was great because I travelled a lot. I ended up being President for a couple of years...then I went back to private work again. Then I took a contract for a year and a half...with the federal government. I just don’t think I would have been a total stay at home mom all my days. I would have been too frustrated.... Even when I was doing the part-time work I was finding stuff in the community to do.

Many had made sacrifices and forfeited promotions, benefits and pensions in order to have both. When venturing into the new territory of job-sharing in order to have time as a "mother" as well, Ruth worked at being seen on a par with her medical colleagues:

I didn’t want to play the woman at home bringing cakes into the clinic. I wanted to be on their level and so I’m always punctual, I’m always dressed professionally....I do bring cakes in now, but when I was starting I did not, because I did not want to play sweet mother at home...I used to look at the women who were working full-time, and part of me found it difficult because they were going up the ladder.
Summary

Historically these women had been engaged in making choices and creating a lifestyle that they could be satisfied with. A pervading theme for themselves and their role in history is captured in the following quote by Gloria Steinem in her 1972 Preview issue of MS Magazine:

I have met brave women who are exploring the outer edge of possibility, with no history to guide them and a courage to make themselves vulnerable that I find moving beyond the words to express it. (cited in Steinem, 1994, Moving beyond words, p. 15)

Experiencing Mid-life -- Current Perspective

Introduction

In this section I will describe the picture these women painted of their current experience as mid-life professional women. Mid-life is a time when one can reflect both backwards at one’s life choices and forwards towards what is left to create. Reflecting on their lives to date, the women summarized their 20s with phrases such as: “wild experimentation and freedom”; “adventure”; “variety”; and “learning and exploration”. Most of them experienced their 30s related to the joys and struggles of establishing and balancing both a home and professional life. The 40s were described as: “pushing the limits”; “consolidation”; “at the top”; “developing my career self”; and “finding the balance”. The 50s were seen as: “new beginnings”; “freedom to pursue myself”; “accepting the past”; “letting go of my children”; “balance of work and play”; “winding down” and “seeking a simpler more aesthetic and spiritual life”.

The women often mentioned being in a “transition” or “passage” at this point in their lives. All of them were currently working in their profession. Amy, Doris and Pat were
employed full-time. Kathleen was on a two-year contract and doing graduate work. Marlene was combining a long-term research contract and private practice. Ruth and Petra had 40 hour, 4 day a week “part-time” jobs, Shelley and Suzanne were in private practice, and Heather was in a large professional partnership. Amy and Marlene do not have children. Of the eight women who had children, Pat and Heather have all of their offspring away during the university year, Doris and Shelley have most of them away, and the remaining four still have teenagers living at home.

**Making Sense of One’s Choices**

Many women mentioned being involved in reviewing and accepting the choices of their past. The following are examples:

I agreed to give up my [full-time] career for my family and did so, and as it happens I’ve built a career around that. I’ve been very fortunate. But that wasn’t what I had anticipated being able to do, so I had the sense of giving up my career for my family and my career was my life.....I feel that I’ve worked so hard to juggle my career, my family and everything else; I feel my time is starting now. The children are older and I’m actually having some time to myself...and I feel it’s pay back time. I really feel I did in my 40s find the balance. I feel at peace. (Ruth)

I’ve spent a lot of time on a variety of boards, committees, community work....I reached a point in my job career-wise where I recognised that I made a definite decision not to pursue the higher ladder but rather I wanted to, for a variety of reasons, have a lot of different purposes. I was wanting to have jobs to keep me going in terms of what I was interested in and what I like doing. (Doris)

My husband is totally useless [at saving money]....And finally I’ve come to terms with, well....I’m going to be the one. So the 40s I really geared up....I wanted to get the house paid off. I bought two cars...the big things are taken care of....I have money that I earned myself so I feel like I have a lot of independence. (Shelley)

Marlene and Suzanne also mentioned the feeling of security they have through earning and making decisions on how to spend their own money. Marlene said:
One of the things I really like about being a professional woman is I like making money and spending it on myself. Like I can do things. When I was in London I took myself out to tea and it cost $40.00 and that was just fine.

The following quote from Kathleen is representative of comments from a woman who has young teenagers and is still involved in trying to achieve balance in her life.

My mother is in England, and she’s in a “home”. I have my kid’s responsibility. I’m a wife. I work full-time. I’m also a graduate student. So I have all these roles to fulfill and sometimes I don’t do what I want to do....I don’t know what I’ll do if my kids don’t leave home. [Laughing] I long for the “empty nest”.

**Sense of Identity**

Many of the women were starting to experience increasing balance in their lives. This was most often expressed by women with no children or when children were away at university.

Increased balance for Shelley and Suzanne, self-employed women, meant that they now choose to start their work day later in the morning or stop earlier in the afternoon. Ruth is making playing tennis with friends a priority over obligations. They mention feeling more comfortable responding to their own needs, not just those of others.

I think women get their giving side explored again and again....They’re the ones that bake cookies for some ailing aunt....And I’ve done that bit. When my mother was sick I was out there....spending weeks and vacations and stuff like that...I worked with AIDS patients and had a foster daughter...I figure I’ve sort of paid my dues. I would like the part of me explored that is strong. That is entitled, that has reasonable opinions. And I’m not particularly apologetic about that anymore. (Marlene)

Most of the women spoke of their professional selves and their personal selves as quite complementary or even integrated. Amy says that “learning is at the core of me”. She identified herself as a lifelong learner in its most literal sense and she feels her career as a teacher has allowed her to be that in a job. The following are other examples of the sense of integration most
of these women feel by this stage of their lives:

Well first of all, one of the things that I find in my workplace is that it's my learning lab. You know? It's like my growth; it's my diet to give me information to move beyond...and so it's like having conversations that are of value....I don't believe I should wear more than one hat...I am who I am...My profession allows that. (Petra)

Some of the identity struggles for me have taken place already...getting my doctoral degree and working...My husband and I were unable to have kids and we went through five years of in vitro fertilization, and I thought long and hard about what it meant and I sort of came to the conclusion that you are more than the sum of your parts, and more than the things you can or can’t do. My professional part of me is merely the “flowering of my personality”. (Marlene)

At mid-life some of the women were aware of their roles changing and a need to rediscover the core of themselves. Pat referred to being aware of her diminishing role as a mother.

She said that she had experienced her identity as an integration of her personal role of mother and professional role as a social worker:

Mothering was at the centre, and career secondary.... There was a lot of overlap between the issues [of social work] and mothering...even when I was mothering I still was interested in the issues of social workers....I feel that within those contexts I’ve actually had a lot of time and energy or a lot of devotion to myself....It’s really a self improvement job.... Mothering and my job were things that are important to me...Now I don’t know, well I won’t have either of those roles [after fully retiring] so it is really myself, and then when I think, well you know I don’t know actually what “myself” is.

Doris also made the observation that her identity has been intimately related to the roles that she has played:

I fought in my marriage to do the things that I wanted to do. I don’t know whether most women really have had the freedom to define the “me” in themselves yet. I still think that their roles have absorbed a lot of who they are.
Most of the women in this study were very clear about their own identities and felt that their professional self was a pivotal part of who they were:

I can’t really see myself ever being totally apart from psychology. Having contact with people and trying to help people with psychological problems within a professional setting of some sort. I would say a lot, a whole lot, of my identity is tied up in my work role. 'Cause it is very, very important to me. That’s something that I worry about, is what would happen if I didn’t have the work role. (Shelley)

Having the freedom and power to get what was important to her, that being a sense of financial security, was pivotal for Suzanne’s sense of self. It was this aspect of her role, rather than the specific profession that she chose that provided the integrity between her personal and professional roles. She said that her profession was a “means to an end”:

This [profession] is a vehicle to allow me to run a business where I get to call the shots. I have tremendous freedom. I make more money than God. Most important, I can be home when I want to be.

The women indicated that they still felt they were growing and the personal time for this activity was increasing. Shelley said this about her current mid-life: “I have a strong, determined sense of independence and I want my own growth and personhood to have more space”.

The women spoke with pride of their current situation. They seem to have a sense of competence, security and self worth due to having had both a career and personal life. None of them spoke with regret about the challenges they have encountered. They appreciated the opportunity to keep continuous learning and autonomy in their lives and the fortuity of being born into this generation of women. As one woman said: “Being born at the time that I am...I’ve been offered opportunities that other women of other generations have never had”. Reflecting on her own sense of independence Petra said:
My mother’s generation looked to their husbands to make the decisions and they would follow along. I mean they did try to maneuver things in their favour but they didn’t feel like they had any sort of equal decision making powers. I definitely see my generation as feeling like we aren’t passive participants or apt to kind of work behind the scenes. We can be more proactive in our life decisions.... I have a lot of faith in myself.

**Aging: Menopause and Fitness Levels**

Four of the women mentioned menopause as a mid-life issue. Heather raised it related to the challenge of dealing with her emotional outbursts, particularly in her traditionally male-dominated workplace. She now mentors younger female colleagues in the firm about the signs of menopause and suggests strategies to help them deal with it within the corporate workplace.

I’m the oldest woman [professional] in my firm and I’m the one going through this and I can tell you it is very difficult...none of this is overt. If you broke your leg your colleagues will sympathize with you...The women are scared and they’re going through something and no one is talking about it...Once the label got put on it then I was able to start dealing with it.

Most of the women were discussing menopause among themselves and many said that they were educating themselves about hormone replacement therapy and alternative ways to deal with menopause. Pat referred to a book about aging that she read recently. “It talks of the shame in our society around turning 50, but then talks about clearly not being ashamed of it and needing to work with how to make it a good thing”. She suggested that through creating rituals around such events as menopause, turning 50, and aging, our generation might embrace these events as something in which to have pride.

One woman offered that at some point in her 40s she had re-framed issues related to physical appearance to those of being fit. Several women mentioned realizing they should attend to physical fitness at this mid-life stage. Most said that they were not doing anything about it...
yet. Shelley said that “At 50 I decided to reclaim my body....I decided in the 50s and 60s I had to be healthier than I was in my 40s”. Only one woman, a model in her teens, mentioned physical appearance and the prospect that “it will be very strange for me...not to attract attention when I walk into a room, very odd”.

**Relationships**

The women spoke of their relationships at mid-life with their partner, friends and offspring. Generally the women were content in their primary relationships. For the most part they expressed a sense of mutual respect within the relationship. Marlene commented on differences between her and her husband that have become less as the relationship has progressed:

I have my own bridge and book club friends. Originally a lot more of that was because [husband] is a real technical type. When we first got married, he was like a total introvert and hated us being out with people and so on and so forth. I was much more extroverted and in some ways we’re kind of like converging across to the middle so that we actually sort of socialize with other people on a fairly regular basis but the kind of people we socialize with together are not the kind of people that my [own] friends socialize with.

There was just one woman who mentioned feeling that her marriage was an area that needed attention at this point in her life. She noted that things were getting easier lately in that she and her husband are better able to come to some kind of compromise because the children are not involved in the decisions as much:

Our paths...have become divergent and many times we’re leading separate lives to the point he will go off for a month on a project....I’m still close to our 17-year-old son and we do a lot of travelling and things together, just the two of us...I’ve been very child-oriented with my children, considering they were doing OK and making sure their needs were met, and in my practice, and I’m finding now that I want more contact with my mate. Meeting each other’s needs more....going for walks...puttering around together, just sharing everyday activities.
Amy, who has had a long-term relationship with her lesbian partner, but only eight years in a committed fashion, made a comment indicating a shift in mid-life to being more “real”:

So in our 40s we’ve sort of said we’ve been able to define things we don’t want to do, like certain people we’re not going to associate with any more and we just do more what we want. More than a 20 year old when you sort of do whatever you think everyone wants you to do.

These women were confident in their ability to work out compromises or find a common ground with their partners during retirement. This was indicated by the following comments: “I can’t imagine a situation where we couldn’t find a middle ground”; “We have enough give and take to adapt”; and “We would come up with creative solutions so both our needs are met”.

Many of the women spoke of their partner’s inadequacy in handling money. Most of these women described themselves as the more financially responsible person of the partnership, but only two felt very confident in their own knowledge about financial matters. Pat is an example:

I find in our relationship that I’m the person that’s taking a more active interest in financial stuff because I’m thinking of myself needing to make sure that I live well for the next 40 years of my life.

Only Ruth indicated through her comments that she had a more traditional relationship, with a husband who was controlling in financial issues. Even though she made one of the highest salaries among the women, she was not “able to” have the housecleaning assistance she would have preferred. She had pushed for a compromise however. Jokingly she indicated the following solution that they had arrived at:

People think he’s wonderful because he does the vacuuming, but, I mean p-l-e-a-s-e, he doesn’t “let me” have a cleaning lady....He always does the food shopping because he says I spend too much money and so I’ve kept that going [laughing].
Relationships and connections were important to these women. Many of them keep in touch with long-term friends as well as newer ones. Amy said: “My friends are very, very important to me”. Ruth extends the personal friendship to include the community: “We’ve got the most wonderful community and the most wonderful friends. And that to me is what life’s about”.

Only one of the women, who was very busy in her career during her 40s, expressed that she wished that her children, who were away at university, were still at home. The others seemed to be more focused at this stage on re-balancing their own lives and were enjoying seeing their grown children develop.

At mid-life these women have just started to think about their own retirement. The precipitating events were usually due to financial decisions that have to be made in order to save for a pension. Another factor was the threat of losing one's job through corporate downsizing. They have seen friends forced to take early retirement and three of the women’s partners have gone into their own consulting business. Two of the partners had lost their jobs due to restructuring and one due to a chronic illness.

**Summary**

In summary, at mid-life these women had a sense of assurance about their identity as professional women and were proud of their financial independence. Most were happy with their relationships and confident in their continued sense of equality and mutual respect with their partner. Those with children were not clinging to them or their role as a mother, although a couple have felt more defined by their roles to date. Most of the women mentioned that they were continuing to grow as individuals.
CHAPTER FIVE:

VOICES OF THE WOMEN – ENVISAGING THEIR FUTURES

Overview to the Chapter

In this chapter I will set out how the women presented their views about their future as it relates to my research question. Their views are organized into sections on their attitudes, aspirations and concerns about their retirement.

Attitudes about Retirement

Introduction

In this study “attitudes” refers to how the women conceptualize retirement and the nature of the feelings that the term evoked in the women. I purposely did not impose a definition of retirement on the participants, but rather waited to see how they chose to conceive the term.

The Word “Retirement”

Doris asked a poignant question: “Retirement has traditionally been when one gives up one’s paid work, but do women ever retire?” One of the issues for women is that they live in a society that does not monetarily compensate much of the “work” that is important to them. For Doris, integrating home, career and community has been her career, so even if she left her paying job, two aspects of her identity are still engaged. So is that “retirement”? She explained:

That’s hard to say, because I haven't always worked for a lot of money. Sometimes it has just been a little bit of money, just to do whatever the job was I was doing. But I suppose that might be an official way to define it-- is just not having an income. I always remember of course, that that's why women were never considered to be “doing” anything. You didn't get money, no matter how much volunteer work you did, or for your
homemaking and parenting; you were never paid.

When I asked the women to suggest a word that better described what retirement meant for them, they suggested the following words: “reclaim”; “re-direct”; “rediscover”; “rejuvenate”; “self-actualize”; “grow”; “recreation”; “second adulthood”; “re-balance”; and “wind down”.

Other comments that indicated how these women view retirement are that “Retirement is a career in itself”. Most saw retirement as “a continuation of life -- but a gradual winding down until lack of energy or lack of relevance of what you have to offer demands that you stop”.

Suzanne said: “I might never retire - just do the odd project here and there as long as clients want me”. Many of the women were interested in a gradual retirement through part-time work or contracts.

Except for the one teacher, who will have a generous pension, none of the women saw retirement as an event, but rather as a long transition towards old age. The women consistently indicated how significant it was for them that women have longer life expectancies than men. They have been aware through their whole lives that they potentially have a longer time frame within which to continue to find purpose in their lives and to support themselves.

**Feelings about Retirement**

Regarding their feelings about retirement, there was a continuum of views from negative to positive, but for most there was reluctance. A negative view came from Kathleen, who associated retirement with aging. She expressed “dreading” retirement due to her fears about health issues as she watched her mother get Alzheimer’s just before retirement. Other negative views were:
I don’t think I want to retire. Right now I’m enjoying what I’m doing. I kind of dread retirement. I don’t really have hobbies and so I don’t know what I’m going to do in retirement. (Heather)

It’s loaded with all kinds of overtones like a “has been” or out of date; out to pasture; not a player anymore; “out of the game”. I don’t like those associations, it makes you feels like you’re not in the action anymore. That’s I think a sudden retirement, I couldn’t see myself doing that. It would be traumatic....I use the terms “phasing out”, “calibrating priorities”, “re-balancing time and energy output”. (Marlene)

I really believe if we choose to retire then what that means is, I think that’s sort of like a death of the body. And if my body is healthy doing what I’m doing, I want to continue that at some level where my mental activity is going and my energy is going because that’s our machinery, that’s what we’re built on....I don't want to cut my engines off. (Petra)

At the more positive end of the continuum, Ruth felt that:

Well for me, I think life really begins at retirement for our generation....I feel that I’ve worked so hard to juggle my career, my family and everything else. I feel my time is starting now....I’m looking towards it evolving into a wonderful life.

Suzanne said:

When I think of retirement I see an aura of green. It is not frightening to me. Unless I contract something I will be living quite a long life. I think it would be meaningful if I continue to have a close relationship with my son and his family. I have no great need for grandchildren. I see [retirement] as transition, relaxed, endless, open...death, but I say that with no negative connotations.

