

2002

Continuing in Overtime: Women of Retirement Age Who Are Still at Work

Elizabeth Johns

Follow this and additional works at: <http://digitalcommons.library.umaine.edu/etd>



Part of the [Social and Behavioral Sciences Commons](#)

Recommended Citation

Johns, Elizabeth, "Continuing in Overtime: Women of Retirement Age Who Are Still at Work" (2002). *Electronic Theses and Dissertations*. 495.

<http://digitalcommons.library.umaine.edu/etd/495>

This Open-Access Thesis is brought to you for free and open access by DigitalCommons@UMaine. It has been accepted for inclusion in Electronic Theses and Dissertations by an authorized administrator of DigitalCommons@UMaine.

**CONTINUING IN OVERTIME: WOMEN OF RETIREMENT AGE
WHO ARE STILL AT WORK**

By

Elizabeth Johns

B.A. Rollins College, 1965

A THESIS

Submitted in Partial Fulfillment of the

Requirements for the Degree of

Master of Science

(in Human Development)

The Graduate School

The University of Maine

December, 2002

Advisory Committee:

Marc Baranowski, Associate Professor of Human Development, Advisor

Sandra S. Butler, Associate Professor of Social Work

Renate Klein, Assistant Professor of Human Development and Family Studies

© 2002 Elizabeth Johns

All Rights Reserved

**CONTINUING IN OVERTIME: WOMEN OF RETIREMENT AGE
WHO ARE STILL AT WORK**

By Elizabeth Johns

Thesis Advisor: Dr. Marc Baranowski

An Abstract of the Thesis Presented
in Partial Fulfillment of the Requirements for the
Degree of Master of Science
(in Human Development)
December, 2002

This study explores the experiences of retirement-age Maine women (age 65 or older) who are still in the workforce. According to the U.S. Census, just 10 percent of women in this age group were in the national workforce in the year 2000. Yet various socioeconomic factors suggest that more older workers will stay at work longer, reversing a long-standing trend toward earlier retirement. For women, such factors include improved health and longevity; concentration in the low-wage work sector; career interruptions; the high incidence of divorce; inadequate retirement savings; and personal investment in careers. Thus, the experiences of today's older working women may suggest issues that will be significant for succeeding cohorts.

This study, conducted in 2001-2002, examines the experiences of 14 employed Maine women between the ages of 66 and 84, using qualitative interviews. Professional (8) and nonprofessional (6) informants were located in 11 Maine localities, rural and urban. Each participated in open-ended interviews lasting about one and a half hours. The mean age of the respondents is 75 years; they work an average of 37 hours weekly.

Our interviews explored such issues as the characteristics of their current jobs; education; employment histories; lifetime experiences with caregiving; current health status; the factor of age; and the women's reasons for remaining at work.

Half the women reported that their age made little difference in their working lives; others reported greater challenges. All, however, seemed to have found work well fitted to their current needs, interests, and abilities.

Several studies of retirement trends predict that professional and nonprofessional women will remain in the workforce for different reasons--one group largely because of economic need and poor preparation for retirement, the other because of intrinsic job satisfaction and to maintain comfortable lifestyles. Such a clearcut division was not evident among the participants in this study. Both groups reported similar reasons for not having retired: enjoyment of their work; lack of interest in a conventional retirement; opportunities to socialize with co-workers; a wish to keep active and involved; and the benefits of a regular paycheck.

Both groups were also similar in having had "female"-pattern careers: that is, work lives characterized by significant interruptions related to caregiving, and work histories that were influenced by family responsibilities. Despite a lifetime of work—both paid employment, and labor on behalf of their families—four informants were judged to be "within poverty's reach." That is, they were at risk of falling into poverty or near-poverty, according to federal income guidelines, if their life circumstances changed significantly.

Policy analysts have urged that women should adopt "male" career patterns--involving continuous employment at better-paying jobs that offer retirement benefits--as

the best way to enhance their retirement security. This study argues that such a prescription fails to acknowledge that women may balance a complex of priorities throughout their adult lives, involving family *and* paid work, and that providing for their later-life financial security may require a set of policy prescriptions that does not treat male career patterns as normative.

ACKNOWLEDGMENTS

Many people contributed in myriad important ways to the development and completion of this thesis, and I would like to recognize and thank them here.

- Marc Baranowski, my thesis adviser, was the perfect coach: alternately cajoling, scolding, and encouraging, he expressed confidence from the beginning that embarking in one's fifties on master's-level studies made good sense, and that this thesis was doable. Throughout its long gestation, he struck the right balance between (much) calm patience and (rare) applications of pressure. I thank him for taking me seriously, for taking his job as thesis adviser seriously, and for sticking with me all the way.

- Sandy Butler and Renate Klein, the other two members of my thesis committee, were also consistently supportive and helpful, and did me the favor of twice reading the thesis in its entirety, thoroughly and carefully, and giving constructive feedback just when I needed it. Additionally, Renate co-taught the very stimulating course titled Research Methodologies in Women's Studies that was the source of some of the conceptual framework for this project.

- Peg Cruikshank first introduced me to the study of women and aging, and has long been a sounding board and source of good ideas and provocative conversation. She also assisted me when I was looking for women to interview, and throughout the study regularly passed along useful articles and citations. I thank her for all these forms of support and for good friendship as well.

- Linda Gardner of the Maine Long-Term-Care Ombudsman Program, John Moran of the Maine Council of Senior Citizens, and Adrian Sewall of the National

Council on the Aging all assisted me in locating potential informants, and thereby helped expand the diversity and geographical spread of the women I interviewed for this study.

- My informants, whom I regret I cannot acknowledge by name, were unfailingly generous both with their time and in sharing important aspects of their life stories with a virtual stranger. It was they, more than anyone else, who made this study possible, and I cannot thank them enough for their kindness and for believing in the value of this project.

- Susan Greenwood, by encouraging me to take her Sociology of Aging course for graduate credit, and thereby adding to her own heavy workload, started me on the study of retirement that formed the foundation for this thesis.

- My husband, John Maddaus, helped in so many ways. He readily offered sensible, well-informed advice whenever I asked, and served as a sounding board more times than I can count, but otherwise gave me space to find my own way. His interest and faith in the project never faltered. He also assisted with domestic arrangements that made it possible for me to put in long hours in reading, research, and writing. His unstinting support, patience, and encouragement have taken many forms, all of them invaluable.

- Finally, I would like to mention the small community of elders who once lived at the end of Bayside Drive, in Clearwater Beach, Florida. It was they who first opened my eyes to the important issues involved in aging: Katherine Kohrt, Jay and Margaret Raynor, and Ann and Bill Van Orman, my own dear parents. All of them are now sadly gone, but on account of their collective and individual gallantry it pleases me to name them here.

TABLE OF CONTENTS

ACKNOWLEDGMENTS	iii
LIST OF TABLES	ix
Chapter	
1. INTRODUCTION	1
Why Do Women Work? The Meaning of Employment	5
Life-Course Factors in Older Women's Economic Security	9
Women's Economic Well-Being in Old Age	15
Structural Changes That Will Influence Women's Late-Life	
Economic Security	18
Two Nations in Old Age	21
Retirement-Age Workers Still at Work	24
Is That All There Is?	29
What Do Women Want?	30
If Women Were More Like Men	33
Purpose of the Study	35
2. METHODOLOGY	37
Sample and Procedure	37
Processing and Analysis	43
Confidentiality	45
3. RESULTS	47
The Informants: An Introduction	47

Why Are the Women Still at Work?	50
"I Just Love My Work"	51
"The Money Helps"	51
"I Couldn't See Myself Sitting"	53
"My Biggest Attraction Are the People"	54
Other Reasons	54
Aspects of Informants' Employment Histories	56
The Impact of Caregiving on Working Lives	56
Employment and Childcare	56
Care for Other Family Members	58
Women's Work	59
Respondents' Career Patterns: Continuities	60
Respondents' Career Patterns: Discontinuities	61
Late Blooming	64
The Place of Families in Older Women's Lives	65
Families Close By	66
Distant Families	67
Relationship Stresses	68
Education as a Factor in the Respondents' Lives	69
Formal Education	69
Continuing Education	70
Curtailed Educations	71
What the Informants Say about Their Health	71