The majority of the women believed that maintaining a positive attitude, having a purpose, and continuing to learn and keeping your spirit alive was important. They would be responsible for making retirement into what they want it to be. Doris said that: “For me retirement has to be an attitude...it doesn’t mean retirement from your life and from your activities....It is important because it is one third of your life ”.
Many expressed that the pioneer role of their generation will continue. This generation of women expected to claim retirement and aging as something to be proud of, to re-make it in their own way as they have done with earlier stages of their lives.

Honouring age rather than denigrating it [as is the case now]...When you talk about what we may do to change retirement, the theme I think where we’ll head as women feminists would be to have a sense of claiming... and reclaiming for ourselves what is important to us...It will be different [from earlier generations]. (Pat)

Aspirations for Retirement

Introduction

When I asked the women to describe what dreams they have for themselves during retirement I made the specification that there were no restrictions. This was to be their own desires and goals, as if I could wave a magic wand so that any barriers were removed. They were invited to describe barriers to obtaining their dream later, but initially I invited them to describe their “ideal” retirement scenario. What follows are the themes that emerged.

Factors and Issues to Consider

Where to Live in Retirement

All of these women had started to consider where to live at retirement, and several had started to discuss it with their partners. The women currently lived within 15 kilometres of a large urban city except for one woman who lived in a more suburban area but worked in the city. They were all very clear that they wanted to stay in a city at retirement. Many also wanted to travel or to maintain a retreat, but they wanted their main home to be in a city. Several of the women called themselves “city people”. They gave many reasons, one of which was accessibility to meaningful activities that they and their partner enjoyed. Activities mentioned included
theatre, museums, movies, plays, good restaurants and bars, exhibitions, symphony and sporting events. These findings may have been different if the participants had led a less urban life to date.

Many women mentioned connections and friends whom they have made over the years in the city, who would continue to be important in their lives. One woman called them her “infrastructure” and another spoke of her “circle of friends”. A specific example of attachment to a community was Amy, for whom having access to the lesbian and gay community was an important advantage of maintaining ties with the city.

Another advantage of being in a city was a longer view of preparing for the unknowns of health during aging. Most women mentioned being close to medical specialists, support services and treatment hospitals as important. Once again, with women living a longer life, they face the likely prospect of navigating around on their own at an age when they may have to rely on public transit. One woman’s partner already lives with a chronic health condition and so being close to health care was essential.

Although they spoke of wanting to live in a city, it was not necessarily the city where they currently resided. Several of the women said it would depend where their children settled. Marlene, who had no children, but family on the west coast, said she would consider relocating there. Another woman definitely wanted to be on water, so might move to the east or west coast of Canada. Shelley, who has dual citizenship, could move back to the United States, but would probably stay in Canada due to the more accessible health care system.

Several of the women mentioned that access to the health care system was a positive reason to stay in Canada. Suzanne mentioned the negative consequences of owning foreign property for her estate taxes as a reason not to own property in the United States. Pat said that
she would not want to move from her current city, except to spend some time down south, as she has moved a lot and knows the effort needed to re-establish yourself.

Being part of a community would be good. So that we could have more social connections. And then be able to use that [retreat] or not use that. We have moved around quite a bit so I know what that's like and I don't have a desire to move now...It would be more that I know what effort it takes to get connected.

Two women currently own a cottage and three more have access to a family cottage. One other woman would like a retreat now, if she could afford it. All the others mentioned not having wanted a second property earlier as they could not have managed that and a career.

During retirement, however, all but one, who loves her city home too much, said they would like to have a cottage, farm or villa. Those who were interested in a retreat said the attraction was because they wanted to: be close to nature; have a place to get away with friends; build things; and “hang out and read with my husband”. Three of them would ideally love a place in Europe where they have lived or vacationed. One woman wanted a place in Florida and two wanted a place out on the western coast of Canada where they have family. The others would like go to a farm or cottage in Ontario.

Several of the women mentioned liking to garden and not wanting to move into an apartment in retirement as they would miss that activity. A few mentioned wanting a smaller home in the future and one definitely felt very attached to her home and would not want to leave it. All of the women were very clear about not wanting to move to their cottage or a small center during retirement.

Kathleen said: “We have a cottage. I would like to go up there like I do now, just on weekends, not living up there. I couldn’t think of anything worse than being stuck up in God’s
country”. Older people whom she has known to do this missed accessibility to health care and their friends.

Doris, who also has a cottage, had a similar view:

I know the experiences of people who have gone to live at their cottage for a longer length of time and it has not worked out at all. Not much acceptance from the community.... I’m not sure that I’d like to be that far away. We are both action oriented.

Unfulfilled Dreams

Seven of the ten women talked about wanting to get back in touch with some interest or dream from their past that they put aside during adulthood. Shelley said: “I’ve always been fascinated with languages...At one point I wanted to go back and get a degree in linguistics. I don’t think I’ll ever really be happy until I can go and do that”.

Doris reconnected with a dream that she has had for many years:

I often thought I could write. I would like to write, not novels, not books by any means, just columns or pieces. I sort of hesitated to do it only because it takes a lot of time to do it well. So I probably would explore that. I often had a dream to go and do things in other countries - an overseas worker of some sort. I would love to explore doing that.

Heather talked of not having had the time during her career to do some of the things that interested her:

The things I’ve thought about now are taking up another course of study. It might be going back to some of the things I did before law school, like needlepoint, cooking....I used to do a lot of gymnastics. I might do more of that. Just go back to the things of my youth. Some of it has been on hold.... just going back and picking up my old literature.

One woman said that she has had to be “out there” in an extroverted way in her own business. She would like to reclaim the more introverted and private self that is the “real” her.
Learning

Continuing to learn and grow in retirement was a constant theme through the interviews. Marlene said: “To me there’s not much difference from learning and being alive”. Two women mentioned wanting to get a second degree. Ruth, who is already a medical doctor, said:

I had thought of doing law and I think it would be a wonderful thing to do and even to combine the two [medicine and law]. If I did law I could do things like abused children...or abused women. In the end I have such a strident feeling that I want to stop these things...you either help them or you get away from it and I can’t ignore them, so I work in this field...I think you need to be always learning to keep mentally agile.

For others the focus was more on “leisure” learning such as participating in a course or workshops. For some it was on teaching themselves through experimentation and self-study. Amy wanted to learn more about “hands on” activities:

[Her partner] once built a house. We could see, not physically doing it all ourselves necessarily, but we've thought a lot about building and doing some of the work ourselves.

For some of the women learning would entail going to museums and art galleries. For others it would be attending lectures. Shelley wanted to continue to be more physically active:

I have a sports car and I have taken that out on the race track. I might get into doing that more. I think more into adventurous kinds of things...eco-travelling things where you use a mountain bike and canoe.

A couple of the women mentioned continuing to learn through their hobbies of photography and computers. A goal for a couple of the women was to learn a new language. Two other women mentioned educating themselves about aging healthily and nutrition. Two women wanted to learn bridge to keep mentally sharp in retirement.
Travel

Nine of the women mentioned travel as an activity in retirement. Many of them have travelled already on their own in their early adulthood or with their partner. When I probed them to tell me more, most spoke of travelling in order to keep growing and learning new things. This included experiencing new places and cultures, seeing galleries and museums in world class cities “and reading the placards” as Marlene said. One mentioned travel for adventure and two mentioned the physical beauty or spiritual pull of a place being a motivation to travel. Kathleen mentioned that travel at the retirement stage would have to be more “comfortable” than it had been in her early adulthood.

Hobbies

By “hobbies” I mean activities whose purpose it is to pass the time and become absorbed in something. It can also indicate an activity where new challenges are encountered. A couple of the women mentioned wanting to return to needlepoint or cooking. The most common activity was reading. A few of the women would like to do hobbies; but most said that hobbies would not hold their interest. Doris exemplified that view:

I tried pottery, I think I’ve done everything everybody has. But nothing has absorbed me to the point where I have said I’d really like to spend all my time doing pottery, nor would I really like to spend all my time doing needlework. I think I tend to be sort of ‘surfacy’, you know, I like a little bit of this and a little bit of that. But I don’t want to go into such depth that I concentrate my whole life on that.

Contributing

Some of the women spoke of the importance in retirement for them to give back and to help humanity. They were aware that contributing in this way was also for their own challenge, love of learning and continuing to use their skills. Ruth, Petra and Doris would be interested in
combining professional skills and interests along with travel. Ruth said:

I would see more of a contribution to people. And it would be a “what can I give back and how”...can all the ingredients that I had in my life be put together to make deeper meaning of it all, and where it could go from there?

Petra stated that she wanted to be “engaged in life”. She went on to describe one aspect of that for her:

My daughter wants to be a dentist, so I would...mentor her. I don’t necessarily see giving up my practice....I would see making more of a contribution to people. Whether it be lecturing, my mentoring, working in Third World countries.

Amy definitely wanted to retire, but she also said: “I could see myself tutoring, but it would be more as a favour than as an occupation...’Cause I think I might miss it [teaching]. That’s what I see. I’d really miss the kids.”

Doris wanted to “…keep accomplishing things and have challenges. I’m an organizer”.

Personal Growth

Several of the women saw themselves having more time to engage in “self-actualizing” in retirement. Many of the women spoke of wanting activities related to tending their spiritual side and to their personal growth. Some of the examples they provided were of being in nature, basking in solitary activities such as reading or writing and surrounding themselves with physical beauty.

Shelley said: “I’d like to go to a place like Sedona, Arizona or some really mystical, spiritual place that has more visual stimulation for me”. Suzanne spoke of wanting to go to Maui in retirement because: “It’s so physically beautiful...It’s everything exaggerated. All your senses come alive. I would be quite content sitting out on a chair all day with a book”.
And for Petra, the locale did not have to be exotic or far away, but the activity she wanted to engage in related to her spiritual and creative goals:

I would like to have my own spiritual habitat somewhere where I could do all my creative writing and juices flowing and thought processes and a real community of like-minded people. I think that would be awesome....And probably looking at a little bit more spiritual stuff.

New Beginnings

Amy will feel free to be totally “out” as a lesbian in retirement rather than being careful as she is now that she not put her career in jeopardy. That freedom will open doors for her to be more fully authentic and involved in activities such as the Gay Lesbian Bisexual Youth Line. She believed that with her background and skills she has a lot to offer and give back in the area of mentoring and educating gay youth. She said that she looks forward to that in retirement.

A few of the women spoke of wanting to start a second career. Pat had thought of joining a board of directors and perhaps starting her own private practice in retirement. Kathleen, who has been a nurse, would find the “hand-on” activities too difficult as she gets older, and had thought that she could use her current Master’s degree research to help her enter a counselling career.

Some of the “new beginnings” may flow from changes in the workplace. Restructuring and demographics mean that there is a perceived need to force out older baby boomers in order to get younger and less expensive professionals promoted. Heather said about the legal profession:

The younger guys can’t wait to push us out. The next generation can’t wait to take over....concerns about being pushed out sooner than I want to go.....I think what’s happening is that they are weeding out in partnerships. Because the old guard who’ve had control for so long have had to let go...So they are starting to ease people out who are non-producers. There’s lots of blood on the floor. It’s very painful times for all the firms.
Regarding the impact that this is having on her future financial situation she shared the following:

We have with great difficulty evolved a retirement plan ...Professional firms like mine can’t get pensions... It’s not tax efficient, so we have to self-pension sort of...They’ll allow the retirees to have a retirement income...and they’ll cap what the group can get. So as the group [of retired partners] gets bigger [as when the baby boomers reach retirement age], each member can get less. They’ll cap it as a percentage of firm profit. Which means basically I’ve got to plan my own retirement if I’m smart.

The teaching profession is also undergoing change. Amy wondered if there will be enough money in the teachers’ pension funds. A trend in education recently has been to appoint fewer middle managers to more senior positions in order to save money. On a personal level it means the best years salary for pension calculation is less, but also the positions are now blocked, with fewer people contributing to the pension fund. In a unionized workforce like the teachers, the older teachers with seniority are remaining in the classroom longer due to fewer promotions.

There are changes in the medical profession as well:

We’re facing such uncertain times. I would have liked [to have worked] until 60 or 65 but now, I think it’s going to be earlier. I think that will probably be forced upon us. There are difficulties in employment for nurses because of the government cutbacks and restrictions. If we privatize health care I think we’re going to see fewer nursing jobs. That’s one of the reasons I did my Masters [degree]. (Kathleen)

I think one of the biggest impacts on retirement was my decision to leave the hospital last year. It was sort of like leaving a sinking ship...over the last year it has lost about 50% of its psychologists and I’m sure if I’d stayed I’d have been one of them....By going into private practice, I’ve doubled my income. (Marlene)

So there are opportunities as well as downsides to workplace trends. A couple of the women mentioned that working from a home office could be a possibility in retirement due to computer, fax and modem technology. Shelley suggested that she and her husband could share
those home office costs. While it is not clear what different needs will emerge in society, there will be new opportunities to creatively carve a place for oneself, according to a couple of the women. Heather was confident that she will find a new niche for herself:

There are always alternative careers that are starting up. Most people are, I've been reading, going to have more than one career. I think that's true. Because technology is growing so quickly. I think that people are going to have different careers. I'm not upset about it. There are lots of things that interest me. I have personal clients in estate planning. You come to me to do your will or administer your estate. I could do that from my home.

Three of the women were already in a long-term contract situation due to changes in the workplace. The contracts provided opportunities and flexibility that would be even more attractive to these women in retirement. As one woman said: “I could drift into retirement doing varied projects. I’m not concerned”. This was an example of the air of confidence that was expressed by most of these women as they look towards their futures.

**Continuing to Work at a Different Pace**

More common than starting a new career were many women’s plans to gradually cut back on the amount of time spent working. The majority of women spoke of “shifting into another gear” or “not necessarily working just for as much money”.

Suzanne, who is clear that she does work for the money and the sense of power over her own destiny, said:

No one can retire me [because I own my own business]. I really enjoy what I do. I really have a lot of clout and so I would like to go on as long as possible....I might never retire. I might just do a few days depending on the function of the calls. I might not have an office. I might go to a client’s premises or share space somewhere.

Many of the women spoke of the desire to have more freedom to use their time the way
they want. Shelley, Marlene, Petra and Suzanne mentioned that their current professions provide that freedom and that was one of the reasons that they chose to be self employed:

At this point I have a pretty enjoyable practice. I like it, and I’m getting better all the time....If we [husband and I] won the lottery before retirement we’d probably cut down on the amount that we work but we wouldn’t do anything differently. (Marlene)

Petra felt that, at 46, she was already living what she wants her retirement to be to some extent. For her the word retirement should be replaced by “recreation”. She explained:

Well you know recreation is re-“create”, right? I see that as a lot more recreation in my life; you know, just a different level of, you know, like shifts and changes. And I hold that my retirement is right now. I think you’ve got to live every day for what it is and not wait for the panacea.

Connections in Retirement

Overview

I am including connection as an aspiration, rather than just a factor to consider in retirement, because it seemed so pivotal to the women. Relationships and connections were mentioned by all of the women as being important to them in retirement. The types of relationships stressed most were different for each woman. The patterns and nature of relationships were complex, but the ones noted most often were relationships to: friends, life partner, children, community, and other family members.

Friends

Nine of the ten women said that an important activity for them in retirement would be continuing to have meaningful contact with friends. Shelley said “I’m the type of person who forms a few very deep friendships....So I want to keep in contact with my close friends wherever I am, even if it’s by internet”. Heather also featured friends prominently in her retirement plans:
“I wouldn’t want to lose my circle of close friends. That’s important as you get older”.

Marlene sees continuing this important interaction with friends in her retirement:

p at the cottage we have a great time. We take up huge stacks of New Yorkers. All the things we don’t have time to read during the year, and books....Then we have friends come up and visit...and we kind of hang out...and that’s my idea of a really good time.

When questioned about continuing relationships with professional colleagues none of the women said they would do so unless they also happened to be personal friends. Nor would they want to continue playing a role in professional associations upon retirement.

Life Partner

Seven of the nine women in relationships mentioned their life partner as being very important to their futures. These are women who have invested in a long-term relationship and a few mentioned they would not have stayed together if they had not been able to make it work as a couple. Most described their partners with words such as “supportive” and “flexible”. Two of the husbands participated in a major way in the child rearing and homemaking, at least at some stage. They saw themselves continuing to work out a lifestyle with which they will both be happy.

Most saw retirement as an integration of what they each want, with some negotiation, as their relationship had been all along. These couples have each had activities and interests of their own so they see that continuing with the addition of more time for fun and leisure together. One woman’s partner travels more now, as he is able to, but she is not as able to at this point with the responsibilities of her job. Another woman has travelled internationally on business and so is comfortable travelling alone. Doris believes that the nature of her relationship with her partner will continue to be the same, as that is what has worked for them as a couple.
I think when you live as long as you do together, to a certain extent you invest. We’ve grown up together appreciating that we do things apart. I know my husband will be very tied up in some shape or form in hockey. I’ve been to all the hockey rinks I want to, thank you very much. So this will not be my thing. We don’t do everything together.

Only one of the women was herself interested in sports, although a few mentioned that their husbands would be spending some time in sports in retirement. Ruth met her husband on a tennis court and “pretended I was madly into tennis to catch this guy”. Tennis played a large part in their early lives together but was put on hold when they became too busy with children. Recently they have started playing it again and it is part of their social life and she saw this continuing. Kathleen said that her husband would:

...like to go off to Barbados or to Florida or somewhere to golf. That to me would be sort of hell...He golfs a lot. I don’t go. He would like me to play golf. I have tried it and I’m not very good. I’m not very athletic. Why would I start?...more and more men are playing golf together.

Most of the partners were also professionals. The majority of them enjoyed what they do and planned to continue to work into their 60s or beyond. Most of them saw themselves gradually winding down and a couple of the partners are already doing contract work. A couple of them were in their own business and one woman said that her husband’s very successful career had always been “an interest more than a job for him”. Two of the partners contributed only minimally to the finances of the family. For one this was due to health problems, and the other due to the nature of his work. Only one of the partners “would quit tomorrow if he was able” according to his wife. Petra does not have a partner to consider at present.

Pat, who was out of full-time employment the longest when her children were young, said that her husband’s career needs have been “far more met than mine have and there is a difference
now between me needing more than this in my job and him something less or different in his. So I think we are, in terms of career, in different psychological spaces”.

Doris mentioned how the pioneer role of the past has affected women’s decisions regarding retirement. She said:

I think our generation was very focused on doing things and being recognised and acknowledged for doing it. To suddenly realize that they are not going to do that it’s a little scary. You sort of fight to get to this point; you don’t want to give it up too easily. Whereas the guys are sort of saying ‘wow, thank goodness I don’t have to do this’.

Marlene said that she and her husband enjoy places where they can just “be” together and she sees this continuing to increase in retirement. “I think one of the things that we do best together is that we both read voraciously…. I always feel like I’m learning”.

I asked the participants if they were aware from their own relationship or from that of friends and colleagues of gender differences in aspirations regarding retirement. Some women felt that individual style differences were more important than gender differences. Those who had an opinion about differences made the following generalizations: women want a more active retirement as they are used to balancing many roles. They want to continue in intense personal relationships, including their friends and, for some, community involvement in causes they value.

Men were characterized as more uni-focused than women. They seem to feel a sense of entitlement in general within society. They may have been socialized to see leisure time as a reward for working, more like previous generations of males, rather than a time for purpose and self development. Professional men want to continue in their careers if they like them, as they are used to “making things happen” in the profession they have chosen.
Children

All of the women with children mentioned wanting to continue to have a close relationship with them, but they did not assume that children and potential grandchildren will necessarily live close by. They made comments like:

I hope they wouldn’t move as far away as I moved from my family, and if so, that we would have contact at least three or four times a year. Hopefully they would have children of their own. So I’d like them to be close but not in my hair, and me not in theirs. But to have very open and frequent contact. (Kathleen)

I would hope, I suppose eventually that my kids were around or accessible, or if they weren’t, that we were able financially to go and visit and be with them. We have a very strong family sense and so I would want to see that we kept that up as much as we could. (Doris)

Shelley, who has two sons, spoke of looking forward to having daughters-in-law and feels that she is “...ready to accept new people”. Pat also wanted to stay flexible and adaptable about how her children may be in her life. Although she has moved a lot and has no desire to do so again, she said: “But when our kids move out and if they have families we may follow to relocate where our kids are”.

Petra said: “Well, I really get that my kids have their own lives...I feel my kids are going to be self-sufficient and responsible for their lives and that I will be able to celebrate their journey.”

Although several mentioned the possibility of becoming a grandmother, they seemed to be saying that they will wait and see how they want to “do” that role. Pat, for example said: “I don’t know what kind of grandmother I would make. Meaning, I don’t know at this point [kids both away at university] whether I want to be an active grandmother. I just can’t just tell.”
**Community**

Some of the women mentioned their communities as being important. This meant a group of people or a “cause” that was important to the women. They expected that it would become even more important when they retire and have more time. They had a sense of a bigger picture of the world around them and felt that it was satisfying to contribute that way.

One woman mentioned that relationships are important to her for creative synergy. She said: “I think community is always important because I think you feed on your thought processes when you are in community. To me that always works”.

**Other Family**

Some of the women commented on their relationship with parents. Three women had both parents still healthy and independent in their 70s and 80s. At least one of the parents were deceased in many of the families, and several had spent their vacations with ailing parents or given financial support to them within the last decade. Two still provided money for maintenance or extra support for mothers. One of these was in a nursing home and the other was left poorly off financially by her husband.

A couple of the women mentioned siblings with whom they were emotionally close and with whom they would want to interact more during retirement.

I have three sisters I’m really close to [emotionally]. I love seeing my sisters. I really enjoy it. And I know that I can always rely on them and so I try to be there for them. Times of my life when I’ve just been really horribly upset, I’ve actually called my older sister. So I think when I do think of a really good retirement, spending time with my sisters would make me feel just fine. I mean, they are friends as well.
Concerns about Retirement

Overview

There were three theme areas of concern that the women spoke of that could be barriers to them not achieving their retirement dreams. These related to their health, financial situation, and not having enough meaning or sense of purpose to life. These were of greater concern to some of the participants than to others, and the women tended to feel that their attitude and behaviour would have an impact on how much of a barrier these actually became.

Health

These women were aware of a lessening in physical energy level. Although only one woman equated her view of retirement with old age, several mentioned that chronic poor health could be a limiting factor to their retirement dreams coming to fruition. They saw themselves making retirement choices, such as where to live, related to their potential health needs. They also saw health concerns as a motivator to keep active through their retirement years.

A couple of the women whose mothers had become ill with debilitating conditions such as Alzheimer’s and Parkinson’s Disease, seemed more concerned than the others about their own mortality. Kathleen was an only child whose father had a non-fatal stroke at 50 and whose mother got a chronic illness at 60, and was still in a nursing home in another country. She seemed very pessimistic about living a long and healthy life in retirement. Suzanne and Pat, on the other hand, mentioned longevity in their family, and most noted the increased lifespans afforded through technology today. This was a concern due to the need to have enough financial resources to live longer. Another concern was that they expected to outlive their spouse, resulting in being without their partner at a vulnerable older age. They often mentioned accessibility to public
transit being important as it would be a life line to friends, activities and health care.

Several of the women mentioned potential responsibilities for parents, if their health became impaired. However, none of the women perceived that responsibility to be a barrier to their retirement plans being attained. Six of the women have only one of their parents living, and half of those are in a nursing or retirement home. For three of these women the mother or stepmother is in England or the United States. Two of the women contribute financially to a parent’s care or living expenses.

On considering what she would do if her parents were not able to care for themselves Petra suggested:

My father would want to come and live with me. It would be restrictive. It would be tough, and I have a soft spot for him...yet I wouldn’t hold back for that. I guess I would find people to work with him. He would always have a home in my home, it’s just that I may not always be there...I wouldn’t be home for him very much. But I guess I’d get a nanny or whatever.

Only the one woman whose partner currently lives with a chronic disease mentioned her partner’s health as an area of concern for her own retirement. Most of the women commented on the importance of their own mental and emotional health in retirement. One aspect was the intention to keep a positive attitude and to keep involved and mentally active. One woman wanted to learn bridge and most of them mentioned continuous formal and informal learning as important to their health at retirement.
Financial Situation

All of these women mentioned concern, to some degree, regarding finances. They also all said they did know their own and their family’s financial situation. Only one of the husbands did most of the investing for both of them. The others did it for themselves. Potential longevity was a real concern to the women as it related to estimating financial needs.

Two of the women have a company pension. The woman in a professional partnership has a small, unpredictable-sized pension from her firm, as is standard in the industry. For the most part, professional partners have to rely on their own funds. The other women have self-directed pension plans, for some as a result of self employment, for others because of their discontinuous career pattern which meant they have changed job situations to accommodate family needs, causing them to be ineligible for company pensions. A couple of the women had also achieved their graduate education later than others. They then had fewer years than their partners to accumulate wealth. There were debts due to graduate education, often for both partners. The teacher had a generous 60% of salary pension, and one woman had over a million dollars in an investment account. They were the exceptions to the majority, who were concerned about their financial well-being in retirement.

Due to their need to plan for their financial futures, retirement has become more of a reality to these women in recent years. All but one of the women said they are not life planners by nature. One mentioned being embarrassed that she can’t read her brokerage statement even though it had been explained to her many times. Except for one woman, however, the women all said that they were more focused on retirement savings than their partners at this stage. Suzanne said very matter-of-factly:
My husband for all intents and purposes...will not be contributing to that retirement income because the way he manages his financial affairs is totally and completely different from me....He is a big spender and he’s not concerned if he owes money to people. He’s very lucky that I’m there.

Most of the women have experienced, with their partner, a sharing and working together towards their financial futures. Activities mentioned including paying off the mortgage and seeking financial planning advice together.

They mentioned the financial responsibility to educate their children. The women spoke of putting the kids through university as essential in this era. They realized that the workplace has changed and that their children may need more than one degree. The women might have to work longer themselves to assist with the cost of their children’s education. One woman, whose children were still in high school, mentioned “the [potential] inability of her children to be independent” as a concern. Another woman, whose sister was terminally ill, had promised that she would take some responsibility for her niece and nephew, as one of them has a health problem.

And once again, several mentioned having a responsibility to save enough to support themselves for their whole lifetimes, so they would not be a burden to their own children.

**Lack of Purpose in Life**

Only Pat and Heather were concerned that they might find it difficult to find a meaningful purpose for themselves in retirement. Pat chose her motherhood role as more central than her career role, and stayed home when her children were young. She had been re-assessing her purpose during this transition phase, as the children have left for university and she was currently working full-time in her profession as a social worker.
I mean, I have skills and they’ve worked towards a certain purpose. And you know, I feel like I’ve met the purpose. I mean, I have got skills and inner resources which are just part of me...but they all have been very much towards a certain kind of purpose. It feels like they’ve been there not to be expressed, but to be expressed for the purpose of doing whatever I’m doing....I guess it sort of depends on if I want to [continue to] use those skills. I’m a bit worried that I won’t make it happen, actually, because I sort of feel like my purposes have chosen me.

Heather had been experiencing the sadness of watching her father, who had recently retired, invade her mother’s space. There was stress as they adjusted, and she watched her father decline:

My father worked until he was 80. He just retired a few years ago, very unwillingly. He's not happy and he's aging rapidly and he's driving my mother crazy because he doesn't have hobbies. My mother has her kitchen and her activities and her friends. She's got her life sorted out. She's never worked [outside the home] in her life, but she has her life regimented. My father is intruding...that is what is creating the friction. He's lost. He's shrunk since the time he's stopped working. It's terrible.

She also said the following about the importance of her own career to her: “Partly you get a sense of self-importance and a place in the world. You position yourself, and I think that’s part of [why it is traumatic] if you retire all at once”.

Heather worked with people going into retirement, due to the nature of her law practice and from what she saw she concluded that:

The happy ones are the ones with hobbies. Really, I find that is the case. When they have another purpose to their life or even start their third life, or career, because it gives them a different focus.

Most of the women said that they had no concern about finding a purpose. Some women said they had lots of initiative and confidence, and they would always find meaning to their lives. Shelley was one example. “I would never be bored. Boredom is not something that I know about.
I can always find something to amuse myself with.” Amy made a similar comment: “I’m not afraid of being bored or unfulfilled, because I think I can make it happen”.

**Summary**

Most of these educated and articulate women spoke of having confidence that they can re-invent their purposes by using their skills and experience. They have a proven track record and respected skills to utilize, perhaps in different ways during retirement. Their “selves” included a professional and personal identity, and they saw the core of who they are, wanting to be expressed in some form and to some degree during retirement. They were beginning to form a sense of what is important to them in their futures, and the shape that retirement might take for them. They were once again challenged to build for themselves a different kind of future, on the base of the skills and experiences which they have acquired. A quote from Gloria Steinem optimistically paints a picture of where these women found themselves at mid-life:

> Now we have the dreams and tools to move beyond words and history, beyond the possible to the imagined, and into a life both ancient and new, where we will look back to see our present dreams trailing behind us as markers of where we have been.  

CHAPTER SIX:
DISCUSSION

Overview to the Chapter

In this chapter I start to look at the implications of this study by discussing the findings from Chapters Four and Five in the context of relevant academic literature. It is important to re-state that this is an interdisciplinary, qualitative research study, the purpose of which is to explore these women's realities. First I discuss the mid-life perspective from which the women envisage their futures. This is the context in which they are framing their responses to my research question. Next I discuss each of the three aspects of my question in turn: their attitudes, aspirations, and their concerns regarding retirement, followed by a brief summary. In Chapter Seven I discuss overall conclusions, broader implications of the findings and suggestions for further research.

Listening to One's Own Voice at Mid-life

Introduction

In Chapter Two, aspects of the transition process of mid-life women were reviewed in the literature, noting an increased sense of authenticity, personal mastery, freedom and being more inwardly focused. Most of the women in this current study are engaged in this process through "reflecting" on their life patterns and choices to date. As a result they are: "reclaiming" interests and parts of themselves from their past; "re-balancing" their activities, and "recreating", or "re-directing" themselves. I suggest that
this is potentially a process of personal renewal, and will look at each aspect separately in relation to the literature.

**Reflecting on Life Patterns and Choices**

Mid-life is a time of transition that can contribute to the lifelong process of psycho-social development (Gergen & Gergen, 1986; Mercer, Nichols & Doyle, 1989). The mid-life process involves reflecting on one’s life and starting to give up the parts of one’s roles that are not relevant, and to reclaim what is most important in life (Belenky et al., 1986; Brehony, 1996). This reflecting is like the first activity of a transition, or what Bridges calls the “endings” (Bridges, 1982). One is able to articulate how one believes life would have been different if one’s choices had been different regarding relationships, profession and parenthood. Also, there is the reconsidering of goals from one’s past that have been set aside in order to accommodate all the roles in one’s life. This period also includes coming to terms with lost opportunities and disappointments.

By our 40s we start to realize that life is not just about externally imposed conditions, but increasingly we take responsibility for the choices that we make. Terri Apter looks at women in their 40s and 50s today, and says that they faced “a divided social history” (Apter, 1995, p.17). They were socialized to be traditional, home-based, supportive females. Then, just as they became young adults, their options expanded due to the women’s movement. Apter’s study looks at how the women grappled with the contradiction. The heart of what she looks at is the developmental effect on these mid-life women of the personal inner conflict they experienced, and how they justify to themselves the direction their life took. She categorized the eighty 39-59 year old women
in her study as: “traditional”, “innovators”, “expansive” or “protesters”. She found that
the nature of the issues that each woman confronted at mid-life depended on the focus
that she had chosen in her life.

This phenomenon created new personal and professional patterns. Using Apter’s
model, the women in my study are all “innovators” who set out, as pioneers, to be new
career women and felt threatened by the prospect of being a traditional homemaker. When
she encountered resistance, a woman “…redefined her goals and found ways of
refashioning her career, freeing herself from long-held assumptions that to succeed she has
to follow established standards of career success” (Apter, 1995, p. 112). The activities
that Apter suggests will resolve their mid-life issues are in line with what the women in
my study are doing. These are to reassess one’s goals with a shift in emphasis, rather than
a complete reversal, and to transform the setting in which one pursues one’s goals so that
they are pursued on one’s own terms (Apter, 1995). My study moves this into the realm
of the women’s retirement aspirations, where they intend to continue this thrust.

I found during the study that it was the personal themes and values in each
woman’s life that affected her decisions, rather than whether her profession was
traditionally male or female dominated, or whether she had an interrupted or non-
interrupted career pattern. Bepko and Krestan (1994) studied 300 women to discover
where the passion resides that has shaped their lives. The result is a model to explain five
“patterns of women’s lives”. These include the: “lovers”, a highly relational pattern;
“artists”, a highly creative pattern; “leaders”, a relational integrative pattern;
“innovators”, a creative integrative pattern; and “visionaries”, women of passionate
conviction. All of the women in my study were innovators, or leaders, exploring new patterns for the women of their generation. Bepko and Krestan attempt to get at the hidden processes that women use to express their creativity, love, and leadership despite the fact that, because their roles prepare them to focus on the needs of others, “our socialization still often limits women’s access to their inner lives” (Bepko & Krestan, 1994, p. 8). Yet, to be passionate about something means to be connected inwardly to our own spirit and uniqueness (Bolen, 1994; Brooks & Daniluk, 1998).

Towards the end of their 40s, most women seem to experience a time of intentional and conscious inward reflection (Bolen, 1994; Brehony, 1996; Lippert, 1997; Niemela & Lento, 1993). They often experience an increasing sense of freedom, mastery, inner strength and life satisfaction (Albert, 1992). The women in my study are returning to creative activities and seeking opportunities to be closer to nature and learn to explore well-being and healing. Petra, who recently visited a rain forest, and Shelley, who just immersed herself in native studies, are examples of this quest. The choices that an individual has made in her life to date influence the focus that she brings to envisaging her retirement.

**Reclaiming**

The women who speak of reclaiming aspects from their pasts and discarding what no longer works, which confirms other researchers’ findings about mid-life women’s attitudes (Bepko & Krestan, 1990; Brehony, 1996; Cort-Van Arsdale & Newman, 1991; Sheehy, 1995). The women see this as a step to rediscover all of themselves, now that
intense family demands are diminishing. It is the groundwork for realizing their retirement dreams.

A Conference Board of Canada study shows that 71 per cent of Canadian women executives curtailed a personal interest or hobby in order to balance home and career. Often, the women come to terms with a situation and make adjustments within their relationships. Amy and her partner have recently started only spending time with the friends with whom they feel most "real". Shelley has accepted her husband’s lack of ambition and makes choices regarding her own stamina for work that feel right for her. Marlene has accepted not becoming a biological mother and invests in her own growth.

In her memoir of a mid-life woman’s passage, Drinking the rain, Shulman writes: "...after half a lifetime of adapting to the needs of others in the high tide of the family, here at fifty, with no one to ask or answer to, I’m beginning to see who I am when the tide goes out" (Shulman, 1995, p.51-52). Most of the women in my study are aware of their personal identity, but it has been intertwined with responsibilities and is becoming freed up, and more clear, as in Shulman’s analogy.