"At the Moment I Can't Complain"	72
"I Can't Afford to Give In to It"	74
Age As an Issue in Their Working Lives	75
Age Not a Significant Issue	76
"It's Hard Sometimes"	77
The Respondents' Economic Well-Being	79
Wages and Benefits	79
Other Income and Assets	80
What Do They Do Apart from Work?	82
Work, Family, and Community	82
Leisure and Friendship	83
How Did Their Mothers "Do" Retirement?	85
Experiences and Attitudes Related to Retirement	87
Experiments with Retirement	87
"I Don't Want to Retire, and I Hope I Never Have To"	88
Conclusion	91
4. DISCUSSION	92
Why Do They Work?	94
Women, Interrupted: The Factor of Gender	97
Economic Well-Being in Later Life	103
A Tentative "Security" Ranking	105
Feeling Poor	107
Other Issues	109

Balance and Continuity	109
The Importance of Choice	112
Policy Issues	113
Conclusion	120
NOTES	125
REFERENCES	128
APPENDICES	141
Appendix A: Lay Summary and Consent Form	142
Appendix B: Interview Schedule	144
Appendix C: The "Member Check"	146
Appendix D: Characteristics of Respondents	150
BIOGRAPHY OF THE AUTHOR	152

LIST OF TABLES

APPENDIX D: CHARACTERISTICS OF RESPONDENTS 150

Chapter 1

INTRODUCTION

The purpose of this study is to explore the experiences of retirement-age women (that is, 65 or older) who are still in the workforce. They may tell us what to expect for the increased numbers of women whose working lives may be prolonged as the Baby Boom generation reaches retirement age. Various observers have predicted that Baby Boom women (that is, those born between the years 1946 and 1964) will change the institution of retirement, which has largely been defined by men's worklife patterns. Dailey (1998) argues that Baby Boom women's retirements will not resemble those of their mothers, nor of their male peers. Although women have entered the labor force in large numbers in the last thirty-some years, their lives are still markedly different from those of men, and similarly their retirements will differ.

The oldest Boomers will not reach age 62 until 2008, but some of the ways that retirement will be different for them may already be visible in the lives of today's older Americans. A combination of factors is raising the age at which many Americans leave the labor force, including improved health and greater longevity, public and corporate policies that have reduced incentives for early retirement, labor shortages that developed in the late 1990s, and instability in the "new economy" that has undermined the economic security of many workers. In place of traditional retirements, which represented an abrupt and complete cessation of paid work, some older Americans are experimenting with a more gradual withdrawal from the labor force while others are returning to work

following an early retirement. Women, who are affected by these broad societal trends, are also subject to gender-related factors that reduce their late-life economic security and will keep many in the workforce. These include their over-representation in low-wage, low-benefit jobs in the service sector and the family responsibilities that earn them no retirement credits under the current system. Some women also find paid work sufficiently fulfilling that they are reluctant to leave it upon reaching retirement age.

The direction of this study is suggested by the work of a number of writers and researchers in the field of aging. Holstein (1992, 1999), who writes from a feminist and “critical gerontology” perspective, argues that our society has a unique opportunity to define new possibilities for the extended years of health and longevity we can expect to enjoy. In her view, it is important to consider what larger meaning there may be in old age and not unthinkingly allow the “Third Age” to be defined by midlife values that emphasize economic productivity. Holstein (1992), Jaffe and Miller (1994), Tornstam (1992), and others have been critical of the failure of researchers generally to listen to what the elderly have to say about the issues that affect them. Price (1998) observes that the largest share of retirement research has focused on men and has used quantitative methodologies, indicating a need for studies of women and the use of qualitative approaches. Slevin and Wingrove (1995), in their review of research on women’s retirement, point out that few studies have focused on women from the working class and ask for more research from a feminist perspective. L. R. Hatch (2000a) argues for studies that consider a life-course context--specifically examining how gender, class, and other broad structural factors influence the lives of individual older women. Finally, Onyx and Benton (1996) suggest that older professional women seem to want a different kind of

retirement from that based on traditional male career patterns. The women in their sample sought “balance” in later life; they wished to remain engaged with all of the pursuits that were meaningful to them--family, friends, community, and also their career work.

This study examines the experiences of 14 employed Maine women between the ages of 66 and 84 with divergent socioeconomic backgrounds--working-class and middle-class professional--and it uses qualitative methods to explore their decisions to remain at work. It asks why they work and how work fits into other dimensions of their lives. It considers how prior work and family experiences shape their current circumstances, and how social class influences their decisions and expectations regarding work. As a qualitative study, it offers informants an opportunity to define the issues that are important to them with respect to paid work in later life. At the same time, it considers their experiences in a broader context, in terms of the economic and social arrangements that shape our lives and the choices available to us.

Chapter 1 consists of a broad review of existing research literature related to these issues. It begins by considering what we know about why women work outside the home, irrespective of age. It then considers why the experiences of women who work past age 65, who are now a small minority statistically, may be of wider interest. It discusses a number of factors that put older women disproportionately at risk of poverty, and lead some to use paid work as a strategy to alleviate economic hardship. It reviews influences of gender and class that continue to shape women’s lives, showing that many who are now in midlife will be economically vulnerable in old age and may need to remain employed. It discusses broad social and economic trends that seem poised to lengthen the

working lives of women and men alike, contributing to what Phillipson (1998) calls a “destabilization” of old age.

Chapter 2, "Methodology," describes how the study was conducted--how the 14 informants were found, how the interviews were conducted, and how the interview transcripts were analyzed to identify salient themes.

Chapter 3, "Results," introduces the 14 informants and discusses the substance of the interviews, comparing the experiences and perspectives of professional and nonprofessional women. The chapter explores such issues as why the women are still at work when most of their age peers have retired, their employment histories, the place of family in their lives, the influence of education on their life course, age and health as factors in their current working lives, economic well-being in late life, and attitudes about retirement.

Chapter 4, "Discussion," relates the findings discussed in Chapter 3 to the research literature reviewed in Chapter 1. It explores the place of work in the informants' lives, and examines how factors related to gender have shaped their careers and influenced their current economic security. It discusses public and private measures that have been proposed to improve the economic security of older women and increase their options regarding employment and retirement, and examines the relevance of these proposals for the 14 informants.

Policy makers have their own reasons for favoring a rise in the age of retirement, but some argue that the kinds of policy changes that might specifically benefit older women are not now well-represented in the public dialogue. Other writers challenge any move toward longer working lives as likely to benefit only a privileged few. With

traditional retirement evidently in a state of flux, we know little about what women themselves think about continuing to work at this stage of their lives. The chapter concludes by reviewing two studies that explore older women's priorities, including those related to paid work, but it is clear more focused work in this area would be helpful. My hope is that this small study will provide an opportunity for some retirement-age women to say what is important to them specifically about their working lives, and that their voices will contribute to our understanding of women in later life as well as help us anticipate the kind of future many women currently in midlife may face.

Why Do Women Work? The Meaning of Employment

Freud maintained that humans need two things for emotional health: love and work. Erik Erikson emphasized "generativity" as the central task of midlife.¹ Astin (1984, p. 119) thought that men and women work for the same fundamental reasons: what she called "survival, pleasure, and contribution." Except for the war years 1940-45, middle-class American women of the first half of the twentieth century were generally socialized to focus on home and family for the fulfillment of their developmental needs. For many getting married and having children was their central goal in life. They might work outside the home a few years before marriage, but afterwards--and especially with the birth of children--they were expected to devote themselves primarily to domestic life. Men performed the breadwinner role, while women who could afford to often eschewed paid employment altogether (Szinovacz, 1983; Fullerton, 1999). Friedan, in *The Feminine Mystique* (1963), revealed just how unsatisfying this prescription was for many women. They felt "desperate, empty, bored, trapped" (p. 57), she said, with lives that were lived through husbands and children and allowed little meaningful involvement in

the public sphere. With revolution underway in Cuba and the civil rights movement making history in the United States, Friedan took the women's magazines of the day to task for focusing readers' attention on home decorating, dieting, and cosmetics. Women, she charged, were being asked to settle for half a life.

Friedan's rousing call for change was heard by many middle-class women, as growing numbers of them entered the labor force in the 1960s and the 1970s. A number of other factors combined to make this a propitious time for change: (1) women's rights to education and employment had gotten legal recognition, increasing women's opportunities; (2) women were becoming better educated and sought ways to use their educations; (3) advances in reproductive technologies meant that women were having fewer babies, and could also plan how to combine employment and family life; (4) improved household technologies had increased the time available for work outside the home; (5) divorce rates were on the increase, leading women to recognize the value of being able to support themselves and their children; (6) inflation had increased the economic pressures on families and made women's financial contributions more necessary; and (7) social attitudes regarding appropriate roles for women were changing (Astin, 1984; Costa, 2000; Paukert, 1982). These changes affecting the availability of women workers coincided with an increase in demand for their labor, as expansion in the number of service-sector jobs opened new employment opportunities for women (Blau, 1978; Costa, 2000).