Re-balancing

As has been discussed in the literature, and is true in my study, the women have continuously been involved in balancing and re-balancing their activities and goals through their adult lives (Baruch & Barnett, 1986; Baruch et al., 1983; Cort-Van Arsdale & Newman, 1991; Crosby, 1991; Dinnerstein, 1992; Gerson, 1985; Gordon, 1991; Josselson, 1987).
This is due to circumstances such as time off for child bearing and sometimes child rearing. There was late entry for some into graduate education, and a less upwardly focused career path, if accommodation was been made for family needs. With no sense of how demanding it would prove, these women were trying to provide both what their “at home” mothers had been able to do and also what “at work males” with full-time wives had been able to do for years. Among the eight women with children, two had spouses who took on the major responsibility for the children for part of the child rearing stage, but most of the responsibility was borne by the women. Subsequent generations of professional women may be able to benefit from watching this generation of women experiment with options. Unlike this “in-between” generation, they may start their relationships expecting to share parenting and homemaking tasks more readily with their spouses, as they understand what is required to balance both roles.

Several of the women whose children are more self-sufficient or away at university have begun to re-balance their work time to allow them to explore other parts of themselves. Most of the women want to continue in a professional activity until poor health or insufficient energy levels determine it is time to stop, or they are no longer in demand by their clients. A couple of the older women have cut back from the intense career activity of their 40s. Most of them expect the gradual winding down to start by the late 50s or early 60s with part-time or contract work perhaps, and the expectation of lowered energy to occur by the late 60s. Some are working flextime now, such as Ruth’s four day week. This allows her to do “house” work on her day “off”, as well as play
tennis with her community friends, in an attempt to achieve some balance in her life. Kathleen is on a research contract currently, and also completing her graduate degree.

**Recreating or Re-directing**

Some of the women speak of re-directing, or even recreating themselves in retirement. As they are freed from the demanding early career and family years, the women say that they are increasingly getting in touch with their true selves. The majority of the women are very clear and vocal about the fact that they made sacrifices and compromises in their career goals for their family. They use phrases such as “I paid my dues” and are not as willing to compromise or just accommodate others. The result is that they see themselves becoming more in touch with what is most important to them, as was found in other current studies such as those by Apter (1995), Bolen (1994) and Brehony (1996).

Most of the women’s dreams have to do with learning something, being creative or making a contribution of their uniqueness. The tone is to look forward, not to dwell on the frustrations and inequities they have experienced along the way. Some women are reconnecting with earlier dreams involving travel, meaningful projects such as joining Doctors Without Borders, joining community projects in the developing world, or writing a book. A few women have had friends die recently, which has added to the sense of urgency for authenticity in their lives. They have less time for the things and people that do not really matter to them, which is a common mid-life stance, as confirmed in the literature (Apter, 1995; Downes, Tuttle, Faul & Mudd, 1996; Rountree, 1993).
These women bring a proven ability to use their initiative, skill and creativity to adapt to new situations. The future that we perceive is never guaranteed, and our life situation can change overnight. These women are used to adapting. They have managed to create work situations that allowed them to meet their needs. Some have set up their own practices, balanced child-rearing and a profession, returned to law school with a toddler, and battled feelings of guilt when their parents did not support their choice to work outside the home after they had children. Harris found that when parents did not support the professional women’s choices that they went through a period of questioning their success as a women on some level (Harris, 1995). Petra and Heather both spoke about this dilemma. Heather said that she briefly considered quitting law school because of her guilt. On the other hand, I observe in my study that these women were determined and independent enough to persist in their goals, especially with the support of their working peers. They did so with no role models and a system that was not eager to accommodate them. They have proven to themselves that they are competent and flexible, which are key skills in the new workplace. The changes in workplace options such as contract work, outsourcing and telecommuting may present increased alternatives for the women in their futures. They are used to creating practical solutions for their multi-rolled existence.

Attitudes about Retirement

Introduction

There appears to be a paradox in the women’s attitudes towards retirement. Most of the women in this study say that they are reluctant about and even dread retirement.
Many say that they may never totally retire. Yet, when asked to describe their personal aspirations in retirement, most paint a positive, optimistic picture of that phase of their lives.

Retirement stereotypically suggests a shift from full-time, year-round, gainful employment to a life sustained by financial resources other than from current earnings (Katchadourian, 1987). Retirement has been referred to as: a phase of life; a role within society; an event in one’s life; and a process (Atchley, 1976). The word retirement, as these women understand its traditional use, evokes an image of impending old age, inactivity, and the lack of a meaningful role within society.

**Feelings about Retirement**

**Reasons for their Reluctance to Retire**

The women in this study see retirement as a significant phase of their life. Most express spirited optimism when they describe their retirement aspirations. They use phrases such as: “new beginnings”; “continued personal growth”; “time for myself”; and “an opportunity”. They repeatedly mention that, with increased longevity and a longer life expectancy for females than males, they expect to spend up to a third of their lives in the phase traditionally called “retirement”. Gail Sheehy (1995) has given an indication of the new significance of the last third of life by naming the years between 50 and 85+ one’s “second adulthood”.

There are several reasons for the women’s reluctance to retire. These relate to their gender, the generation and societal context into which they were born, and the workplace trends that they are currently experiencing.
The data suggest that a woman’s memories and residual feelings about her mother’s life experience influence her views of her own retirement. Most of the women feel sad that their mothers did not have the same opportunities as they have had. Several say their mothers were intelligent and talented, but that their options were restricted due to views held about women at the time. The women mention not wanting to be relegated to the less powerful housewife role that they saw their mothers’ generation inhabit. A “push-pull” situation has been observed in professional women who want to be unlike their mothers, yet retain connection to them (Harris, 1995, p.127).

Many of the women say that they would expect to have been depressed and uninteresting if they had not had careers outside of the home. To engage only in nurturing others can make a person “feel used” (Bolen, 1994). The women’s movement influenced these women, in part, by increasing their awareness of possibilities. Kathleen came to believe that: “...if I didn’t maintain my independence, then disastrous things could happen to me”. Even though Doris has always been very active in the community and in raising her four children, she says that she “could never have been a stay-at-home mom”. These women are clear they do not want only to stay at home. These women perceive it as being trapped into servitude and see it as a step backwards to pre-liberation days (Albert, 1992; Cort-Van Arsdale & Newman, 1991). They bring this mantra to their decisions about retirement. A look at the on-going impact of the women’s movement on this generation of women is one of the contributions of this current study. Asking the women to talk of their past and present lives before having them describe their desired futures, provides insight into how important these issues are for them still.
Work gives the women a "place" within the broader society and they fear losing that role. Those women who as mothers of young children spent some time at home speak of experiencing personal growth and a feeling of contributing during that time. However, they also experienced the reality of not holding a "work" role within a society that values paid versus unpaid work. Many of the meaningful life activities for women such as parenting, maintaining friendships and community service are not considered work within our capitalist society, as they are not paid activities. Given this fact, a question to consider is, do women ever retire?

These women heeded their mothers' prompting to be independent and their families' encouragement to achieve a good education. They came of age when options for women were expanding, and as part of the women's social movement they came to expect something more for themselves than their mothers had experienced. Burke found in her study of 35-50 year old professional women that it was important for them to have received "permission" to succeed at both work and love. This enabled them to set a firm foundation to facilitate them reaching their full potential (Burke, 1994). Permission did not necessarily have to be granted from parents, but could be from a teacher, or the broader social movement through books and media education. From Burke's analysis, she categorized the women into "transformers", a pre-social movement cohort born between 1942 and 1947; "trendsetters", a social movement cohort born between 1948 and 1953 and "integrators", a post-social cohort born later. These categories differed in the identity process and the amount of discontinuity the women experienced between how they were socialized and their life choices. In my current study, four are "transformers", or early
pioneers, where Burke found the greatest variety among the women’s lives, and the rest are “trendsetters”. The trendsetters were the first group to receive some degree of permission from society, during their impressionable years, to succeed outside the home. Being part of this identifiable group of women in society, at a time of social change related to women, has had a positive impact on this group in terms of achieving their own identity (Burke, 1994).

Some of the women in my current study were among the first to become professionals in their field, and they continue to perceive themselves as “pioneers”, in part because they had no role models (Gordon, 1991; Jeruchim & Shapiro, 1992; Sheehy, 1995). Seventy percent of the women in one study of senior executive women indicated that they have had no role models (Korn / Ferry International & UCLA Anderson, 1993). They believe that they will always “do life” differently from previous women. This extends to their concept of their own retirement.

Many of the women in my study chose careers that allowed them independence within their own practices. Especially for the women in their own practices, there is more freedom to set hours, work part-time, and arrange sabbaticals. Besides their working time, they can also be creative in their work role. They can try new approaches, seek new clients, write articles, speak at conferences, and develop their expertise in line with their own values and interests. The ability and opportunity to act independently within their own practices may influence their views of retirement in this study. From my experience having been both self-employed and an organizational employee, I suspect that women
within the structure of an organization usually have less freedom to follow their individual
dreams and thus may not be reluctant to retire.

Working outside the home provides psychological, social and economic benefits
(Herr & Cramer, 1988). It allows women the opportunity to compare themselves to
others and to test their personal limits in productive activity, resulting in a sense of
personal mastery (Yount, 1986). A woman experiences herself as a unique and competent
individual when she gets feedback about herself from the external world and this expands
her "sphere of influence" (Peck, 1986, p. 280). The women in this study speak of their
confidence and sense of personal competence. They have used their adaptability,
assertion and creativity, and are proud of this.

Other studies of professional women have found reluctance to retire. Middle-aged
professional women who are highly satisfied with their jobs are less likely than those not
satisfied, to view retirement as a positive event (Erdner & Guy, 1990; Karp, 1989; Kilty
et al., 1985). Professional women are reluctant to retire, especially if they have unfinished
work agendas, as in the case of Marlene who started her professional career late. She says
she "...is still growing in it". They also have less interest in early retirement or in
coinciding their retirement with their spouse's retirement, and more desire to work past
the normal retirement age (Prentis, 1980). These women also view the loss of social
support and interaction negatively (Bernard et al., 1995; Prentis, 1980). High work
commitment and a strong identity with work correlate to a reluctance of married
professional women to retire (Price-Bonham & Johnson, 1982). Retirement often requires
an adjustment to one’s identity (Atchley, 1982; Fawdry, 1989). Marlene says that if she
won a lottery that she would cut back her work load but would not retire.

A 1994 Statistics Canada survey found that most managers and professionals who
are self-employed or are in non-standard jobs such as contracts or part-time retire later
than those in a traditional job. They tend to prefer a change of pace to retiring. The
survey also found that university educated individuals, such as the participants in this
study, are more likely to return to work after retiring (Lipovenko, 1996).

The potential for a decrease in the availability of social assistance for the elderly,
and Canada Pension Plan restrictions due to a demographic bulge of baby boomers
retiring, may make the women reluctant to give up the opportunity to earn money for
their future financial well-being. This is especially true for the majority of the women
who do not have private pensions.

In my study the teacher is one of only two women who are not reluctant to retire.
In a previous study of an older age group in the United States that looked at lawyers,
social workers, college professors and high school teachers, only the teachers were
interested in early retirement (Kilty et al., 1985). In my study the teacher had a generous
pension available to her in her mid-50s, unlike most of the other professionals who were
responsible for their own pensions. A more thorough exploration of the specifics of
women teachers’ views regarding retirement is an area for further study. The only other
woman in my study who is not reluctant to retire is the industrial psychologist who says
that her profession is mainly a means for her to attain financial security, rather than to
form her identity. She has already saved a substantial amount for her retirement, but still
perceives herself as never having enough money to make her feel secure. She was ambivalent about retiring.

Another possible explanation for the majority of the women’s reluctance to retire may be that these women have already met many challenges to get where they are today. They value their professional role. It provides a source of financial independence, confidence and respect within society. They have struggled within their educational settings, families, and workplaces to attain this role. As Judith Finlayson found in her Canadian study of women’s involvement in the work place, they have felt that they were swimming upstream “against the current”; they have survived through perseverance and determination (Finlayson, 1995). Are we surprised that they are reluctant to give this up and head for home? They do not dream of doing so.

**Timing of Retirement**

The women are vague about at what age they want to retire. Most say they expect to gradually decrease the amount that they work in their late 50s or early 60s. On the other hand, most said they would work as long as they had the energy. A few of the women expect to be working at some projects into their 70s. For many of them their expectation is that they would still have maybe 20 years of life in “old age” to fill meaningfully. Heather can be retired by her firm in her early 60s, but she sees herself having a “third career” after that.

In a recent study of 400 senior executive women (average age 44 years) 77% wanted to retire before age 65 compared to only 30% of males (Korn / Ferry International & UCLA Anderson, 1993, p.31). The findings of this current study that the women are
reluctant to retire are clearly not the same for senior executive business women. I wonder whether the reasons may relate to the executives’ relative lack of independence and freedom within a large organization. On the other hand, extended preparation for professionals means that they often do not begin their careers until almost 30 years of age, and therefore would want to also extend their age of retirement, which would have an impact on the timing. This is an area for further study.

Another consideration that may have an impact the timing of retirement is the presence of an ailing parent or spouse. Traditionally, the responsibilities for care have fallen to the women in a family. Will this continue to be the case? Gabliani recently found in her study that younger women may be more likely to keep working if a husband becomes ill (Gabliani, 1993, p. 34). More research needs to be done with the generation of women that I am studying to see what they would do.

As these women consider when to retire they have a lot of pent-up emotion, expressed in the interviews for my study, about the load they have carried as women through their early adulthood. They set out to “have it all” and have done so with neither the structural supports in place, nor the political will of most governments to move fast enough on the changes required for dual-career families. The situation is still not acceptable for the younger generation of new parents. An example is a recent report on the state of child-care in Ontario. It indicates that women are registering for child-care spaces as soon as they become pregnant as there is a “growing shortage of licensed child-care spaces in many Ontario cities and towns...” (Philp, 1998, p. A1).
The views of potential care givers are important for the future and need further exploration. The relevance here is how their decisions about retirement would have an impact on aged parents or ailing spouses, who may need on-going care from some source. The timeliness is real, especially as the trend in Ontario at present is to push health care into the home and expect community and family (read that to mean “women”) to take on the responsibility. It is not clear whether the women will assume this role as they carry on their careers, or look for other solutions, and how this may affect the timing of their retirement. Petra indicates that she would take her father in to live with her if the need arose, but that as her personal goals and dentistry practice absorb her, she would arrange for care during the times she was not there. It is clear from their comments that the participants in this study feel that they have already carried a tremendous burden and mid-life empowers them to assess their future commitments in that regard.

I wonder whether frustration at the lack of acknowledgment of and support for family issues may mean that, at mid-life, when women reflect on and re-evaluate their lives, they may be unwilling to take on the roles of prime care giver as earlier generations of women have done. Much of women’s work has been in non-paying jobs of homemaking and parenting where one is on call continuously with no direct pay, few rewards and little recognition. This generation of women has drawn attention to this inequity, and one wonders how they will negotiate the care giving activities within their families, or create new solutions.

In summary, this section has looked at the attitudes that the women in this study have about retirement. In the main it stated the reasons they are reluctant to retire and
how they conceptualize the word “retirement”. The next section specifies more about how the women would engage themselves during retirement, and their ideal vision of the components of their retirement.

Aspirations in Retirement — the Three Components of Their Dream

Introduction

Some of the women have very specific ideas about their aspirations in retirement. Most are clear about what is important to them, but the form has not yet taken a concrete shape. On the whole, the women say they are just starting to envisage their retirement, which is what I would expect given their current mid-life status. In analyzing their aspirations I notice three main themes, or what I am calling “components” of their dream of retirement. The specifics and relative importance of each component varies from individual to individual. However, all of the women raise these aspirations for retirement: a sense of purpose; personal growth and learning; and connection with others.

Sense of Purpose

By sense of purpose the women mean that their lives have personal meaning and that they are making a contribution to something that they value. Many women in this generation have a “transformative vision”, a dream and expectation of changing society and the workplace through their individual and collective efforts (Gordon, 1991, p. 5). They are strongly motivated by this, as they have had an impact on the world outside of the home more than earlier generations of women have done. They are used to being the “first” of their gender to attempt or achieve something.
A few of the women say that purposeful activity validates them. Meaning does not necessarily come just from working for money. The women who worked inside the home while their children were young accomplished things such as starting a co-operative nursery, organizing a women’s shelter or attending graduate school. They sought out meaning and achievement in their lives, inside the home and out in society. They see themselves continuing this in retirement.

Individuals are drawn to a specific career for a reason. A career can provide the opportunity to learn about and express yourself. In constructivist career counselling, it is purported that personal growth issues and themes in a person’s life can be explored in the context of their career. In other words a woman’s “...preoccupation becomes her occupation and her spirit is engaged and nourished as she earns her daily wage” (Savickas, 1997, p. 20). This means that the activities that we find purposeful ideally serve our personal development in a symbiotic relationship. Looking at the sense that we each make of our own life choices can provide insight into the themes of our life. From my experience as a career counsellor, I know it is true for individuals making career choices and changes, and I expect this to extend to a person’s aspirations in retirement as well. Most of the women say they plan to continue their professional activities at a lessened pace for many years.

Eight of the ten women say that they will need a sense of contributing and involvement in order to stay emotionally well. Here again there are great individual differences in the shape that this takes. They do not pretend this is a solely altruistic motivation, but an opportunity for them to stay healthy and vibrant.
Petra sees retirement as an opportunity to continue to contribute to people, including working in the developing world. She already is a speaker at professional conferences and she sees retirement as a chance to “integrate my experiences of life”. She wants to write a book and teach people about dentistry as it contributes to overall wellness.

Heather says that she works with retirees in her estate law work and believes that the healthiest ones have hobbies. Few of the women in this study have hobbies, which is common for professional women (Bateson, 1989). Work is Heather’s interest, so she sees herself exploring post-career employment. This would relate to what she has done, and integrate her skills and interests. She has already returned to some things of her youth such as reading the classical literature that she studied in her teens.

Amy wants to combine her experience and interest in camping as a youth, her adult teaching skills and her life experience as a lesbian to assist gay, lesbian, and bisexual youth when she retires.