The current economic importance of women's workforce participation is suggested by Winkler (1998). Using 1993 Current Population Survey figures, she shows that working wives now contribute around 40 percent of the income in households where

husbands and wives both work. In 20–25 percent of such couples, wives now earn more than their husbands, a consequence of the rising workforce participation and wages of women at a time when men's real earnings have fallen. Smith (1993) adds that in 1990, one in six American families were headed by women, while the proportion of married women was just 55 percent.² Such figures make it clear that for women generally, paid employment is an economic necessity.

Indeed, writers who discuss why women work outside the home generally place economic reasons first (e.g., Blau, 1978; Michelson, 1985; Nuccio, 1989). And while financial status is closely associated with mental and physical well-being (L. Hatch, 2000b), most writers recognize additional social and psychological benefits of paid employment. Astin (1984) speaks of the intrinsic pleasure of work, and of the intellectual and emotional satisfactions and the enhancement of self-esteem, that come from solving problems, achieving goals, and contributing to the well-being of others. Baruch et al. (1983) assert that life satisfaction comes from a sense of mastery, and for the middle-aged women they studied, mastery came from their jobs. Some have found that paid work is less stressful for women than housework, and that women who work outside the home generally enjoy better physical and mental health than those who are full-time homemakers (Baruch et al., 1987; Hochschild, 1997). Some of the benefits of work cited by Baruch et al. (1987, p. 132) are “challenge, control, structure, positive feedback, and self-esteem and...a valued set of social ties.” Stromberg and Harkess (1978) add that work, especially paid work, confers social status.

Higher-status occupations are generally perceived as more satisfying for women than those seen as “just a job” (e.g., Baruch et al., 1987). Low-status jobs are associated

with hard, routinized work, low wages, little autonomy, and little opportunity for growth. Thus some writers assume that the women in these jobs do not derive from them the kinds of non-economic rewards that Astin (1984) and others describe. Ferree challenges this perception in several articles (1984a, 1984b, 1987, 1990) that discuss working-class women at work. While working-class women certainly use employment to meet economic needs, she argues that it provides them with important psychic rewards as well. Even jobs that are objectively “bad” reduce the social isolation and monotony of work inside the home, justify their enlisting the help of others in caring for children, provide opportunities to expand their areas of competence, and afford them a way of participating in public life. Ferree (1987) asserts that women, even those working in “pink-collar ghettos,” take pride in their role as family providers, a point that Rosen (1987) confirms. In her study of New England women factory workers, Rosen found that their earnings allowed their families to live in greater comfort and security, which in turn increased their status and authority within the household.

Friedan, in her 1993 book, *The Fountain of Age*, discusses the trend to early retirement, using phrases that suggest what paid employment may mean to women and men alike. Work, Friedan says, allows them to be “full people” (p. 199) who are still “developing and using their abilities” (p. 216). Work is a source of “meaningful challenges,” “meaningful productivity and accomplishment” (p. 202), and “status” (p. 213), and it enables older workers to “keep making significant contributions to the mainstream of American life” (p. 214). Conversely, workers who are forced into retirement prematurely are “diminished of personhood” (p. 211). A recent CBS MarketWatch article (Stefan, 2001, n.p.) expresses similar pro-work attitudes: “Careers

give us a real adrenaline boost throughout our lifetimes, and you just can't get that from sitting around the house," one expert is quoted as saying. He adds, "Even for seniors who must continue working because they need the income--that's really a blessing in disguise."

In the world's leading capitalist economy, it stands to reason that citizens would invest paid work with important economic, social, and psychological values. Individuals who aspire to participate in a society's mainstream will adopt and reflect its values, so it should come as no surprise that women and older workers alike express strong interest in joining and remaining in the workforce. As we have seen, for many it provides not just a livelihood but social status, self-esteem, and a means for personal development and identity creation, as well as being a source of increased authority and power within the family.

Life-Course Factors in Older Women's Economic Security

Women's work and retirement patterns began to attract increased researcher interest in the 1970s, as broad changes in their work and family roles accompanied the advent of second-wave feminism. Until then, American men had typically served as the family breadwinner, while attending to family needs and housekeeping were considered women's primary roles (Szinovacz, 1983). When women did work, their jobs were seen as secondary, as providing "pin money" that would supplement the husband's earnings and perhaps allow the family to pay for "extras." Thus leaving paid work was assumed to be a relatively insignificant transition for women (Russell, 1987; Szinovacz, 1983), not comparable to the retirements of their husbands, who had spent most of their adult lives at work and now had to struggle with their new "roleless role" (L. R. Hatch, 2000a). It

was assumed that husbands would provide financially for their wives in retirement, and the focus was on how couples timed their retirements or how retirement affected marital quality (Price, 1998).

Over the decades of the 1970s–1990s, women entered the labor force in increasing numbers, and started to develop career patterns that were less subordinate to their family roles. For example, their participation in paid employment *rose* during their early marriage and childrearing years, whereas previously it had declined (Fullerton, 1999). In 1975, in 42 percent of married couples, husbands worked while their wives stayed home; by 1990 this figure had declined to 17 percent (Dailey, 1998). By 1998, 77 percent of women aged 35–44 were in the workforce, compared to just 39 percent in 1950 (Fullerton, 1999).

These aggregate figures on women's employment conceal important historical differences in women's labor force participation. Women with reduced economic resources--single, divorced, and widowed women, poor and working-class women--have always been represented in paid employment in greater numbers than women who are more comfortably situated. Figures comparing black and white women's labor-force participation suggest these differences. In 1970, the rate of workforce participation by black married women with husbands present was about 40 percent higher than for their white counterparts. In the 1970–1990 period, while both black and white women increased their labor force participation, the rate of increase for whites was much steeper, nearly closing the gap between the two (Dailey, 1998). By 1998, 59.4 percent of white women and 62.8 percent of black women were in the labor force (Bureau of Labor Statistics, 1999). Because Maine, where the present study was conducted, is relatively

homogeneous in terms of race and ethnicity,³ this study does not focus systematically on distinctions related to those variables. However, class differences--based on educational levels, types of occupations, and economic resources--are central to this discussion.

Most of the women who entered the labor force in the last three decades have developed lifelong commitments to work outside the home, the first generation of American women to do so. However, important differences--related to such factors as marital status, family roles, earnings, occupations, and employment patterns--still distinguish their working lives from men's (L. R. Hatch, 2000a) and have important implications for the economic resources available to them later in life. Additionally, gender segregation in employment remains pervasive. While men are found in most employment sectors, women are overrepresented in traditionally female jobs such as nurses' aides, child-care providers, hairdressers, waitresses, and cashiers. Many work for small firms in the service sector, where wages are low, benefits are few or nonexistent, unionization is rare, turnover is high, and there is little potential for advancement (O'Rand & Henretta, 1982; Kim, 2000). Women with more education have clustered in a small number of "women's" professions: teacher, librarian, nurse, and dietician (Slevin & Wingrove, 1995). And while women have made significant headway in the managerial and professional ranks (for example, in law, communications, or banking), they are still more likely than men to be found in entry- and middle-level positions and still encounter significant disadvantages relative to their male co-workers with respect to salary and promotions (Dailey, 1998; Valian, 1998).

Minkler and Stone (1985) cite a 1984 study showing that 80 percent of working women were found in just 20 of the 420 job categories recognized by the U.S.

Department of Labor. Gender segregation declined somewhat in the period of the 1970s-1990s, and by 1995 significant numbers of women were working in more integrated work settings, particularly at the professional and managerial level. But 38 percent still worked in predominantly female occupations (those for which over 80 percent of the workforce was female), while another 22 or 23 percent worked in occupations in which 60-80 percent of the employees were women (Wootton, 1997).

The relevance of these figures for women's economic well-being is explained by Mitchell, Levine, and Phillips (1999), who indicate that pay differentials and job segregation, and the disparities in lifetime earnings they produce, are the factors most responsible for the substantial differences in retirement income available to men and women (discussed in detail below). These authors calculate that for each 10 percent rise in the proportion of women in a job category, women lose an average of \$561 a year in various forms of retirement income. Thus, for a woman child-care worker, 93.2 percent of whom were female in 1980 (Minkler & Stone 1985: Table 3), this factor alone would hypothetically represent \$5,228 in lost annual retirement income.

Besides the occupations they work in, the amount of time that men and women spend at work and the money they earn is quite different. Anzick and Weaver (2001) indicate that between 1960 and 1980, women earned just 60 percent of what men did. By 1995, women aged 25-54 and working full-time earned just 74 percent of what their male age cohorts did; women aged 55 and older earned just 66 percent of what older men workers did (OWL, 1999). While gender discrimination in the workplace remains a factor in these wage differentials, the gendered division of labor within households also

constitutes an important source of difference (Blau & Kahn, 2000). Researchers agree that women continue to be largely responsible for homemaking and family care in most households (e.g., L. Hatch, 2000a, 2000b), and these responsibilities limit the time they have available for paid work. They also produce interruptions in women's working lives. Women with young children often work part-time hours or leave the workforce altogether; older women may limit their paid work in order to care for a disabled parent or spouse, or to assist their adult children with childcare. This is an additional reason why women are found so disproportionately in low-paying, low-benefit jobs: they need the flexibility such jobs afford in order to meet their caregiving responsibilities. Women move in and out of the labor force and change jobs more often than men, and spend longer periods without paid employment--an average of 11.5 years, compared to men's 1.3 years (Dailey, 1998).

L. R. Hatch (2000a), reviewing the structural factors that contribute to women's economic insecurity in old age, cites O'Rand and Landerman's 1984 research indicating that "each child and each year of delay in women's full-time labor force participation reduced their occupational status and their opportunities for jobs offering pension benefits. These constraints, in turn, delayed the women's retirement and reduced their retirement income" (p. 158). Examining data collected by the U.S. Bureau of the Census, Jacobsen and Levin (1995) found significant permanent reductions in the earnings of women who take a temporary leave from the workforce. In the sample they examined, of those who indicated a reason for the employment interruption, 85 percent cited family reasons. Dailey (1998) explains why intermittent employment has such long-lasting negative career consequences: "Employers view employment gaps as an indication of

weak attachment to paid labor. Lost seniority, lost on-the-job training opportunities, skill depreciation or obsolescence, lost networking connections and wage differentials are the costs of intermittent labor force attachment” (p. 76).

Dailey (1998) indicates that two-thirds of Baby Boom women can expect to interrupt their working lives at some point in order to provide family care, notwithstanding the changes in gender roles in recent decades that are widely perceived as giving women more freedom. Dailey observes trenchantly that, "Marital instability, single parenting, and new family structures have served to cement the caregiving role of women in our society. Employment in the paid labor market in no way diminishes this role" (p. 125) Reviewing the wide range of factors that influence the financial resources women are able to accumulate, Dailey contends that 80 percent of Baby Boom women are at financial risk for their old age.

One further gender-related factor that increases women's economic risk is their greater longevity relative to that of men. In 1997 in the United States, men had an average life expectancy of 73.6 years while women's life expectancy was 79.4 years (National Center for Health Statistics, 1999). Thus women need resources sufficient to support them nearly six years longer on average than men do. Further, these extra years may not be spent in good health. Today's cohort of older women are commonly subject to chronic illnesses that may require costly forms of health care. Yet as we have seen, women typically enter retirement with fewer resources than men, and their economic difficulties often increase over time (Logue, 1991; Malveaux, 1993).

Women's Economic Well-Being in Old Age

Inadequate financial resources are a central reason why persons of retirement age continue to work, and poverty in later life is disproportionately a problem for women and minorities. Malveaux (1993) indicates that in 1990, women constituted 58 percent of the U.S. population aged 65 and over, but represented 73 percent of elders in poverty. And while 15.4 percent of older women were poor in 1990, a third of all women aged 65 and older were "near poor," with incomes within 150 percent of the poverty line, placing them, in Malveaux's phrase, "within poverty's reach" (p. 171). Just over half (55.2 percent) of older women had incomes more than twice the poverty level, affording them some economic cushion.

O'Rand (1996) lists the characteristics associated with poverty in the over-65 population: being female, widowed, living alone, nonwhite, in poor health, and poorly educated. The 1980 Census found that the poorest population were older black women living alone, 73 percent of whom were living in poverty. Among the elderly in 1990, poverty was lowest for white men in the 65-74 age range (7.8 percent). Malveaux (1993) notes that poverty rates for all women rise sharply (57 percent in 1989) after age 75. Factors involved with this increase are widowhood, declining health and increased health-care expenditures, and the depletion of personal assets (Logue, 1991; Minkler & Stone, 1985). In 1992, for example, 12.7 percent of women aged 65-74 lived in poverty, while 19.8 percent of women 75 and older did. And if we combine the elderly living "within poverty's reach" (below 150 percent of the poverty threshold) with those already in poverty, the figures become alarming: they include 25.9 percent of women aged 65-74, and 41.7 percent of women over 75 (U.S. Bureau of the Census, 1996).

In 2000 the official national poverty index was set at \$8,259 (in annual money income) for a single person over 65; for a two-person household the figure was \$10,409 (U.S. Bureau of the Census 2001a).⁴ Malveaux (1993) reports that just one in twenty married women are poor, while women living alone account for nearly 75 percent of older poor women. Women with husbands are often protected from financial hardship because they are able to share in the husband's retirement assets: his pension, his Social Security benefits--all made possible by his longer working life and more favorable wages and benefits--and whatever assets they may own jointly.

Logue (1991) reports that the average increase in poverty after widowhood is 30 percent, mostly attributable to the loss of the husband's Social Security income. The Older Women's League (OWL) (1999) reports that half of all poor women were not poor until their husbands died. Both sources conclude that many women are "only a man away" from poverty. Today the majority of women over sixty-five are *not* married, however, in part because of men's lower life expectancies. In 1990, 48 percent of women over sixty-five were widowed, 41.5 were married, and the remainder were divorced or had never married (Allen & Pifer, 1993).

Purcell (2000) indicates that just 28 percent of women aged 65 and older received pension income in 1994-2000, compared to 47 percent of men.⁵ Ninety-two percent of older women receive Social Security benefits (OWL, 1999), but the income disparities already noted between women and men in midlife persist into old age. In 1998, the average monthly Social Security benefit for women was \$675, compared to the \$877 received by men (*Social Security Bulletin*, 1999).⁶ OWL (1999) reports that in 1995, women over 65 had a median income of \$9,335, just 62 percent of their male

counterparts' median annual income of \$14,983. In 1994, 64 percent of unmarried women 65 and older would have been poor without their Social Security benefit, and 20 percent were poor *despite* their Social Security income.

The Baby Boom women who will do well in retirement are those who are married, are educated, have accumulated substantial financial assets, and own their own homes (Dailey 1998). The traditional "three-legged stool" (composed of Social Security benefits, pension income, and private savings and investments) will support them in reasonable comfort in retirement (Light, 1997). But this profile fits just 20 percent of Baby Boom women. For the remainder, the three-legged stool is likely to be an unstable structure, and women without husbands (who could perhaps be considered a fourth leg on the retirement stool) are at an additional disadvantage as the current retirement system is structured.

Examining new-beneficiary data collected by the Social Security Administration, Martini (1997) found that among older women who became poor or near-poor, the loss of earnings upon retirement was a major factor in their financial difficulties. (This was particularly true for women without husbands.) Conversely, continuing or resuming paid employment was an important strategy for avoiding poverty. Iams (1986), using 1982 new-beneficiary data, indicates that women who continue in paid employment after starting to receive Social Security benefits (about 20 percent of the sample) are likely to be unmarried and without a pension, and to have worked in a service occupation. Economic need, then, is an important factor that keeps some older women in the labor force, and causes others to go back to work after a period of retirement.

Structural Changes That Will Influence Women's Late-Life Economic Security

Changes in the U.S. economy over the past two decades, occurring in a context of increasing globalization, have markedly altered the climate for American workers, men as well as women, with effects that seem likely to be long-lasting and may prolong their working lives. Among these changes have been the widespread corporate downsizings of the late 1980s and early 1990s, decline in some sectors of the economy (notably in heavy industry), and expansion in other sectors (with particularly strong job growth in the service area). The service sector accounted for nearly 90 percent of job growth in the 1990s (J. Hatch & Clinton, 2000; Rosenthal 1995); it encompasses large numbers of low-wage, low-benefit jobs, including those that disproportionately employ women (e.g., retailing, home health care, and child care). Kim (2000) reports that 70 percent of women who work in service occupations receive low wages.⁷ Low-wage jobs also typically come with few benefits. Kim (2000) indicates that 68 percent of women in low-wage jobs had no employer-provided health insurance in 1997; many of these jobs lack pension benefits as well. In 1988 just 26 percent of workers in nonprofessional service occupations were covered by pensions, compared to 60 percent of full-time workers in the industrial sector (Calasanti & Bonanno, 1992).