Doris would like to combine a desire to travel and her organizational skills to volunteer in developing countries. This is the type of integrated, multi-roled existence that has characterized the women all along. Drebing’s 1990 study of over 200 women reported that women tend to have multifaceted dreams with multiple concerns such as family, career and personal goals. The perception of having options such as a new career venture and having friends correlates positively to retirement satisfaction in professional women, and 87% of the women in Jewson’s study mentioned that a sense of purpose was maintained in retirement (Jewson, 1982).
Suzanne describes herself as a private person. She has limited her involvement outside of work and has a more narrow focus on personal and family interests and cultural events. She plans to continue this pattern through retirement.

Others see combining their professional skills and personal interests in volunteering or new ventures. Pat, Kathleen and Heather, for example, anticipate serving on boards of directors that interest them.

Many of the women have volunteered on boards and in community ventures even while combining work and family. Some have also served on and headed up committees in their professional associations. Marlene has worked with Aids patients, had a foster child, took vacation time to care for her mother when she was sick in another province and wants at this point in her life “...to explore the part of me that is strong, entitled and has reasonable opinions”. She sees herself as more self-focused in retirement. None of the women want to be involved in an official way with their professional associations after retirement.

The research participants are a generation whose identity has come, in part, from proving themselves and breaking new ground, unlike previous generations of women “...who for all their care and labor were regarded as having achieved little” (Bateson, 1989, p. 39). The opportunities they have had, and the accompanying responsibility they feel to take advantage of the possibilities, is a pivotal reality for this generation of women. I wonder whether they may feel it as an anvil on their backs and may have higher expectations of themselves to be able to “have it all” in retirement than the generations of women who follow. By mid-life they have experienced that there are trade-offs to make
and they can not have it all in the way they may have expected. Since they have succeeded so well in combining so many meaningful roles in their lives, I would expect that they will either continue to demand that of themselves, or take personal time.

A woman’s psychological journey takes place within the social context and time into which she is born. The women in this study were involved in women’s issues personally through the challenges they encountered day to day to “push in through the open door” while trying to gain access to equality. The women do not speak of intentions in their retirement years to become politically active. However, I would expect that if issues relating to the invisibility and marginalization of aging women are experienced, they may re-focus on aspects that have given their life meaning in the past. This means that they would use their particular skills and passions to influence whatever is important to them in their lives at that point.

Each woman will be motivated by the things that have been important to her throughout her life. McGray (1996) found in her study of mid-life women’s dreams that they want to be assertive and find their “voice”. In Apter’s study, the women said that their effectiveness, influence and “their sense of power involved being heard, having a say, being able to make a point or make a difference, [and] knowing their views, opinions or feelings mattered” (Apter, 1995). In their retirement, they expect to direct this attitude towards whatever purposes they choose.

**Growth and Learning**

The women mention anticipating both continued “growth” and “learning” in their future. In this study “growth” relates to the women’s vision of continuing to learn new
things; being spiritually, intellectually, and physically stimulated; and incorporating change in one’s retirement life. Research has demonstrated that the aged brain has a “remarkable and enduring capacity...to make new connections, absorb new data, and acquire new skills” (Rowe & Kahn, 1998, p. 20). The number of Canadians over 55 years of age enrolled in adult education programs doubled between 1982 and 1992. Sixty-five per cent of these were women. “Clearly many older women view education as an important means for occupational, social and personal development” (Harold, 1992, p. 511).

A few of the women speak of entering a phase of psychological growth and self-reflection achieved through reading, attending lectures and conscious living. The growth that women tend to undergo in their 40s makes changes such as retirement much easier and more fluid for them as they increasingly deal with their core issues (Apter, 1995; Bateson, 1989). Petra speaks of continuing to “…unravel the mysteries of life”. Retirement would not be an end to that quest; it is a thread in her life.

Learning is mentioned by all of the women as a critical activity in their vision of retirement. The women refer to both formal and informal learning. Education has been an important part of their lives. Many of these women were influenced by their families to seek a good education. This has been found to empower females to feel entitled to, and to achieve, personal goals in life (Beal, 1993; Eccles, 1987). Often formal education has been a means to an end for them; it has opened doors and provided entry to their professions. It was a leveler for them in their competition with men and has allowed them to survive and thrive. Given that, it is not surprising that learning is an integral part of their sense of
themselves. Heather, Shelley and Ruth speak of their dream of getting another degree. Ruth wants to study law to help her integrate her interest in medicine and ethics regarding issues of life, death and loss. McGray’s (1996) study supports this notion that mid-life professional women see learning as important in their dreams of their future.

Informal learning occurs in their workplaces and in the broader society. Petra calls dentistry her “learning lab”, and many women mention reading as an activity that would fill time in a meaningful way in retirement. Marlene says that learning is the way she “exists” in her life. Amy says that “learning is the core of me” and she loves to explore in depth things about nature and the concrete world.

Another type of learning the women speak of in their futures is what could be called “leisure” learning. This includes attending or participating in cultural events such as theatre, choirs, museums, lectures, and continuously seeking to discover new things about the world. These types of activities are often given as a reason for wanting to live in the city as opposed to a rural setting at retirement (Francis, 1990; MacFarlane, 1992). The women in this study say there is so much to do and see that would keep them interested and active in life.

The type of stimulation that Suzanne speaks of is not intellectual as much as visual. Her office reflects her personality through vivid colours and powerful feminine symbols. She would like to retire surrounded by that type of beauty. Petra wants to have a small retreat with meaningful artifacts and peaceful surroundings. She has recently been to the rain forest and dreams of spending more time there. Shelley wants to drive her
racing car and take eco-nature hikes in order to feel inspired and alive. Some of the women speak of ideally being by an ocean or mountains.

When the women elaborate on what travel means to them in retirement, clearly, it is a pseudonym for learning. In all cases it relates to finding out about new places and cultures and broadening one’s vision of the world. Petra says that she finds learning and growth wherever she is.

The women’s adult lives contain what Allen Tough calls “learning projects” in their careers and in their family roles (Tough, 1979). Amy talks of learning every time she buys a new computer program; researching alternative therapies to menopause is a current learning project for a couple of the women. These women embrace these projects and empower themselves by doing so. This has worked in their lives and they see this as a vital aspect of their retirement.

The women want to stay mentally and physically active. Kathleen wants to learn how to play bridge in order to keep intellectually sharp, and a couple of the women want to learn a new language. They have experienced non-linear, discontinuous patterns to their lives and expect that to continue. This generation has changed the rules and has been creative in such areas as relationships, re-framing language to be gender inclusive and raising their children in a more egalitarian way. They frequently stress that their vision includes having a positive “can do” attitude; creativity and a pioneer spirit will continue in how they “do” their lives.

To support their spiritual growth, some of the women talk of wanting to be closer to nature through activities such as spending time in their gardens or at a retreat outside
the city. A few women refer to their “ideal” places as being visually beautiful. Suzanne would like to retire in Hawaii where she vacations annually; Marlene and Heather would like to spend more time in southern Europe where they have vacationed and enjoyed experiencing the food and culture. Only a few own retreats such as a farm or cottage now, but most speak of wanting some time spent closer to nature in retirement in order to promote relaxation, introspection and spiritual growth.

Ruth suggested I interview her in a park. Sitting under a large willow tree, Ruth likens her retirement to a respite from her real world of loss that she is enmeshed in as a palliative care and oncology medical doctor. She mentions the scenes of serenity and escape captured in the film “Enchanted April” as a concrete vision of what she would like her retirement to be.

**Connection with Others**

The connections that the women mention maintaining in retirement relate to their friends, life partner, family, and for some, community. Family includes their children, for those who have them, and siblings and potential grandchildren. When they envisage retirement, the women mention relationships with friends most frequently. I am struck by the ways that they weave their interest in relationships into their lives, not as a special goal, but taken for granted almost, like a given reality that important relationships will be maintained. Several women say they would be creative with technology in order to stay in touch, even while they travel or work in other communities.

Some of the women speak of social connections being something that they gain by being in the workplace. Of note was the observation that the women do not include
relationships with professional colleagues in their visions of retirement unless these have also been personal friends.

**Friends**

Friends are an important reason the women give for preferring to locate in their current urban area at retirement. As they look ahead to old age, all but one woman mentions visiting others and staying a part of the “action” with their friends. Public transit is important to provide this connection with others as they age. This may be because these women have grown up with the expectation of being left alone and widowed by old age.

There is a sense of sisterhood among close women friends that nine of the ten women speak about. Friends validate you by allowing you to compare yourself to them so you can discover your sense of yourself in the world (Bateson, 1989; Brehony, 1996; Burke, 1994). This was especially true, I suggest, in the pioneering times that these women lived through where they could not use their mother’s choices for validation. The men in their lives may not have understood the challenges of being women balancing careers and valuing family and diverse roles, but other women did. Amy and Ruth, in particular, say that friends are pivotal to their well-being. Suzanne describes herself as a private person who has to be so extroverted all day in her career that she treasures her solitude and has little need for friendship.

Heather speaks of her friends being her “infrastructure”. This type of special relationship is mentioned in the literature on women (Depner & Ingersoll, 1982). Heather says that, especially in her work world of corporate law where the rules are based on a
male paradigm, a lot of the discussion among women colleagues is to validate and support each other’s “normalcy”. In this traditionally male, power-focused work environment, she says that her female colleagues compare notes on the male approach to interaction continuously for their own survival. She notes that the men’s rule seems to be “...never explain and never apologize.” This purpose of friendship among women lawyers in particular is confirmed in Gordon’s 1991 study of professional women. She also found that women often have to abandon or modify time spent in friendships during the most intense working periods. They see retirement as a time to intensify these connections (Cort-Van Arsdale & Newman, 1993). Most of the women say that they have several very close friends and two of the women spoke of their sisters being among their best friends. In their retirement years, women have been found to have more friends than men (Rubin, 1985; Thompson, 1993) and to be more socially active than men (Hanson & Wapner, 1994; Matthews & Brown, 1988). Women’s longevity means they may end up relying on each other for companionship in their later years.

**Spouses and Life Partners**

The women in this study have each invested in a long-term relationship. The average length of the nine current relationships is 18 years, and Petra, who is now divorced, was married for 16 years. They see themselves as having grown up with their partners. This is true despite the fact that divorce became more easily obtained and socially acceptable during the time of their relationships. All the couples are married with the exception of the lesbian couple, who have been friends for thirty years and living together in a committed relationship for the past eight years.
Although a criterion of the study was that the woman be in a long-term relationship, I gave no qualifiers about how satisfying it was. Amy, Marlene and Ruth mention liking the same things as their partners. The rest of the women speak of the independent nature of their relationships where each partner has his or her own interests. They see this continuing through retirement and only Shelley is concerned about her future with her partner. There was much disagreement over parenting practices in the past and they live apart for months at a time, but she hopes the relationship will improve now that the children are older.

I chose to look at long-term relationships as I wanted to keep open to potential issues arising for the women in terms of meshing possibly divergent retirement dreams. Based on my personal observations and articles that I have read recently (Pollack, 1996; Turner, 1997), I expected areas of potential differences between the couples to be an area of focus for this study. Just as the women’s careers peak, the men may want to retire early or be forced into early retirement by their current workplace. This may be the case for senior executives or, as the article by Pollack suggests, men who have married younger wives. Most of the women in my study are married to professionals of a similar age, most of whom themselves want to continue working in some capacity. It may be that these are still early days and the financial situation is still not known. Most of the women mention that they have very independent or sometimes interdependent relationships. Each partner has had his or her own interests and they see this continuing. Doris says “we’ve grown up appreciating that we do things apart; we don't do everything together, so why would that change?” Marlene, on the other hand, says that she and her husband love sharing
activities such as reading and walking the dog on weekends and enjoy being together more and more as the years progress. This sounds like what Carolyn Heilbrun is referring to when she recently wrote about couples as friends. She says that one hears of a married woman’s sorrow at being with a man she did not love: “But in almost every case, it turns out what is lacking is not only a palpitating desire for the husband but any sense of him as a close friend, as someone who can be conversed with readily and often” (Heilbrun, 1997, pp. 111-112). Mid-life women say they want intimacy, lack of constriction, respect, warmth, honesty and “mature partners who can match their interests and who can be self-reliant” (McGray, 1996, p. 227).

We cannot tell if the research participants and their partners were better suited to one another, or lower risk takers, or strongly valued stable relationships more than women of their generation who divorced. Another possibility is that, as couples, they were able to solve their problems and remain adaptable over time. Many of the women in this study speak of their husbands being “special” or “an exception”. They say that mutual respect between the partners and both having their own interests would be important in retirement. When I asked about potential problems, all but one said they were confident they could work them out. Some of them say that this so are that this is because their partners are easy going and supportive of their need to achieve a personal, independent identity.

Early in their lives, these women’s mothers had encouraged them to be independent. Not only do they have marketable skills in society but three are the main financial providers in the family. Others are the “financial conscience” who focus on
saving for the future, and all but one manage their own investment funds. The couples have faced challenges such as a husband going bankrupt, another being “downsized”, infertility, moving continents and the sharing of parenthood. I was told by seven of the nine women in a relationship that there would be integration of what both partners wanted and negotiation in retirement decisions. These women trust that they will continue to get their own voices heard within their relationships. Most of the spouses are also professionals and most share an intention to continue to apply their profession in some way, into their late 60s or early 70s. However, one of the husbands “would retire tomorrow” if he could afford to.

Perhaps this generation of long-term couples has worked out the patterns that allow them this equality. They have had to deal with balancing household and parenting responsibilities over the years, and this stage will be an extension of that journey of encountering new challenges and creating solutions. Perhaps it is too early for specific issues to have emerged, or perhaps they are in denial of the possibility of conflicting dreams.

Four of the nine women who are in a relationship mention that sharing their retirement with their partners would be an important aspect of how they envisage their retirement. Of the others, Heather says that she can see why divorces happen at this stage, Shelley says that she and her partner will have to work at re-establishing their marriage, and Petra, who is divorced, expects to have a more egalitarian marriage next time, but looks forward to another relationship. Three of the women do not mention their
partners specifically in their descriptions, but use words such as “we” which indicated that they anticipate them being there.

An idea of how these couples may interact differently from previous generations is illustrated in the following example. Most of these women have travelled on their own for pleasure and business over the years and see that continuing as a possibility if they and their partners are on different retirement timetables. This is part of the creative arrangements which I believe earlier generations may not have been as open to accommodating. It would not be unusual to bring this flexibility to the planning of retirement choices in the future.

Women have been multi-focused and able to balance many things. When asked to discuss their expectations and observations of gender differences in retirement, most of the participant women believe that women want a more active and eclectic retirement than do men, who they believe are more uni-focused. I wonder if men’s views may lag behind those of the women who have experienced so much change in balancing many roles during their lives. The men may be expecting retirement to be like it was in their parents’ generation, rather than being open to change. In general, the women are not expecting there to be problems between the couples in retirement. It seems that, except for financial planning, some of the women have not talked about retirement yet with their partners, so there may be issues for them to grapple with in the future.

**Family Members: Children, Siblings and Parents**

Most of these women who were raised to be mothers and then ended up balancing that job with a professional career still seem to be heavily invested in the mothering role.
Shelley experiences maternal guilt, as her husband did a lot of the childcare, but not according to her values and standards. Many of the women say that they would take into consideration where their children settled when deciding where they wanted to live, in order to maintain connection. Others say they hoped that if the kids did not live in the same city, that they could afford to visit a few times a year. They have mothered in a different way from how they were raised, and they do not know how they will “do” grandmothering. Pat says “I don’t know what kind of grandmother I’ll be”. Studies have shown that there is already a trend towards reluctance in current older women to provide open-ended family support. Instead the women favour maintaining more independent lives (Legge, O’Loughlin & Cant, 1998; Morris & Bass, 1988).

The women do not plan to be dependent on their connection with their grown children for their relationship needs. The mothers spoke of enjoying the evolving relationship with their children as they become adults, and appreciating what they are gaining in personal freedom more than what they are losing. This generation is not mentioning mourning the postparental period (Apter, 1995; Rubin, 1979). All but one of the women with children say that they are looking forward to having an adult relationship with their children. It gives them a chance to keep exploring their own identities and ideas. Pat mentions that mothering was central for her, and so now, with both children away at university, she is at a transition point to decide where that “mothering” energy will go next. Petra says that her spiritual life view is that she already sees her children as individuals with their own life path. Even so, she will stay in her dentistry practice longer
to launch her daughter if she continues to want to follow in her footsteps. Suzanne, who has one child, says that she sees herself wanting to be an “Auntie Mame” to her son.

Marlene and her husband were unable to have a biological child. She says that she used to feel concern about growing old without children. At this point she and her sisters laugh about all being together in a nursing home; she is less concerned and has friends with whom she is very close. Friendships that one has nurtured through one’s life may be even more supportive than children in later life (Rempel, 1985).

Community

Community can mean a geographic location, but in this study it represents more the sense of being connected to a group of like-minded individuals or a cause that is important to you.

Amy, Doris, Petra and Ruth mention that having a strong connection to a community is a central theme in their lives. Both Doris and her husband have been active in the community in which they live, each in their own separate activities. She would not want to move from there unless the community where she lives changes a lot, in a way that she considers unsuitable for her.

Amy envisages in her retirement being even more involved in the lesbian community, as she can be totally “out” and contributing in ways that she believes might be detrimental to her career at present. Access to the lesbian community is important for Amy and her partner, and they fear they would not have that if they moved to a smaller or more rural centre. Ruth and Petra want to be involved in community for the sake of learning and sharing. Ruth says it gives her a sense of belonging. The importance of
nurturing ties to a community, at least historically, has been found to be more important for women (Bateson, 1989; Roberts & Newton, 1987) as has being “socially contributing” (McGray, 1996, p. 229).

In this section we have looked at the factors and issues that the women in this study mention when they describe their retirement, including the spheres of their life where they mention connections during retirement. The next section looks at concerns that the women express about why their retirement dream may not come true.