Pension systems were initially designed to fit traditional male employment patterns--that is, lengthy, full-time careers spent working for a single employer (OWL, 1999). Women who work at part-time, temporary, or seasonal jobs, who are self-employed, or who change jobs frequently--all widely used options that allow them to juggle work and family needs--are largely unprotected by this system. Increasingly, employers have demanded a cheap, flexible workforce, which has led to a rise in part-

time and contingent employment (J. Hatch & Clinton, 2000), a trend that has reduced employment security for many workers. OWL (1999) indicates that nearly half of U.S. employers use part-time employees, and that most have begun to do so since the late 1980s. Most of these jobs are in clerical, sales, and service work, where low wages are common and health insurance and pension benefits are rare. Two-thirds of part-time workers are women (Tilly, 1991).

Over the course of the twentieth century, the age at which male workers retired from the workforce declined steadily. Costa (1998) calculates that among men older than 64, 65 percent were in the workforce in 1900, 58 percent by 1930, and just 20 percent by 1990. Between the years 1963 and 1999, older men's labor force participation declined overall in every age group over 55. Simultaneously, women's participation *increased* overall in every age group except 70 and above (Federal Interagency Forum on Aging Related Statistics, 2000: Table 10), making the trend toward earlier retirement largely a male phenomenon.

Beginning about 1985, a slight rise became apparent in older workers' labor force participation rates, so that actual current rates for both men and women are significantly higher than previous trends had suggested (Quinn, 1999). Purcell (2000) cites Census Bureau figures that show a marked rise in labor force participation among older Americans in the 1994-2000 period. In the 62 to 64 age range, the percentage of men employed in that period rose from 40.9 to 47.1; the corresponding rise for women was from 31.2 to 34.6 percent. Among men aged 65 to 69, labor force participation rose from 25.0 to 30.4 percent; among women in the same age group, the increase was from 16.6 to 19.8 percent. Even in the oldest category, 70 years and older, men's participation rose

from 11.2 percent to 12.3, while women's went up slightly from 5.4 to 5.9 percent. Further, Census Bureau projections to the year 2008 are for continued increases in the number of employed workers, male and female, over the age of 55.

Numerous factors contribute to what Phillipson (1998, p. 83) calls not just a rise in retirement age but a "destabilization of old age." Among the most affluent nations, including the United States, life expectancies rose steadily through the twentieth century. Both individuals and governments face a new problem: how to finance those extra years of life, a question that is expected to become more urgent as the large Baby Boom generation reaches retirement age and fewer workers remain to pay into the public pension system that will help finance their retirement. One response, embraced by numbers of countries, has been to raise the age at which citizens are eligible to claim public pensions (Simanis, 1994). In the United States, the age at which one can qualify for full Social Security benefits, now set at 65, will begin to rise in 2003; by 2027, one will need to be 67 to qualify for full benefits (Social Security Admin., 1999). And in 2000, Congress eliminated all financial penalties for Social Security recipients over 65 with earnings above a specified level; a penalty remains in effect for those under 65 taking early benefits, however (Purcell, 2000).

Purcell (2000) notes that the number of workers covered by private pensions in 1996 was virtually the same as it was in 1980: just about half. The halt in the extension of pension coverage may contribute to raising the retirement age, as may the trend away from defined-benefit pension plans and toward defined-contribution plans for those who do have employer-sponsored plans. Defined-contribution pension plans have become increasingly popular among employers in the past decade because they shift the financial

risk to the participant (Rivera, 1994). The drawback to employees is that they do not guarantee any particular benefit amount upon retirement and they require employees to accept more responsibility for managing their retirement nest-egg. As we are seeing in the current economic downturn, small investors often lack the information and skills to make sound investment decisions, with consequences that threaten their retirement savings.

In sum, a number of developments seem to be producing conditions that may lead to longer working lives for American women and men. In tandem with these, several recent surveys have found many workers expressing strong interest in working past the traditional age of retirement (Harris, 1998; Hayward et al., 1994; Heldrich Center, 2000; Iams, 1987; Quinn, 1999; Roper Starch/AARP, 1999). Observing these changes, Phillipson (1998) comments that “the chronological milestones which once marked the life course are no longer visible and...the time for withdrawal from work is no longer fixed at a predictable point” (p. 61). While this means new possibilities for some, others face increased insecurity, particularly those--including many women--who do not approach old-age with the traditional three-legged stool securely in place. Phillipson warns about the emergence of “two nations in old age” (p. 68), one financially secure and the other dependent on a public pension and possessing few other economic resources.

Two Nations in Old Age

Historically, individuals who have worked past retirement age...have been of two types: retirees with adequate income and higher levels of

educational attainment...and those with fewer resources who work to stabilize their financial situation. (Calasanti & Bonanno, 1992, p. 137)

Improvements in health and life expectancy over the course of the twentieth century have allowed increasing numbers of people in their sixties, seventies, and older to enjoy good health and remain actively involved with friends, family, community--and work (Dennis 2000). The following cohort, members of the Baby Boom generation, are also expected to have a “particularly healthy and long-lived old age” (Costa, 1998, p. 194). Dailey (1998) suggests that Boomers are likely to enter retirement later than prior generations. While this would be consistent with their “off time” tendencies to delay the start of work, marry late, and postpone childbearing, many observers see it as part of a new pattern in retirement, one that reflects the profound social changes since 1935, when retirement became standard at age sixty-five.

People in good health, with good educations and valued skills, will be well positioned to combine work and increased leisure and to maintain comfortable lifestyles. Surveys find that many affluent American workers anticipate working part-time in retirement as a way to remain “challenged and stimulated” (Harris, 1998; Roper Starch/AARP, 1999). They expect continued earnings to enhance their economic well-being but also want enough flexibility to enjoy increased leisure. But as we have seen, significant numbers of today’s older Americans are not economically secure, and these disparities seem likely to persist as the Baby Boom generation ages, given its sharp divisions along “gender, educational, income, racial, and social lines” (Light, 1997, p. 227).

In a 1998 poll of “relatively affluent” Americans aged 45 and older, the Louis Harris organization (Harris, 1998) found that a full 75 percent of respondents intended to work after retiring from their primary job. Most expected that their earnings would supplement their pension and investment income, but they also wanted flexibility and challenge; they hoped to combine part-time work with education and leisure pursuits. Quinn (1999) reports on a 1998 survey conducted by the Employment Benefit Research Institute which found that 61 percent of current workers planned to work for pay following retirement. Quinn adds, “Well over half cited ‘quality of life’ issues as their reasons for working in retirement, while only a third cited the need to make ends meet” (p. 9). The Heldrich Center (2000) survey of American workers found that 90 percent expected to work after retirement, and 42 percent wanted to work part-time “mainly for interest or enjoyment” (p. 3). Roper Starch/AARP found in a 1998 survey of Baby Boomers that 80 percent expected to work in retirement.

The Roper Starch/AARP (1999) researchers identified five distinct groups among the Boomers they surveyed, whose median age was 42. Only one group (representing 13 percent of the sample) anticipated a conventional retirement in which paid work would not figure. Two groups, expecting to be comfortable financially in retirement, anticipated working as much for their own self-fulfillment as for the income they could earn. But the remaining two groups, labeled “The Strugglers” (64 percent female) and “The Anxious” (55 percent female), were in a more precarious situation economically and had far more negative expectations. Considering both groups, which together represent nearly a third of Baby Boomers,

the Roper Starch/AARP report authors summarize: “Their presence in society is a reminder that there are two sizable groups among a stereotypically privileged generation that are woefully unprepared to move into retirement” (p. 75).

Retirement-Age Workers Still at Work

Although the trend is expected to grow, continuing workforce activity among retirement-age workers is already apparent. Calasanti and Bonanno (1992) indicate that working-class retirees are a significant element of the “marginal labor force” (p. 148)--that is, workers who can be hired and laid off with relative ease, as market conditions warrant. These are the workers with the least control over the timing and circumstances of their retirements. Many formerly worked in the low-wage sector, and many return to “bad jobs”--part-time, temporary jobs that are often poorly compensated. Among African American workers, L. R. Hatch (2000a) found repeated movement in and out of the labor force that made their transition to retirement ambiguous. Health problems, economic need, and other factors created a “hazy line” (p. 158) between employment and unemployment. But as we have seen, more privileged workers stay at work into their retirement years as well. Overall, this is a trend facilitated by the increase in service-sector jobs, which are characterized by more flexible schedules and generally modest physical demands (Herz, 1995; Moody, 1998).

Quinn (1999) discusses the increasing prevalence of the “bridge job”--that is, full- or part-time jobs of relatively short duration that provide a transition between the individual’s career job and full retirement. His 1996 study of nearly eight thousand Americans aged 55–65 found that nearly a quarter of the men and

over 40 percent of the women were currently working in bridge jobs. Among those who had fully retired, nearly 60 percent of the women and 30 percent of the men had last worked in a bridge job. Analyzing correlates of bridge job activity (e.g., health status, pensions, access to health insurance), Quinn echoes Calasanti and Bonanno's (1992) comments in the epigraph above on page 21: "there are two very different types of bridge job holders--those who continue working because they have to and those who continue working because they want to, even though they could afford to retire" (p. 17).

Calasanti and Bonanno (1992, p. 139) list a variety of ways that retirees can resume or maintain paid employment: "through regular part-time work; self-employment, including contract work; temporary work; and off-the-book work--labor paid off the books." Purcell (2000) adds that companies can also offer job sharing to older workers, or bring their retirees back as consultants. Calasanti and Bonanno (1992) comment, "According to Ruhm's [1990] national, longitudinal data analysis, more than 20% of those 66-67 are partially retired; half of all workers are at *some* point in their lives. The average duration of partial retirement is more than 5 years, with one-fifth exceeding 8. In addition, 23.4% of all workers reverse their retirement decision entirely" (p. 139, emphasis in original).

In the United States and Europe, employers, workers, and policy makers have taken an increased interest in gradual or "phased" retirement. In the traditional conception of retirement, the worker moves directly from full-time employment to a complete withdrawal from paid work. However, increasingly the retirement process is spread over a period of years, usually entailing a shift from

full-time to part-time employment and often a change in employers as well. Nine members of the European Union have passed legislation facilitating and formalizing phased retirement (Reday-Mulvey & Taylor, 1996), while in the United States public policy has been limited to laws prohibiting age discrimination in the workplace and raising the age at which workers can claim full Social Security benefits. Otherwise government attempts to influence private employers' practices regarding older workers have been few and relatively small-scale.⁸ While American employers do seem to be making increased use of older employees, formal phased-retirement programs are still rare (Purcell, 2000).

Nevertheless, some large employers--even without public policy incentives--have come to appreciate what older workers can offer: experience, good work habits, mature judgment, flexible schedules, and perhaps reduced needs and expectations in terms of compensation. Several large companies--Travelers Insurance and Days Inn are often mentioned (e.g., Alexander & Kaye, 1997)--have been publicly recognized for their commitment to hiring older workers. During times of labor shortages, such as that which developed at the end of the boom of the 1990s, more employers may find it to their advantage to draw on a reserve labor pool of older workers and retirees. But some observers argue that ageist attitudes are still pervasive in the workplace and will hinder any broad effort to keep older Americans at work. Caro, Bass, and Chen (1993), for example, speak of "institutionalized ageism" in discussing the difficulties older workers have in finding employment, their reduced access to education and training, their lower likelihood of being promoted, the devaluation of their

contributions, and other forms of discrimination based on reduced expectations of what older workers are able to contribute. Atchley (1993) indicates that research has repeatedly shown that older workers can perform well in a wide range of work settings, but ageist stereotyping remains pervasive: many managers believe that workers “peak” in their forties, and perceive older workers as less productive and as having less potential for growth than younger workers.

Clearly, then, significant impediments remain to the widespread hiring or retention of retirement-age workers, some of them attitudinal and some structural. For example, most employers currently structure their best jobs--those that come with high pay, significant responsibility, and opportunities for personal growth--as full-time positions; such jobs often entail high pressure and long hours. Some professionals routinely work ten or more hours daily (Bureau of Labor Statistics, 2000), a pace that most older workers reject. It remains to be seen whether many employers will find reasons to redesign the more desirable jobs to make them attractive to older workers, once short-term labor shortages have evaporated and in the absence of government incentives.

Researchers have found that retirement-age workers often earn less than they did during their “primary” career. Iams (1987) reports that men and women who remain in the workforce after starting to collect Social Security benefits typically work part-time; they tend to remain in the same job category as their pre-retirement work, but their hourly earnings are substantially less. Calasanti and Bonanno (1992) report that in 1988, up to half of employed 60-year-olds no longer held their career jobs, and among those who had changed jobs, more than half experienced income

losses of 25 percent or more. Employers can justify offering low wages and benefits to retirement-age workers because they receive Medicare, Social Security, and perhaps other forms of retirement income (Calasanti & Bonanno, 1992; Cyr 1996). Thus, their compensation from continued paid work can be construed as “supplemental.” A 1996 article in the magazine *Kiplinger Personal Finance*, for example, spoke about retirees who are “happy to scale back both their hours and their expectations,” including one individual who “earns \$10 an hour, gets no health insurance, vacation pay or sick leave from his three-day-a-week job. No problem: His retirement benefits include health insurance” (Spears, 1996, p. 58). Calasanti and Bonanno (1992) are forthright in calling this kind of practice exploitation, particularly when it involves workers in the low-wage sector: “[T]he needs of both monopoly and competitive firms influence labor force re-entry. Thus, some firms also actively recruit retirees, especially women. The desire is to find ‘exploitable labor’-- productive but poorly paid” (p. 142). Writing about the benefits to employers of hiring retirees, Cyr (1996) also touts their “flexibility”: “84 percent of retirees who are willing to work would accept part-time hours...and 60 percent were willing to work for less pay” (p. 44).

In summary, many observers agree that the trend toward increased labor-force activity among retirement-age workers is well-established, and seems likely to continue and expand over the coming years. The principal reasons have been discussed: improved health and increased longevity; policy and workforce changes that have facilitated continued work past traditional retirement age; and factors that place many retirees, with women disproportionately represented among them, at financial risk once they leave the

labor force. What is less certain is whether there is a good match between older workers' needs and interests with respect to employment and the kinds of jobs currently available to them.

Is That All There Is?

In this context, it is important to recall that researchers report many workers are quite happy with traditional retirement, defined as a complete withdrawal from the labor force (Costa, 1998; L. Hatch, 2000a). For many, retirement is experienced as a liberation from routine, boring, or disagreeable work. The opportunity to retire in relative economic security was a hard-won achievement of the twentieth century, one that has given many the freedom to explore new interests and new dimensions of the self (Atchley, 1993). For that reason, we should be cautious about embracing any move to reduce that freedom--at least not without first trying to anticipate the positive and negative dimensions of such a momentous change.

Moody is another writer who raises questions about the prospect of delayed retirements. Moody (1988) charges that this is a trend promoted by elite opinion makers:

[It] appeals to those with high intrinsic job satisfaction--college professors, journalists, executives, and professionals--people who proudly proclaim that they never intend to retire, or, if they leave formal employment, plan to embark on still greater heights of activity and achievement. This change in attitude toward work and retirement takes shape initially among elite circles and the media, but eventually it begins to trickle down to influence public opinion. (pp. 66-67)

Moody poses two criticisms of this prospect. He argues that it is fundamentally an attempt to deny the realities of aging--a "flight from old age" (p. 69)--and it ignores the fact that the most abundant jobs in this economy are in the low-wage, low-skill service sector that many older workers are happy to escape. But enthusiasm for this trend could lead to policy changes that put pressure on all workers to prolong their working lives. Moody argues instead for a "broader vision" of the possibilities of old age, one that emphasizes values other than the celebration of work.

Holstein (1992, 1999) echoes the reservations posed by Moody and Atchley from a feminist perspective. Like Atchley she warns that work may become a "coercive standard" (1992, p. 22), whereby society reduces its support for conventional retirement and subjects older people to the same market pressures that have pushed women into the labor force. Holstein reminds us that the largest number of jobs available to older women are low-wage, part-time, menial positions in which women are typically marginalized. She argues that such jobs may have less value, both to society and to individual older women, than other, insufficiently explored ways of using the "often invisible and sometimes denigrated gift of age—relative freedom" (1992, p. 26). Holstein urges that as we go about redesigning the way older Americans spend their later years, we should attend to the voices of women, who can not only contribute a different set of values and priorities to the public dialogue but also will be uniquely affected by a redefinition of later life.

What Do Women Want?