Concerns about Retirement

Introduction

Overall, the women express confidence about their futures. However, my analysis shows that there are three areas where they do express concern about their retirement. These are framed as potential barriers to their dreams or aspirations being realized. The concerns are about their health, financial circumstances and sustaining a sense of purpose to life.

Health

Changes at mid-life can include chronic ailments such as Marlene’s arthritic hip which affects her ability to engage in fitness. These experiences encourage one to start considering issues of health on a longer term basis and how they may have an impact on one’s future. This is especially true as the women live in an era where there is a trend to increased longevity.
The fact that these women are in or approaching their menopause years means that they have a continual reminder that they are in a state of transition. Of the women who mention their experience with menopause, most say that their peers are sharing information and are taking an active part in their health; they see themselves as educated consumers. Heather mentions that her menopause has been disruptive to her work life in her male-dominated workplace. As the oldest female in her law firm, she says that no one was talking about it at work. It was a female relative that pointed out to her that her emotional upheavals may be hormone related. Gordon’s research supports the notion that the issues affecting women in traditionally male-dominated workplaces are still “viewed as marginal” (Gordon, 1991, p.77). Heather is being proactive in adjusting to this now, and is mentoring her younger female partners on how to recognise and deal with their “change” in the context of their workplace.

Pat is more typical in this study when she says that her generation of women is “embracing and exploring the changes and rituals such as ‘croning’ and make it ‘trendy’. I suggest that our generation will refuse to accept invisibility, but continue in our retirement and old age to explore new ways to do things as we have done them throughout our lives.

All of the women speak of longevity as an important issue when they envisage their retirement. The average life expectancy for a Canadian woman who lives to age 65 today is an additional 20 years (Townson, 1997). A prediction by Dr. Kenneth Manton, a demographer at Duke University, is that a woman who reaches the age of 50 today, free of cancer and heart disease, can expect to see her 92nd birthday (Sheehy, 1995, p. 5). They see that, as the life expectancy increases and medical care keeps people alive longer,
there is a longer period to maintain good health in order to live a better quality of life. Some fear living a long life, but not in good enough health to really enjoy living.

I notice a correlation between an individual woman’s perception of her probable state of future health and the experience of her parents. Several optimistic women expect to be healthy and live well into their 90s. A couple of these women had a grandmother who had lived a long life and mothers who are still very active and youthful in their late 70s and into their 80s. Pat’s parents, for example, are still both active and well; she expects to live another third of her life in retirement and outlive her husband, which is the norm for her family.

On the other hand, a few of the women saw their parents die young, or watched them die slowly of a lingering or incapacitating condition at mid-life. Kathleen made the most pessimistic statements about her expectations for her own health. She expects her health to limit her, even though her current health is fine. Her mother is in a nursing home in England with Alzheimer’s, which she developed just after retiring and her father had major health problems and died in late mid-life. Marlene also feels concern about her own health. Her mother developed Parkinson’s and was not able to have a good life after 60.

The implication for retirement is that these women are beginning to look at what they have to do now to set the stage for a healthy rather than unhealthy longevity. Shelley says that when she entered her 50s she became more serious about improving her physical fitness, which had declined when she was so busy in her career in her 40s. She “wants to be in even better shape by 60”. However, the women’s awareness of the need to focus on their health is no guarantee of them doing so. Kathleen, who in addition to her
fear of personal illness, is also a nurse, and Marlene who say health is a concern, both are not doing anything to keep physically fit and fear this may have an impact on what they might be able to do in retirement.

The societal context in which one lives affects one's concerns. With the aging of the population in the developed world, it is estimated that by 2015 “People over sixty-five will comprise at least 20 percent of the population. Since women in that age category will outnumber men at least two to one, it will be a different world, especially for women” (McCorduck & Ramsey, 1996, p.12). Three of the women, originally from either the United States or England, who could retire in their countries of origin, say that access to Canada’s health care system is one reason that they will retire in Canada.

A concern about accessibility to health support and medical treatment was mentioned by almost all the women due to recent trends to privatize and cut health care services and the growing number of aging Canadians.

The women working in health care both mentioned seeing the hardship for people from small centres who have to commute long distances to large cities for medical treatments. They see great cost, inconvenience and suffering accompany this common situation. They want to live near medical support and hospitals which David Foot, a Canadian economist and professor, predicts to be an important variable in coming real estate values. He says that: “Boomers are less likely to relocate to a community that lacks a top-notch hospital” (Foot, 1996, p. 39-40).

A surprise for me was that the women do not mention that their potential involvement in caring for parents or a spouse might have an impact on their own
retirement plans. Earlier research on previous generations of older women has found that married women make retirement decisions partly in the context of their family care giving roles (Henretta & O’Rand, 1980, 1983; Shaw, 1984, 1986; Szinovacz, 1986-1987, 1987). I had expected that issues of care giving, including caring for a parent or an unhealthy partner, would be raised as a consideration in the women’s view of the future, but it was rarely mentioned. Nine of the 10 women have at least one parent still alive. There is increasing reference to what is being called the “sandwich generation” (Cort Van-Arsdale & Newman, 1991). This occurs when teenagers still live at home and are dependent, at the same time that your parents may also need more of your time. Maybe these women have not considered the possibility, or perhaps it is denial that they may have to care for their parents. As Doris says of aging: “It is always over there” and as Shulman wrote “But old is a moving target, receding like the horizon as you approach it” (Shulman, 1995, p. 17). They are just starting to get their freedom from obligations for their own children and so perhaps they are not factoring that in yet. Although they speak of outliving their partners as a real possibility, they do not mention the burden of caring for them if they became ill or incapacitated. The one woman whose partner already has a chronic health condition did mention this as a consideration for where to live in their retirement planning.

A couple of the women currently provide financial support to parents. Several have parents living far away in California, England or British Columbia. The lack of focus on potential care giver responsibilities may be due in part also to these particular women’s circumstances. Many of them moved away from their homeland when they entered adulthood. It may be that the distance means that one’s parents’ aging does not
feel as real as if they were in the same city. In some cases a sibling or other relative provides the more on-going contact with the parent, which also may account for this not being mentioned as an issue. Petra was the most creative in foreseeing that even if her father were to come to live with her if he were widowed, she would not shut down her practice. She would attack that challenge as she has those with her children and arrange for “nanny-type” assistance in the home so that she could continue to carry on with her personal activities outside the home. None of the women are involved in parental care that impedes their own time at this point.

Financial Situation

A recent study indicates that fewer than 20 per cent of baby boom women will experience a secure retirement. The four factors that need to be in place for financial security are that they are married, well-educated, have an occupation, and own their home (Dailey, 1998). Of note is the fact that all but two of the women in my study say that financial planning is what initially precipitated their thinking about retirement at this point in their lives. It also has been the impetus for the limited discussions that they have had with their partners about retirement. Most of the women are just starting to discover, most by going to financial planners, how much money they will require to have a similar standard of living or to be able to do what they want to do.

Statistics Canada found that the average Canadian woman made $30,130 in 1995. The top 2 per cent of women in the population, in which category professional occupations are included, for the same year made an average of $58,943. The women in this study earn more than the average Canadian woman. One woman earns under $50,000
gross per year; six make between $50,000 and $100,000. Three women earn over
$100,000 per year. Their family incomes are all more than $75,000 with three of the
women earning the higher income of the couple and half of the family incomes being over
$150,000. The average dual-earner family made $66,241 in 1995. For women in their late
50s, making a high wage has been found to be an incentive to keep working and a
predictor of the women working beyond 60 years of age rather than retiring early (Shaw,

Of note because it is indicative of the on-going awareness by these women of
issues of gender equality, is the fact that in the written survey which the participants
completed before our interview, a couple of the women placed a tick mark besides both
the “equal” and “spouse makes a higher income” categories. When asked in our interview
about their markings they indicated that they feel they contribute equally and
significantly in ways other than paid work. The significance of this explanation, at least to
me, is the mindfulness that these women continue to have related to equality issues and
how the woman’s contribution is measured. I expect that this attentiveness will carry on
through the rest of their lives.

Since the doctor, dentist, industrial psychologist and psychotherapist are self-
employed or on contract, they do not have an employer’s pension. Salaried women in this
study often changed jobs, or took time out for graduate school and professional training.
This fact means that most of them do not have significant pensions. Women are less
likely than men to have private or public pensions (Bird, 1992). In professional
partnerships the pensions are small and are determined by the number of retiring partners
at a given time. Since the demographics indicate that large numbers of partners are due for the enforced retirement age of around 60, the already nominal pensions will be reduced. The trend in the teaching profession is an exception, with a guaranteed pension that is being made available earlier in order to reduce the number of more highly paid teachers and replace them with newer, lower salaried teachers.

Of note, though, is the fact that the teacher in this study is in a lesbian relationship and as such her family situation is impacted detrimentally by the law. Although Amy’s partner can be named as a beneficiary on life insurance, she will not receive a survivor’s pension, as a spouse would if Amy dies first. Inequities in the law and benefits are still a consideration for gay and lesbian couples.

A shortened working life through delayed entry, early retirement and abolition of the “job for life” concept contributes to financial concerns. Due to the length of time required for professional training, most of the women had educational debts and did not start to earn money until almost thirty. Marlene did not become a psychologist until she was 37 years old. A few of the women say that, due to their late start, or interruptions, they plan to continue to work longer in order to have enough money for their retirement, and in particular, their old age, when they may need funds for their own care.

“Family life tends to have a negative effect on women’s economic position as individuals” (Eichler, 1997, p. 36). This is in part because the single most important asset today if a couple splits up is access to job-related benefits including earnings, pensions and health benefits. Women may not have these benefits if they have had a discontinuous
work pattern in order to accommodate family needs. This work pattern and fewer
pensions leads to more uncertainty regarding financial considerations for retirement.

Along with the increasing proportion of older adults in the population, there is a
question of the availability of adequate retirement and nursing homes to meet the demand.
Also, high demand tends to drive up the price of such accommodations and services and
the women wonder whether they will have enough money. Once again the greater
possibility of them being the last one in a couple to have to make the money stretch in old
age is a concern.

Financial circumstances are affected by the changes in the workplace over the past
decade, and political agendas emphasizing fiscal rather than social values. On the one
hand, there is decreased job security in general today, and the new employer-employee
contract is that employees have to continually prove their worth to the organization and
manage their own career. Within the health care sector, Ruth and Kathleen are unsure
about whether or not their current jobs will suffer with cutbacks, and Marlene has already
left a hospital employer due to cutbacks in the number of psychologists. On the other
hand, the trend to outsourcing resulted in Marlene acquiring a long-term contract along
with starting a private practice. This provides her more freedom, money and more flexible
options for her future retirement choices. A survey by Statistics Canada of baby boomers
in their late 40s and early 50s found that “41 percent of women compared to only 24
percent of men did not know when they were going to retire” (Townson, 1997). Changes
in the nature of the workplace have affected some of the women and their families. A
couple of the husbands have lost their jobs due to downsizing and now work on a contract basis or are self employed with reduced pensions.

Several women say that they are not certain that they can count on the Canada Pension Plan and other types of “social safety net” to exist and be solvent when they want to retire. Part of their decision to keep their options flexible may relate to the financially uncertain future. It is predicted that: “...by the time Western women now in their forties and early fifties are at retirement age, they can expect to be abandoned by government pension systems” (McCorduck & Ramsey, 1996, p. 12).

Perhaps in part because these women were all raised to value and acquire a good education, they believe it to be important to support their own children through post-secondary education. As has been found in other studies, the costs of post-secondary education are increasing and as young adults today often get more than one degree, this is a financial burden that several of the women speak of, which may delay their own retirement (Shaw, 1984, 1986). Kathleen says that she is concerned whether her children will be able to support themselves. Certainly Robert Glossop, Director of the Vanier Institute of the Family speaks of a trend of adult children returning to the parent’s home due to their divorce or difficulty for that younger generation to get well-paying and related entry jobs (Cormier, 1993).

Planning, in financial and in all matters of retirement, has been shown to be important, but not many women do it (Hayes, 1993). In my study, however, most of the women are quite knowledgeable and interested in learning about their financial futures. All of the women say they know their pension situation; all but one looks after her own
Registered Retirement Savings Plan and investments, some with advice from a financial planner. Most also manage the family finances, sometimes due to disinterest or irresponsibility on the partner's part, and sometimes because they keep heeding their mother's warnings not to be financially dependent. Perhaps this is a reflection on the fact that they are well-educated and some are self-employed and have to arrange for the accounting responsibilities of their practice.

The women gain a sense of security by earning and managing their own money. The women's expectation is that since in all probability they will be the remaining spouse having to deal with the family estate eventually; they want to learn to do it effectively. Two of the three women who are the main wage earners have partners who do not contribute financially in a significant way.

Lack of Purpose in Life

All of the women mention health and finances as concerns in retirement. Most of the women feel they have the personality and confidence to keep a purpose in their life, but mention it as an important concern. Many of the women have found the initiative to set and achieve concurrent personal and career goals. They have sought graduate education after having children, initiated flextime arrangements and created practical opportunities that allowed them to find an acceptable balance to their lives. These are women of creativity and action. Shelley says: "I would never be bored. Boredom is not something that I know about. I can always find something to amuse myself with". Considering my own decade of work experience as a career counsellor, I have learned to trust the stability of the personal themes that weave through our lives. The participants may need this time
at mid-life to reflect and re-claim unfulfilled dreams. Then, I predict they will renew their interests in other projects, with a similar level of commitment and passion to that which has been characteristic of each of them individually throughout their lives.

The two women who express concern about this potential barrier of finding a purpose are Heather and Pat. For them, the concern is real. Heather works with retired clients and has a view that the healthiest ones have hobbies. Since work is her main “hobby” she worries about her future lacking meaning. She has also recently watched her father retire unwillingly at age 80. She says that now “...he is going downhill fast” and is in her ‘at-home’ mother’s way, causing strains between them as a couple. This has been found to be a typical scenario (Szinovacz & Eckerdt, 1995). So finding meaning to one’s life after work which has been a strong focus of one’s identity, is a sensitive topic for her. She sees herself planning another career for herself starting in her early 60s.

Pat’s personal and professional skills and interests are very connected, or as she says, “there is a lot of overlap between social work and mothering”. Mothering is an opportunity to explore oneself, but also to be continuously “other” focused. To do this without losing the essence of yourself is a challenge that women have perennially faced, and Pat is aware that she will need to explore a new meaningful focus in addition to her career now that the children are gone.

Almost all of the women say they trust they will continue to find meaning in their lives. Jewson’s study of an older generation of professionals maintaining their sense of purpose in life found that 87% of the women did so (Jewson, 1982). Most of the women in my study have proven that they have the flexibility, skills and initiative to seek this for
themselves when a structure such as a workplace does not provide it. Most speak of life being a series of learning projects for them, and that they trust this would continue.

The women have been used to finding creative solutions to balancing the personal and professional parts of their lives. They are more equipped to navigate the changing workplace of the 21st century than those who have taken a linear career path for granted. This fact aside though, several of the women mentioned that the job cutbacks in the health industry for example, and the trend to forced early retirement in firms and school boards does concern them. They feel they may have to be proactive in seeking continued workplace involvement for themselves. No one said that these circumstances would prevent them from continuing their careers, but they said it might change their ideal scenario to one where they are again making adaptations to a situation.

Summary

In discussing the findings and implications of this study in the framework of the academic literature it is clear that this generation of mid-life women are worthy of more study than they have received. They have changed the status of women's roles and the landscape of the work force over the past two decades. It is predicted that these changes make retirement important for working women and previous retirement data outdated (Dailey, 1998; Erdner & Guy, 1990; Slevin & Wingrove, 1995; Weaver, 1994). Several researchers draw attention to the need for more qualitative research that would emphasize the subjective meaning of retirement for women (Belgrave, 1989; Gratton & Haug, 1983; Hatch & Thompson, 1992; Karp, 1989; Price, 1996; Szinovacz 1982). At the
International Symposium on Re-structuring Work and the Life Course that I attended a year into my research, the necessity to research the changing nature of retirement, especially for the next generation and women, was discussed by leading academic researchers. My thesis topic came from my personal and professional awareness of this type of research as a real need for the near future. The most obvious contribution of this study, then, is that it is among the first studies to ask ten members of this generation of professional women to share how they envisage their retirement. In Chapter Seven, the overall conclusions, broader implications and suggestions for further research are outlined.
CHAPTER SEVEN:
CONCLUSIONS AND IMPLICATIONS

Overview to the Chapter

In Chapter Six I discussed the findings of this research study in the context of relevant academic literature. In this chapter, I draw broader conclusions and answer the question “What is the value of this research study?” First I present the overall conclusions. Secondly, I suggest implications of the findings for education and counselling professionals, the workplace, and the government and private sector. Next, I recommend areas for further research and present a final summary.

Conclusions

Introduction

These conclusions are at a higher level of analysis than the topics in the last chapter, and they integrate findings from the various aspects of the study. The topics in this section are: transformation of the concept of “retirement”; balance between independence and connection; and the women as continuing pioneers.

Transformation of the Concept of “Retirement”

The focus of this study is to explore how professional women envisage retirement. I propose that the traditional model of retirement may never have been relevant for women, as the patterns of their lives are so different from those of men. However, I am looking at this phenomenon at a point in time, at the end of the 20th
century, when the concept of retirement is in a state of transformation within Canadian society for both men and women.

The concept of retirement is a phenomenon of our modern industrial society. Retirement was influenced by industrialization, the union movement, serious problems in the economy and negative views about the ability of older workers to be productive (Dailey, 1998). When the life expectancy was in the mid 40s at the turn of the century, workers rarely lived to retirement, let alone beyond it. Due to increased longevity, growth in the economy, inflation and government support, retirement became a viable way to keep older workers moving through the organization. It quickly become ingrained in society as a reward to be expected for those working for pay outside the home. This model assumed a traditional nuclear family, with a male involved in a long-term career, with a pension at a set retirement age. Over the past 15 to 20 years, changing family patterns and a restructuring of the economy that has resulted in forced early retirements raises the questions: Is this model relevant for women or men anymore?

The nature of work has changed in both the structure of the workplace and the psychological contract between the individual and the organization. Over the last approximately 15 years, mutual obligations between employer and employee has been replaced by downsizing, restructuring and forced early retirements of employees in their early 50s, and heightened uncertainty in the worker (Kalleberg, Knoke & Marsden, 1995; Rifkin, 1995; Scott & Marshall, 1998; Watts, 1996). Retirement, even after years of service, is rarely an event at age 65, marked by a pension and a ritual ceremony to celebrate the passage, as was the norm for white collar workers in the last generation.
Factors such as use of technology to replace workers, increased global competition, focus on increasing the returns for investors and restructuring has meant the outsourcing of work and laying off of white collar employees. This has resulted in many early retirees needing to find a new job for pay or for a meaningful psychological existence “after retirement”.

David Foot proposes that “...retirement was a 19th century invention that is becoming outmoded as the 20th century draws to a close” (Foot, 1996, p. 77). He also predicts that demographics will eventually impose a gradual retirement as part of a more flexible work force, and that there would be benefits of adopting a policy wherein the Canada Pension Plan would pay partial pensions to partially retired individuals.

The specific focus of this study is professional women and retirement. Their concept of an ideal retirement is to continue to engage in the aspects of their lives that inspire them. The women in my study do not see retirement as an event, but as a lengthy process or transition towards old age. This study confirmed other studies that show that professional women are reluctant to retire. They want to continue the non-linear pattern of their working lives for as long as their energy allows.

Many of the words that the women suggest to describe their view of “retirement” are almost identical to the activities they describe themselves as currently engaged in. These are words like “reclaiming”, “re-balancing”, “recreating” and “re-directing”. Thus, I conclude that they are, in a sense, already engaged in the mid-life process towards their fluid version of retirement, and that another later transition may occur which would be a
passage towards old age at the end of their retirement. Openness to a gradual retirement is well suited to the current workplace.

Connections, especially with women friends, form a network from which the participants enhance their own learning, validate themselves within a patriarchy and have a richer life experience. They also envisage retirement being a further opportunity for establishing a continued sense of meaning to life and contributing to their transformation of society which has been important to this generation of women. The potential barriers that concern them revolve around their health, financial situation and continued life purpose. Due to the nature of their retirement dream, they want to remain in an urban area where transportation, medical and cultural events and friends would be accessible through old age. They also would like to balance that with a retreat property or activity in order to be closer to nature and reflective opportunities.

Although the women’s career patterns appear to be discontinuous, Mary Catherine Bateson discovers in her life story study of five professional women that the concept of discontinuity can be misleading. She comments that she “... had a chance to see interruptions re-shaped into transitions as thread after thread from the past was picked up and woven in” (Bateson, 1989, p.236). Often continuity, or the personal theme in a career pattern, is seen only in retrospect. Retirement may thus be a continuation, in yet another form, of that aspect of the person’s individuality that needs to be expressed.

In their working paper on trends in retirement, Han and Moen refer to the changes in the concept of retirement. These include new work exit and re-entry patterns resulting in a blurred transition in retirement. They suggest that “...the retirement regime is being
reorganized, if not undone. Yet it is being reorganized loosely, becoming more diffuse and complex, defying easy explanations” (Han & Moen, 1998, p. 9). My current study also finds that women are sure the concept of retirement is changing, and they see themselves as initiators and benefactors of some of the changes.

**Balance between Independence and Connection**

As discussed in the Literature Review in Chapter Two, much of women’s development literature has evolved through studying the role of “relationship” for women, and more recently has explored this preference as a reaction to their marginality and less powerful position in a patriarchally structured society. I felt a pull to look at this issue for these particular women, who in many ways are an advantaged group, as they are well-educated, have work experience and above average incomes. What do their experiences indicate about the place of relationship in their future lives and their identities?

There appears to be a potential dichotomy between the women’s concurrent focus on connection to others, and their sense of independence. These are independent women. They are well-educated, have responsible roles in their professions, have definite opinions and their own resources with which to exert power to get what is important to them in life. They also are confident enough that they speak as openly about the on-going struggles in their lives as they do about their successes. I find in my current study that the women have a propensity towards the need for independence. As Burke also found (1994 p. 97) “...many women [of this generation] had a critical ‘I must take care of myself’ event”. In my study, the women speak of this view resulting from books they have read,
feminist consciousness raising during their early adulthood, or their mother’s admonitions that they must be self-reliant.

Most of the women mention that an important aspect of their present activities and future dreams involve relating to others. Several mention giving back to society through causes they value. This is not to the exclusion of their own goals, but interwoven with them, as an aspect of who they are. A strong theme which I observe throughout the women’s descriptions of their retirement aspirations is that of having meaningful connection with others, especially friends, perhaps since they are anticipating widowhood as a possibility in their increasingly long futures. I see women for whom relationship is a pivotal part of who they are. The purpose of this study is not to explore the issue, but it would be interesting to know if women would be drawn to connection in the same way if they were not living in a patriarchy, where survival in the system rests with women being able to count on each other for support and validation.

In her relationship to family, Doris made the decision, while on a demanding and successful career path, that she could not “climb the ladder” and still provide the stable home environment that she wished for her four children. Her role of mother guided her professional track to some extent. She wonders if, even now, women have the real freedom to explore the “me” in themselves, in a society where they are usually primary care givers for their children. She says her career has been full and interesting, but she is aware of the sacrifices she has made along the way.

Pat is an example of a woman who sees relationship and nurturing issues as central to her identity. She notes that her “purposes chose her” and she now sees at mid-life that
one of her activities is to answer the question: “Who is the real me, if I am not the roles anymore?” She has defined herself as a wife, mother and a social worker which all involve nurturing and attending to others. So an issue that she is currently exploring is: “who am ‘I’ when I’m not fulfilling those roles? Doing the mothering and my job were important to me...Now, in retirement, I won’t have either of these roles, so it is really myself, and then I think, well...I don’t know actually what ‘myself’ is”. This is a clear example of the quest for authenticity that often accompanies the mid-life experience. Especially for women who chose a “helping” profession, a question is how much was their choice influenced by their being socialized and rewarded as females for this helping role and behaviour that is stereotypical of a traditional woman? If one has been “other” focused, mid-life beckons one to reflect on one’s true authenticity and what is valued enough to take forward into the future.

An important finding of this study is that the women speak of their professional and personal selves being integrated, and there is a theme of their continuing to apply their past experiences, skills, interests and values into their future dreams. Some of the women refer to the limitations that care giving roles, and defining yourself according to your roles in relation to others, have on one’s sense of identity. Miller (1986) suggests that one of the objectives for the women of today is to use the right to participate in creating one’s personhood, as opposed to accepting the form and context prescribed by the dominant group. The women in my study have been their own persons, as well as having rich “in relation” lives. Now, at mid-life, part of the task as they envisage their futures, is to sort out which aspects of themselves are most important to them and which
ones were adaptations to societal demands. The women are saying that they are making conscious choices for themselves rather than acting according to expectations.

They have creatively “balanced” their lives, which Mulqueen describes as a “...diversification and active engagement in those behaviours important to the individual” (1992, p. 175). Although there was mainly a combining of activities important to the women, there was also significant compromising, especially for the women in this study with children.

Some of the women say that relationship to their immediate family and friends or a community in retirement is important. They also speak of the significance of being independent from the perspective of having choices, determining their finances and deciding what is important to them in their lives. How they determine and maintain the balance between these is beyond the focus of this study, but I believe from my experience that it is always relevant to the study of women’s lives.

Sheehy found in her study, which included 687 business and professional women with an average age of 50, that after family commitments these women “...are more interested in power and their potential for creating social change [than they were earlier in their lives]” (1995, p. 186). She found that 70 per cent of these women were engaged in socially connected goals and causes larger than themselves.

This generation of women has struggled to find the balance between both honouring the traditionally female caring “commitments” they were raised to expect of themselves, and yet embracing the hard won right to explore and express themselves as unique individuals in society. As every woman in this generation makes her choices and
composes her own life, collectively then, the result is that we are "...performing a creative synthesis with a value that goes beyond the merely personal. We feel lonely sometimes because each composition is unique, but gradually we are becoming aware of the balances and harmonies that must inform all such compositions" (Bateson, 1989, p. 232).

Whatever the motivation may be for wanting relationship with others, be it innate, socialized, or for survival within a patriarchy, it is a pivotal consideration in their decisions. This is true despite the concurrent sense of individuality that, to varying degrees, the women have established.

One surprise resulting from the study is that care giving to ailing spouses or parents was not mentioned often. In an exploratory study you go where the participants go to a certain extent, so I did not prod them specifically about this possibility, but was surprised that it was not mentioned as a concern. It is unclear whether the participants are in denial about the possibility of this having an impact on their dreams, or whether they would expect not to be encumbered by the circumstances if it happened. Another surprise was that different visions of retirement between spouses was rarely mentioned. I had expected this possibility to be a theme in my study and was expecting to get creative ideas from the women on how they were going to “solve” any differing views. Maybe it is premature for differences to have been discussed, as they have not talked about much more than financial plans with their partners. It may be that they are well suited to each other, or they would not have stayed together so long. Another possibility is that a few of the women said that they would always get what they want because they are the major financial earners, and so are in a position of power in the relationship. The way that a
couple makes decisions about their retirement aspirations and plans is an area for further study.

Burke (1994) suggested, in her study of identity in mid-life women, that our sense of identity comes, in part, from the opportunities that society gives us to grow through the conflicting demands it makes on us. My own life interest is in fostering the potential for self-growth in myself and others, and retirement is another context for that to occur. Most of the women in this study mentioned the importance of learning and personal growth more than I was expecting.

What I conclude is that, as Jordan (1991) found, it is possible to feel connected to another, and to be affiliatively joined, but at the same time to appreciate and be fully aware of one’s separateness. In fact, the balancing of both of these dimensions means that one has the social skills to invest in relationship, as well as having a strong sense of one’s own identity. This appears to be true for these women who have benefited from the opportunity to discover themselves out in the public world and within the intimacy of relationship.

**The Women as Continuing Pioneers**

An important component of these women’s identities is that they see themselves as pioneers. This fact is mentioned consistently by the women. Their perception is that it is their role to do things differently from earlier generations. Identity is the meaning we make of our own life story and to be a pioneer is a goal for them in their lives.

During the 1990s there have been a few studies attempting to discover the patterns of this generation of women’s lives (Apter, 1995; Bepko & Krestan, 1994;
Sheehy, 1995). It has not been until these women have lived long enough to ascertain the patterns and themes that this has been meaningful. I see that my study peripherally has asked them to comment on their life choices as women of their generation. The nature of these pioneers’ lives are complex, rich and multifaceted, and involve finding their voices and using them creatively. They want their non-linear work pattern to continue, as it accommodates their multifaceted dreams and connection to others. They see their retirement life as similar to their lives now, but at a lesser pace. They do not see retirement as a retreat from the world, but as a new focus still with central values of contributing and growing. I wonder whether part of the reclaiming of themselves at mid-life will be getting in touch with the pioneer feminism of their early adulthood. Their memories of that time were clear during the interviews.

Phyllis Moen points out that most baby boomers are making decisions about their family and occupational careers at a time when “...the ground is shifting beneath them as the nature of work, family, careers and retirement is being reconfigured” (Moen, 1998, p. 40). The arrangements that they have carved out to balance home and careers colour their habits, choices, preferences and strategies of action (Bourdieu, 1984; Moen, 1998; Swindler, 1986), but these are changing and there are no clear cut alternatives for their futures. Women have faced this more than men all along in their careers. They have proposed job sharing solutions and flextime in their workplaces, and many opted for becoming self employed, a recent trend in society, to gain more control in their lives, so they are in a more flexible position in the currently changing workplace.
Sheehy points out that:

People who are 50 today also stand astride two centuries: With one foot planted firmly in the familiar playing field of the second half of the twentieth century, the other foot is free to dig into the new territory of the next fifty years beyond the millennium. The emergence of a second life to live cries out for new models, myths... (1995, p. 16)

I listened with respect to the rich and considered words that the women use to describe their experiences as pioneers in the women’s movement. Many of the participants’ experiences involve courageously exploring possibilities and learning from each other as they go. The time is right for these women to experience what Apter calls a “developmental leap” which she says women experience as they approach 50.

So often in the women who were over 50, there was a breath of fresh air, something positive and pure, which contrasted starkly to the piecemeal deliberation of the women in their forties who were trying to find their way through a maze of new energy and half-over-come fears” (Apter, 1995, p. 163).

Throughout their lives, these women have perceived themselves to be different from earlier generations of women, making progress through entering doors that only men had been allowed through before. They also ran into the realities of a male dominated societal structure and “old boy’s networks”. Through the last 30 years there have been some successes and changes to enable women to more fully be heard within society.

Many of the workplace changes such as flextime and job sharing were pioneered by this generation of women starting in the late 1970s to enable them to remain in the workforce as they began to have children. Current technology and other changes, such as increased contract work, provide options to accommodate varying working conditions and open up additional patterns of work for professionals. Women are used to making the most of a
challenging work situation. Many of them have had to find ways to maximize their satisfaction in an unwelcoming workplace from the beginning of their careers when women were a novelty. Marlene and Kathleen are currently involved in contract work. The lack of benefits and uncertainty are a price to be paid, but Marlene is making more money and has more flexibility for her future now than in her previous job, through combining a self-employment and a contract arrangement. She saw that psychologists were being targeted for layoff and proactively sought a new situation. Kathleen took her contract, as it allowed her the flexibility to do graduate work at the same time, thus keeping her competitive and expanding her research skills in a stressed nursing profession. Many of these women would like to do part-time work as they get older, so these trends may work to their advantage and seem less threatening than they would to men who have been socialized to expect a linear, upwardly mobile career.

There is a current trend towards fiscal rather than social responsibility in the Canadian political scene. Global trends favouring corporate bottom-line, rather than human rights, means there is a lot to be done to restore the vision that many women in this generation had of transforming society towards a more inclusive feminine paradigm. A question I have is how much these skilled, articulate, fairly affluent professional women, who have learned to navigate within the patriarchy, will bring their experiences to issues they may confront in retirement. Will these pioneers become activists if the health care system and social net erodes further? The demographics make older women a large mass of voters in the near future. I have no sense from this study that rallying for a cause, such as alternatives to care giving of family members falling mainly on the shoulders of
females in the family, is part of their plan for retirement. However, I can’t help but wonder, as I listen to their confident voices, whether they will use this mid-life time to personally renew themselves and emerge refreshed to take on injustices as they see them, if only for their own generation, as a start.

This study has highlighted that even for these women, who are a relatively privileged group in terms of skills and other resources, there were still challenges for them to achieve balance within a structure that expects women to be the nurturers. The choices that the women in this study made to have both a personal and professional life meant that they have made sacrifices and compromises along the way. From my experience and discussions, I believe that on a personal level, when you give up opportunities, postpone dreams, or alter your career along the way, it makes you more passionate about exploring what is possible when your load is not so heavy. By then you also have the wisdom to see that life is always full of choices. Each individual’s life is a result of how the woman resolved the conflict between her socialization and the dramatic societal changes. Her choices, and how she perceives them, provides a pivotal clue to her future stance as she creates her retirement as yet another opportunity to be who she is.

Broader Implications

Introduction

In addition to insight gained from this type of study for women themselves, I see the results having implications for (1) education and counselling professionals, (2) the workplace, and (3) government policy makers and program directors. Educators and
counsellors include those involved in developing and facilitating career and pre-retirement workshops; career and retirement counsellors; and family counsellors. In the workplace, implications are for human resource professionals and senior decision makers involved in succession planning and establishing retirement policies in firms and organizations. Relevant government policy makers and program leaders include those involved in areas dealing with health, pensions, social assistance, housing, transit, education, and community services.

**Education and Counselling Professionals**

I am studying this topic within a graduate school of education and, as such, one of the benefits of the study is to discover implications for adult educators and counsellors. One finding is that since learning is so important for these women, formal and informal learning will be in demand. This includes the broadest sense of classroom and “in the world” learning experiences.

The content areas which research participants anticipate being of interest were well-being, financial planning, languages, alternative health care, ecology, and spirituality. Other areas that I see as relevant based on their expressed needs would relate to starting new careers, community development and cultural awareness for those who want to work in developing countries.

These women are used to being independent and have their own brokers currently, so working with someone who understands women’s values and needs could provide a market niche. Their desire for knowledge, their financial resources and their anxiety about the number of years ahead of them to provide for, make them good candidates for
Counsellors of both men and women should be aware of the importance of issues such as connection to others, a desire for continued learning and purpose to life as motivators for women. These may or may not be the same aspects that are important for men. Those interested might include marriage counsellors, gerontologists, social workers and other health care providers. Career and retirement counsellors would benefit from explicitly recognizing the interaction of career and relationship domains for women, and dealing with that reality in their work. Career counsellors and career transition counsellors should be aware of the strong possibility, according to this study, that some women may be interested in a second career.

Retirement education needs to stress the intersecting of our personal and work lives, rather than just the financial aspects which have traditionally been the focus. Career consultants and counsellors could focus on the themes in the client’s work and personal life, as is done in constructivist counselling, and how they may carry over into retirement.

**Implications for the Workplace**

Most of the women in my study want to engage in a gradual retirement. Benefit policies related to “next of kin” should be looked at so that issues relating to gay and lesbian couples will be considered. In my study it was raised as an issue in retirement planning that there was not equal access to pension benefits because gays cannot be legally married. Status of Women Canada, in their study of the past 15 years of alternative work options at an insurance company, found that flextime was the cornerstone in its effectiveness. Personal days, work-at-home and a compressed work
week were preferred alternative arrangements, especially as employees get older. Interest in expanded retirement options and eldercare were found to be of growing concern (Status of Women Canada, 1998).