Many researchers (Dailey, 1998; Onyx & Benton, 1996; Perkins, 1995; Prentis, 1995; Price-Bonham & Johnson, 1982; Slevin & Wingrove, 1995;

Szinovacz, 1983; Zimmerman et al., 2000) have noted that women often do not make adequate preparation for retirement. As it is understood by retirement professionals, retirement planning is concerned foremost with establishing various savings and investment vehicles, and then regularly setting aside sufficient money to ensure an adequate income once paid employment has ended. Various reasons are suggested to account for women's tendency not to make adequate retirement plans: that women have not been socialized to be comfortable with financial planning and tend to regard such matters as their husbands' responsibility (Onyx & Benton, 1996; Perkins, 1993); that they fail to anticipate that illness or caregiving responsibilities may force an earlier-than-expected retirement (Zimmerman et al., 2000); or that they lack the financial resources necessary for meaningful preparation for retirement (Slevin & Wingrove, 1995). Perkins (1995) places the heaviest blame on institutional and societal factors, including employers' failure to help women prepare for retirement. But some researchers (e.g., Karp, 1989) have found that some women are reluctant to retire, which could also account for a lack of planning. Professional women may resist leaving jobs that are stimulating and that provide them with significant roles and an extensive social network (Price-Bonham & Johnson, 1982; Szinovacz, 1983), particularly if they have had to delay the start of their careers until after their parenting responsibilities were largely over. Women in less privileged occupations may be reluctant to retire if they don't expect to have adequate retirement incomes (Perkins, 1993; Roper Starch/AARP, 1999).

Research conducted by Onyx and Benton (1996) suggests more complex reasons why some women don't plan for their retirements. These authors carried out a small but suggestive study of Australian mid- and late-career professional women that is worth discussing at some length. Their study was based on 50 questionnaires and 25 in-depth interviews with professional women aged 45-65. While their informants were well-paid women in leadership positions, the majority had nevertheless had interrupted working lives and their financial futures were uncertain as the result. Most had taken time from work to raise children or care for others, but they had other commitments as well. The fact is, say Onyx and Benton,

these women have worked all their adult lives. Some of this is the unpaid and often unrecognised work of caring, or domestic labour. Some of it is unpaid voluntary work in the wider community. Some of it is part-time or casual paid employment. Only some of it is full-time recognised "career" work.... In most women's lives, paid and unpaid work is inextricably entwined.... Women often value paid and unpaid work equally, or even tend to value unpaid work as more intrinsically important. (p. 24)

For this reason it is a mistake, Onyx and Benton argue, to analyze women's lives using the traditional male model of work and retirement as the standard. Their informants "did not wish for a total investment in career" (p. 31), only a quarter wished to leave paid work, and few had done any real retirement planning. Instead, many seemed to look forward to a stage of life that was much like the present except with better balance, where paid work could be reduced but not

eliminated and more time could be devoted to family, friends, community involvements, and their own personal interests (including leisure, spirituality, and creative pursuits). Conclude Onyx and Benton, “Such a balance may be found in full-time employment or in retirement, but is more likely to require something in-between” (pp. 32–33).

Price (1998) carried out a small qualitative study of professional women ($N = 14$, average age 72) who had been retired for between five and fifteen years, and her findings seem strikingly similar to those of Onyx and Benton. Half of her informants were still engaged in part-time paid work, and all maintained active lifestyles focused on friends, family, volunteer commitments, and increased leisure. Here Price emphasizes the theme of continuity: the lives of these women in retirement were in many ways consistent with their midlife selves, when they were also called upon to balance multiple roles. Price’s findings are similar to Onyx and Benton’s: the professional women they studied looked for ways to carry into retirement the personal satisfaction they derived from their working lives. In fact, Price suggests, finding work (paid or volunteer) after retirement may be easier for professional women than for their male counterparts: “Professions traditionally associated with women are more likely to require skills that can be practiced in other contexts, for example, teaching and service” (p. 143).

If Women Were More Like Men

The assumption has long been, argue Onyx and Benton (1996, p. 21), that retirement “is a gender neutral concept,” and that what is typical of men’s retirement should fit women as well. But as we have seen, more than thirty years after the advent of Second Wave feminism and despite the sweeping changes in gender relations that have

occurred since that time--many of them involving paid employment--the life-course experiences of women and men are still significantly different. As we move toward the retirement revolution predicted by various observers, it is important to ask how their retirement years may differ as well. Roper Starch/ AARP (1999), reviewing the class and gender stratifications apparent in the Baby Boom generation, predict that "Americans cannot expect a one-size-fits-all retirement, nor will it be feasible to offer one-size-fits-all retirement solutions" (80). Dailey (1998, p. 125) concurs: "There is no one retirement future for baby boom women. Their demographic and life choices will determine their retirement destiny."

Many observers have recognized the vulnerability of older women, and have suggested reforms that would enhance their late-life economic security. Barusch (1994), for example, calls for policy efforts focused on instituting pay equity between men and women, extension of family and medical leave protections, improved access to high-quality child care, and broader pension coverage. L. R. Hatch (2000a) suggests that women be given Social Security credits for family caregiving. Anzick and Weaver (2001) examine possible amendments to the Social Security and Supplemental Security Income (SSI) programs that would raise benefits for the poorest beneficiaries, who are predominantly women. But others are pessimistic about the prospects for meaningful policy changes, in part because women do not constitute a cohesive and well-organized political-interest group (Abel, 1991; Barusch, 1994). Thus Rix (1993) and others stress the importance of self-reliance. Rix suggests that women should learn to manage their savings and investments, be prepared to negotiate over fringe benefits when job offers are made, should consider the retirement impact of job changes and withdrawal from the

labor force, and should keep their skills up to date as a way to remain employable. Dailey (1998) makes similar recommendations, adding that “as difficult as it may be for many women to believe, the best insurance policy for baby boom women is to stay married” (127). Mitchell, Levine, and Phillips (1999) suggest that “if women had men’s labor market experience, pay, and occupational patterns, the retirement income gap would be expected to be more than fully closed” (p. 13), a conclusion that seems to ask, “Why can’t a woman be more like a man?”

Strategies that focus on changing women’s behavior generally fail to recognize women’s full range of needs--specifically their need to meet family and household responsibilities and not simply to enjoy financial security in old age. Many do not acknowledge that “good jobs” (those with good wages and benefits, including adequate pension plans) are increasingly scarce in the current economy. No amount of consciousness-raising will ensure women better jobs if there aren’t enough of them to go around. Critical observers such as Dailey are fully aware of the shortcomings in proposals that would change the woman and not the system. But like Rix (1993), they think policy reforms that would better fit women’s life-course patterns are unlikely in the near future.

Purpose of the Study

As our society prepares to make sweeping changes in the timing and character of retirement, it seems particularly important to attend to the voices of older women. We have seen that one strong trend is toward an increasing prevalence of paid work among retirement-age women, yet we don’t know that that is truly what women want--or if it is, under what circumstances and on what terms. We know that many older women are “within poverty’s reach,” as Malveaux (1993) puts it, and will continue to need paid

employment well into the traditional retirement years. But we also know that women have multiple needs and priorities--not just for income but for time spent on family, friends, community, and on themselves.

If Baby Boom women will, by force of sheer numbers, alter the way retirement is experienced, some of the changes they will bring about are forecast by the lives of today's cohort of older women. Accordingly, this study sought out women now of retirement age (i.e., 65 and older) who are still in the labor force and questioned them about their experiences with prolonged working lives. Because researchers (e.g., Perkins, 1993; Price, 1998; Price-Bonham & Johnson, 1982) have identified sharp differences between older women retirees who are poor and women who have more advantages, the study emphasized economic diversity. Women with working-class and middle-class professional backgrounds were sought for qualitative interviews. Some of the central questions it explored are their reasons for continuing to work, their level of satisfaction with their current employment, the ways in which this employment differs from their "career" work (if it does), and how well their needs in later life are being met. The experiences and perspectives of these women may help identify issues that will become salient for larger numbers of older women, and help us understand how women's working and retirement years can be structured to better meet their needs.

Chapter 2

METHODOLOGY

Sample and Procedure

For this study I secured usable interviews with 14 working women whose ages ranged from 66 to 84 years. Eight of the women worked full-time, with work weeks averaging from 40 to more than 60 hours per week. Six women worked part-time, between six and 25 hours weekly, on average. Altogether, the women worked a mean of 37 hours weekly.

Prospective interviewees were identified in a variety of ways, and when I asked for an interview, I was fortunate that no one declined. Friends helped recruit five respondents, and four others were located with the assistance of the Bangor office of the National Council on the Aging. One respondent referred me to a friend of hers, age 80, who was still at work. The remaining four respondents were found by various other ad hoc strategies. The women come from eleven different Maine locales: the cities of Lewiston, Bangor, Augusta, and Waterville, as well as seven smaller, widely separated communities. My objective was not to identify a sample that is representative of Maine's population of older women in any statistical sense, but rather to find informants with diverse experiences and backgrounds who could contribute a wide range of perspectives on the issue of women who work past retirement.