The propensity for learning was strong in my study, so an implication is that organizations should allow the more senior employees equal access to training, rather than assuming they can’t or don’t want to learn new things, including technology. This could be mutually beneficial, as the employee can thus be most effective and current for the employer as well as continue to learn and be challenged themselves. Access to and support of pre-retirement seminars, including financial and life choices, would be helpful up to a few years ahead of the retirement transition. This would allow the employees to consider their options, and not be distracted with uncertainty about their futures, thus maximizing their continued contribution on the job. As it is a personal yet important decision, access to professionals on a one-on-one and couple basis, in addition would also be helpful.

Rosen and Jerdee (1988, cited in Friedan, 1993) found in their study of retirement practices that there were concrete benefits to both organizations and employees where flexible work arrangements for potential retirees were in place. Examples of these flexible work arrangements included job sharing, internal temporary pools, phased-in retirement options and training and mentoring roles for older workers. The benefits for the organizations were increased productivity and morale, reduced start-up and pension costs and longer pay back for training investments. Many previous employees who took “early retirement” packages do so planning to take “post-retirement” work, and the trend to
contractual work is a new opportunity for them.

Due to the stereotypical assumptions made about older people lacking energy and being set in their ways, human resource professionals should ensure that policies and practices that contribute to systemic discrimination are addressed.

**Government and Private Sector**

Given what these women say about wanting to be able to visit friends, get to medical support and be actively involved in their communities through access to public transportation as they age, it would be beneficial for seniors housing to be built with these things in mind, to avoid isolation. Accommodating these issues may be less costly, in that the women would maintain independence and be less of a burden on society if they can meet their own needs.

The preference that these women express for wanting to participate in life long learning indicates that continuing education policies and community and private programs that maximize access to a broad spectrum of types of education would keep these women contributing to society. Distance education through computer conferencing would mean that access could continue even when the weather or circumstances make attendance at a physical location difficult. Anticipating the learning that occurs within the community through museums and art galleries, these institutions should continue to survey mid-life women, rather than assume that planners understand their needs. As demographic shifts make them a larger percentage of the population, this is a marketing opportunity.

Other opportunities for the private sector emerge from these findings. Since learning related to travel is such a strong interest for these women, and it is not
uncommon for this generation of couples to have travelled on their own for business or with friends, single travel could be a niche. Couples would probably continue to travel separately in retirement if only one member of the couple were interested in a certain destination, or was still working. A second opportunity comes from the fact that the women said they were unsure how they will “do grandmothering”. A travel destination specifically catering to grandparents and grandchildren might respond to the needs of those with financial resources, but limited time.

Governments can contribute by supporting and regulating equitable workplace practices to prevent discrimination against older workers. They can also support the potential need of employers to keep older workers in the years to come, when there may be shortages as baby boomers retire, by not making it unattractive from a tax or pension perspective to keep working.

At a recent G-7 Summit, participating Ministers indicated their willingness to adopt an “active aging” approach in the development of public policies for an increasingly aging society (Human Resources Development Canada, 1998). This goal includes the need for tolerance of a wider spectrum of behaviours of an aging population than in the past regarding allocating time to work, learning, leisure and the giving and receiving of care.

These women want to keep a sense of life purpose and to continue to contribute, grow and learn new skills, not just to “help” with menial volunteer tasks. A challenge for younger workers and volunteer agencies will be not to assume that the desires of modern older women will fit the profiles of earlier generations of women.
Suggestions for Further Research

Dailey’s recent (1998) social-structural study provides an in-depth analysis of empirical data related to population aging, labour force participation and retirement income sources of women born after 1946. She predicts that retirement for women of this generation will be fundamentally different from the retirement experience of their mothers, and it will not look like men’s retirement. The challenge is to discover, through studies such as mine, what that will look like. The following are some recommendations for further research that flow from and address some of the limitations mentioned earlier which are inherent in the scope, size, methodology and focus of the current study:

- use the same interdisciplinary qualitative methodology but with a broader sample, the selection criteria to include differences such as diverse types of work histories, unmarried and divorced women, various cultural backgrounds and less privileged women;
- undertake larger, quantitative studies to allow for generalizability and correlational analysis once the variables are understood;
- investigate on what basis, and through what process, this generation of women actually make their retirement decisions--this current study asked them about their vision of their retirement, their values if you will, not the variables that enter into their decisions;
- study one of the major gaps in knowledge on population aging which includes its gendered nature -- specifically, “...what is required to sustain the continued increase in older women’s labour force participation in
support of their economic self-sufficiency in later life” (Human Resources Development Canada, 1998, p. 23). I would recommend that policies address the actual needs of women based on the realities of their lives, not assumptions about what “should” be the case, or how social and family structures “used to be”; these policies would be warranted in order to address inequities such as gay and lesbian rights;

- investigate what will keep women disability-free and independent later in life, and what constitutes “well being” according to these women;

- structure and analyze studies such as the current one from a critical feminist perspective in order to look at issues of power, including impact of discrepancy between wage earners within the family on decisions, social structure, race and class;

- explore how organizations can integrate individual preferences regarding retirement with organizational needs and goals through policies, programs and practices;

- undertake a qualitative study of men and couples in order to ascertain differences between men and women and provide insight into strategies to accommodate the dreams of members from both genders.

**Summary**

The women of this generation who have combined a professional career and a long-term relationship are truly the pioneers of their time. They rode the crest of the women’s movement 30 years ago, and are still making decisions to live their lives
differently from earlier generations of women. After interviewing 200 Canadian women about their lives and work experiences, Finlayson observed that “People feel life through their fingertips and often understand that their experiences are historically significant, even though they may not grasp the meaning themselves” (Finlayson, 1995, p. 5). This is true for the women in my study, who indicate that they have continuously felt, through their adulthood, that they were entering new territory with no signposts to guide them. They still feel this commitment to living life differently and seem to have a sense of expectation as to what they will create as they envisage their retirement.

The women in my study are in a mid-life transition stage. Most of them are still involved in reflecting on and reclaiming their innermost values and interests. Sheehy (1995) says that we have to start to construct what she calls our “second adulthood” starting around age 45, which involves discarding the old stereotypes, letting go of outgrown priorities, and developing real clarity about what is most relevant for each of us. The women speak of continuing to rebalance their lives and recreate or redirect their energies into their futures.

Their concept of retirement is to continue to engage in the aspects of their lives that inspire them. Most of them want to continue the non-linear pattern of their working lives for as long as their energy allows. They envisage themselves, in retirement, engaged in growth and learning about themselves and the world around them. They will continue to use their relationships, and connections, especially with women, not as a crutch, but as a network from which to enhance their own learning, validate themselves within a patriarchy and have a richer life experience. They also envisage retirement being a further
opportunity for establishing a continued sense of meaning to life and contributing to their transformation of society for more equality. The potential barriers that concern them revolve around their health, financial situation and continuing to find a meaningful life purpose.

I believe that retirement is a time to truly value your life experiences and to build on them. It is worth the investment at mid-life to re-examine the themes in your past and present, and both dream about and plan for the future. It is a time to rediscover yourself, cherish your uniqueness and create a place in the world to contribute this most authentic, and therefore most powerful part of yourself. This will benefit not only your personal well-being and evolution, but that of society as a whole. My doctoral study has contributed to my own development by providing an opportunity for me to engage fully in this personal renewal, as evidenced by the following poem that I wrote during my thesis experience:

The mid-life journey ...
the necessary pull to look back, review and reclaim my place -
the meaning of my life.
Me, as an individual, without the roles that society expects.
What is the authentic piece;
what is the real me if I am not the roles?
What is my uniqueness?
What feeds my passion?
Children have provided the flowering of lost parts of self
like a greenhouse reflecting light to the outer world
while inside is a warm gestation of spirit.
Mid-life empowers me to re-focus; embrace the chance to integrate my learning and self discovery from all of life’s experiences. Enough of life lived to see the patterns and discard the false starts; and choose to respect, nurture and re-discover the inner truth...

...a liberation.

Concurrently a fearful and exciting time of getting rid of hollow and outlived parts.

Tending to the early child so long ago quieted - to give a paintbrush to the new me to pull from the colours, smells and sensations of my imagination and to move towards creatively expressing and contributing to the universe, the uniqueness of my soul.

My hope for this generation of women is that we are able to continue to create new alternatives and life patterns for our own well-being and fulfillment in retirement, despite the formidable challenges within a patriarchy. Through using our skills, creativity and wisdom through life experience maybe we can propose new ways to “do retirement” that will also benefit our community as a whole and plant the seeds for future generations.
References


APPENDICES
Dear (name of participant)

Thank-you for agreeing in our recent conversation to participate in my study. As I explained, I am undertaking a doctoral research study at The Ontario Institute for Studies in Education / University of Toronto. The purpose of the study is to explore the attitudes, aspirations and issues that mid-life professional women have as they envisage retirement. My supervisor is Dr. Marilyn Laiken whom you can reach at 416-923-6641, extension 2349 if you have questions of her.

I have interviewed twenty women in a preliminary study and you are being invited to participate in the formal study along with approximately fourteen other mid-life professional women. This will involve us meeting for a one-and-one-half to two hour interview to discuss this topic. I believe this is an important study with the goal of exploring and documenting the views of our generation of professional women towards retirement. I appreciate your participation and acknowledge that giving your time is a considered and generous decision. I also look forward to meeting with you and hearing your perspective and ideas.

As we agreed I have sent you a pre-interview package which includes: this letter of introduction, a participant questionnaire; a consent form and a pre-interview exercise. If you have any questions after reviewing them, please contact me for clarification and bring the completed forms along with you for the interview. Of particular note is that you can withdraw from the study or decline to answer any question at any time. Also, with the goal of protecting your confidentiality, your name and workplace will be deleted and the audio-tapes will be destroyed at the end of the study.

Please contact me as soon as possible to let me know that you've received this package and we'll set up a mutually convenient time and place for the interview.

Thanks again,

Lorrie Clemes Treleaven
416-481-4272
416-481-9741 fax
APPENDIX B  LETTER OF CONSENT

I understand that Lorraine Clemes Treleaven is a doctoral candidate at The Ontario Institute for Studies in Education / University of Toronto. Her doctoral research study is on the aspirations, attitudes, and issues for mid-life professional women as they envisage retirement and Dr. Marilyn Laiken is her supervisor.

I acknowledge that I have been informed that any information given to the researcher in written or oral form will remain confidential. A pseudonym will be substituted for my name and only the researcher and the transcriber will hear my audio-tape recorded interview.

My signature indicates that I am willing to participate in the study by completing a pre-interview package consisting of a brief demographic questionnaire and reflective exercise and by being audio-taped during an interview conducted by the researcher.

I also understand that I am free to decline to answer any questions and to withdraw from the study at any time.

Name (please print) __________________________________________

Signature __________________________________________________

Date ________________
APPENDIX C  PARTICIPANT QUESTIONNAIRE

Name __________________________ Age _________
Address __________________________
City __________________________ Postal code ____________
Phone # __________________________ Home ____________ Business
Occupation __________________________ Degree(s) ____________
Professional designation(s) __________________________
Interests/activities (including associations) outside of home and workplace
________________________________________________________________________
________________________________________________________________________
Number of children _________ Ages and sex __________________________
How many still live at home?
full-time (all year) _______ part-time (e.g. summers only) _______
Spouse / partner: for how many years? ________________ their age ____________
Occupation __________________________

Major breadwinner: I am _____ spouse/partner is _____ equal _____

Your before-tax income:
0-$49,999 _____ $50,000-$74,999 _____ $75,000-$99,999 _____ over $100,000 _____
Family income:
0-$74,999 _____ $75,000-$99,999 _____ $100,000-$149,999 _____ over $150,000 _____
APPENDIX D  
PRE-INTERVIEW EXERCISE

Think of your life as a journey, and reflect on each decade of your adult life so far and project into your future. 
Please suggest a word, phrase or metaphor for the main purpose, meaning or thrust of that “chapter” of your life. 
Use extra paper if you want to and feel free to use a representation other than “words” such as art if you prefer.

20s ? ____________________________________________________________

30s ? __________________________________________________________

40s ? __________________________________________________________

50s ? __________________________________________________________

60s ? __________________________________________________________

70s ? __________________________________________________________

80s +? __________________________________________________________
APPENDIX E

INTERVIEW GUIDE

Introduction

As you probably know from our discussions, the focus of my research is mid-life professional women envisaging retirement. I want to explore with you your attitudes, dreams and concerns about retirement.

Our generation of women have had more opportunity than earlier generations to develop a career as well as a personal identity - in a way we have been pioneers.

Often without role models for our situations we’ve brought a woman’s perspective to our relationships and work roles - we’ve developed new and creative arrangements for our childcare and the way our relationships work.

Our view of retirement is an area that has not been looked at very much yet. In fact we don’t have the language to describe what that stage of our lives now that we’re living longer in society and leave full-time paid employment earlier than the traditional age of 65. Your views are important..... Any questions so far?

using the following questions as a guide ask open questions and watch for the bulleted areas to be covered by the women --get them to elaborate on those areas within the interview so that it appears to be as fluid a conversation as is possible
ASPIRATIONS - dreams, goals, ideal situation

A1. As I said earlier, we may not have the right language yet, “retirement” may not be the right word, but let’s imagine that phase for you. Imagine that we can wave a magic wand, and you can get a clear vision of your ideal future situation. Anything is possible; this is a time to dream. Try and describe this vision for me. Tell me as much as you can about it.

- what age are you? how did you know it was time to retire?
- did you retire at the same or different time from your partner?
- where are you living?
- what are you doing; what are your priorities?
- what are you learning?
- what do you need to be happy and healthy?
- do you have a sense of what your life purpose is/ has been?
- is there a part of yourself that you haven’t explored that you want to in retirement?
- what is left for you to do / accomplish in your life that you’re looking forward to - your passions, dreams and goals?

A2. How do you see your relationship with your Partner ... Children ...
parents alive? other family members?

A3. What role do you see friends and colleagues play in your life in retirement?

A4. What relationship would you see with your profession?

A.5. What would you like to do in retirement that you don’t have time for now?
A.6. How would you like to be described in your retirement years; what will be the essence of retired professional baby boomer women?

ISSUES
fears, concerns,
perceived and potential barriers to the “dream” coming true

B1. What might be the challenging or difficult aspects of your life in retirement? What fears or concerns do you have about retiring..ie.

- why might your dream that you described earlier not come true?
- health concerns - self, partner, aging parents
- how much of your sense of your identity and personal power comes from your professional career now, and from where will you get your source of identity when you are retired? (the power to make things happen the way you want them to)
- what might you still need to learn in order to prepare for the next stage in your life? Are there specific learning goals or projects that you have set for yourself so far?

B2. How do you usually handle challenges? What has been helpful or a support when you go through changes and transitions?

B3. What are your expectations regarding how your financial situation will affect you in retirement?

- how would you describe your current knowledge of your financial situation as it relates to your retirement options and pensions?
- trusts, inheritances; do you have a pension?
B4. To what extent have you discussed your views of retirement with your **partner** so far?

B5. Balancing personal and career goals has been a challenge for many **dual-career couples**. How have you and your partner managed? How do you see yourselves accommodating both of your needs in retirement?

- *what would you do if one of you wanted to retire before the other was ready?*
- *do you have a sense of what is **negotiable and not negotiable** for you?*
- *what do you think will be important to your partner at this retirement phase of life? -different or the same as you?*

B6. In your own observation and discussions with others have you noticed any similarities and differences between **men and women** in what they want in retirement?

**CREATIVE POSSIBILITIES**  
**problem solving, solutions, ideas**

C1. I'd be interested in ways that you see **our generation** compares to earlier generations of women.

- *can you tell me about your mother’s retirement (or others of her generation)?  
  Do you expect your experience will be any different or much the same ...how and why?*

- *how would you characterize your relationship with your partner compared to earlier generations; how will that influence the way you make retirement decisions as a couple?*
• how would your life have been different for you if you hadn't had a professional career, long-term relationship and family; were there any role models of career women as you were growing up; any advice for a daughter to get her ready for this time of her life?

• looking back on your life can you comment on any influences that are having an impact on your dreams and concerns for your future? (in what ways, if any, did the “women’s movement” affect you?)

C2. Thinking back to your dream or ideal retirement situation that you described earlier, how do you expect to “make it happen”? (what has worked in your life so far / your (inner) resources/ are there ways you plan to, or could be proactive?)

C3. In what ways do you feel that the fact that we’re living in” these times” with a lot of change and a broader range of possibilities is affecting you as you plan your future? Are there ways you are using that to your advantage in your future plans?

C4. There has been a lot of change in workplaces over the past few years. Might these changes affect your choices and options for yourself into retirement? (outsourcing, downsizing, early retirements, contracting)

C5. Are there any practices in your workplace that would help you address your needs for your pre-retirement stage? Do you have any ideas that you’d find helpful?
• gradual retirement
• contracting
• mentoring
• transition project activities
• pre-retirement counselling and/or workshops -what would you like in a workshop for career women preparing for retirement?
C6. What additional help / support or options would you like in your life in general to help you prepare for your dream coming true?

ATTITUDES towards retirement

D1. • So as we end the interview, how would you describe your feelings about retirement?

• Is there a better word for that stage now that we live longer and many have been “downsized” or taken early retirement; how do you know someone is “retired” in today’s world?

D2. As you talked with me during the interview were there any surprises for you as you heard yourself speaking?

D3. Anything to add?

• can I come to you if I need to clarify anything?
• do you want to read your transcript when it is completed?
• would you like an executive overview when I’ve completed my thesis?