I was interested in two distinct populations of working women: middle-class professionals and women from the working class. The working class is generally identified with jobs that do not require a college education, that are often low-skilled, and that offer limited room for advancement. The work itself is typically routine and closely

supervised. Examples are factory workers, clerical workers, and sales personnel. In contrast, professional work usually requires a college degree and often advanced credentialing. Some occupations are traditionally recognized as professions (medicine, law, architecture), but for purposes of this study a broader definition was used. Most of the professional respondents have college degrees, and their work entails other aspects of professionalism, such as the acquisition of knowledge through lengthy training, commitment to a profession (which is organized into one or more professional associations) and not simply the individual employer, and a significant degree of autonomy and authority in the performance of work (Sadker & Sadker, 2000).

Interestingly, I found myself reluctant during the interview process, and particularly as I began interacting with people on the phone and face-to-face, to use the term "working class." The first one or two times I used it, I was rewarded with sharp, quizzical looks from my interlocutor—a pointed reminder that our culture is not comfortable thinking in terms of class divisions. For this reason, I began substituting the term "nonprofessional," which did not seem to elicit the same discomfort. In this and subsequent chapters I use the terms "nonprofessional" and "working class" interchangeably.

Manuals on qualitative research methods (e.g., Taylor & Bogdan, 1998) indicate that there is no way of determining in advance how many interviews, with how many respondents, will be needed to complete an interview study. Writers advise continuing to interview new informants until the responses become repetitive and one is no longer gathering new information. Because this was a student study, with certain built-in constraints on time and other resources, my original expectation was that I would

interview between eight and 10 women, evenly divided between professional and nonprofessional informants. I was fortunate in locating, with greater ease than expected, 14 employed women of retirement-age who agreed to be interviewed. I judged eight of them to be professionals and the remaining six to be nonprofessionals. The women in professional positions include the assistant to the director of a public agency; a clothing store owner; an artist; a community librarian; and a nurse educator. Women in nonprofessional occupations performed assembly-line work, unlicensed caregiving, and clerical work, among other jobs.

Qualitative research guides (Blauner, 1987; Taylor & Bogdan, 1998; Glesne, 1999; Weiss, 1994) commonly recommend multiple interviews as conducive to eliciting the fullest accounts from informants. Thus my original research design called for each informant to be interviewed twice, and for each interview to last between one and two hours. I recognized at the outset, however, that the "emergent" nature of qualitative research might mean that the research design would need to be revised once the study got underway. In fact, this is what happened.

With more women to interview than I had expected, it became impractical to think about meeting with each one twice, given the constraints of a master's-level study. But fortuitously, it also became clear that a single interview was usually sufficient to elicit what I felt I needed to learn from each informant. Almost all the interviews were completed within two hours, and as a novice interviewer, I was pleasantly surprised to discover how much ground could be covered in that time--how much substantive information could be conveyed about work histories, family dynamics, friendships, caregiving relationships, and so on. The women I spoke with seemed to believe that this

was an important topic, and several expressed gratification at having an opportunity to talk with someone about it.

As a student, I deliberately chose a research topic that seemed relatively "safe"-- that is, not connected with areas of their lives that women might find highly sensitive, emotional, or otherwise difficult to discuss with a stranger. Yet it was remarkable how often an informant and I would start out discussing her work and at some point find ourselves delving into life's greatest challenges, disappointments, and losses. The interview format seemed to allow us to get quickly past superficial social niceties and into some of the most significant aspects of women's lives. Along with expressing gratitude for devoted children and pride in much-loved grandchildren, they spoke about husbands who died far too soon, difficult divorces, lost opportunities, and other painful topics. The story of work seemed to need to be told in the round, in context, and it seemed to touch many other important aspects of women's lives.

Two respondents were interviewed twice. Martine Callahan, one of the professional respondents, patiently submitted to two interviews, even though the second proved somewhat repetitive and failed to elicit much of significance that had not been covered in the first.¹ It was after this awkward meeting that I decided that one interview would probably be sufficient for most respondents. An exception was Irene O'Donnell, a nonprofessional respondent, who clearly enjoyed the interview process and told me her life story in sufficient detail to require two visits. Another exception was Kay Fournier, a busy professional who consented to one hour-long interview; she declined my request for a second when an hour proved too brief to elicit all I wanted to know. In retrospect, Pat Denby, interviewed just once, should also have been asked for a second interview. When

we met, I had some difficulty drawing her out, as the transcript of our interview makes visually apparent: the paragraphs containing my questions and her brief answers are much shorter and more numerous than is the case for other interviews. But by the time I noticed this, and also recognized some of the things I still did not understand about her, the time had passed when I could reasonably do something about it.

In most instances, the initial contact with informants was made by others on my behalf. For example, the Bangor office of the National Council on the Aging (NCOA), which operates an employment program for older workers, graciously mailed a letter I had written soliciting participation in the study to 40 of their female "alumni" around the state. For reasons of confidentiality, the NCOA staff selected the addressees and prepared the mailing. Recipients were instructed to contact me if they wished to participate in the study. This effort produced five interested responses, and four actual interviewees. In retrospect, however, it is clear that I should have inquired more carefully about the selection process used in preparing the list of names. In preliminary conversations, the program's project director indicated that names would be chosen on the basis of geographical convenience. Whether additional criteria were considered--perhaps women judged to be particularly successful program participants?--I do not know.

Friends made other initial overtures on my behalf, resulting in five additional interviews, and one respondent referred me to a friend of hers, who agreed to be interviewed. I made the remainder of the initial contacts myself. In my own first contact with a prospective interviewee, I outlined the purposes of the study and explained the scope and nature of the proposed interviews, including my plan to tape-record what was said. It was a pleasant surprise that each prospect agreed to participate in the study.

Most of the interviews took place in the respondents' homes. Three professional respondents preferred to be interviewed at their place of work, and one nonprofessional chose to meet me in a public library, where the staff kindly gave us the use of a quiet, shady meeting room and a fan on one hot August afternoon.

I began each interview by giving the informant two copies of the "Research Summary and Consent Form" (Appendix A), accompanied by an oral explanation of the project and a review of the provisions in place to protect the confidentiality of the interview. I retained one signed copy of the form and left one with the respondent. I also reconfirmed at this time that I had permission to tape-record the interview. Every interview was, in fact, taped.

All the interviews were loosely structured. I brought along an interview schedule (Appendix B), and often started the interview with a broad, open-ended question: Can you tell me something about the work you do now? Once that question was answered thoroughly, sometimes with additional prompts from me, it would be followed by a second question: Can you tell me about your work history since you left school? Those two questions were usually enough to get the interview well underway, and the sequence of topics that followed was largely influenced by the informant herself. I had a set of questions I wished to cover, and would interject one if a particular topic seemed to have been exhausted. Each question was usually addressed at some point in the interview. But following the initial one or two questions, the topics we discussed followed no set order.

It happened strikingly often that we would reach what I thought was the end of an interview--my questions, at any rate, all seemed to have been answered--and the respondent would keep on talking. I would indicate that I had no more questions and start

thanking her for her time and cooperation, and she would essentially ignore me and continue to talk. By this time the informant had become relaxed and interested in the topic, and important new information often emerged during this "overtime" portion of the interview, which sometimes continued for as long as half an hour. I always welcomed this additional commentary, and affirmed to my respondent that I was interested in whatever she still wished to say.

Processing and Analysis

All but one interview took place between June and September 2001; a final one was conducted in March 2002. I transcribed each taped interview myself, a process that proved to be labor-intensive and slow. (A few needed as many as twenty hours to complete; ten hours was probably more typical.) The result was more than 450 pages of typed, single-spaced transcripts. Once I realized how long the process was taking, I briefly considered hiring a transcriptionist, but rejected the idea largely for reasons of confidentiality. I had never indicated to my informants that anyone else might read or listen to their unedited interviews, all of which contained material that could have identified them. In fact, I had promised that no one would. The use of a transcriptionist would thus violate the confidentiality terms that we had negotiated.

Another shortcut I briefly considered was to prepare partial transcriptions of the interviews, omitting portions that did not seem directly relevant to my research questions. But I soon rejected this idea as I discovered, repeatedly, that material that at first had struck me as a digression, and of no special significance, eventually gave me important insights into some aspect of a respondent's life story.

A brief experiment with voice-recognition software, tried in hopes of easing the physical demands on my hands, proved unproductive. Even after a good many hours of "training," the software made unacceptably large numbers of mistakes, and required extensive, frustrating, and time-consuming corrections. Finally, I capitulated and simply did the typing myself--all of it.

Once the interviews were fully transcribed, I converted each word-processed interview file into a multi-page, two-column table. The interview text occupied the widest column, with each cell containing a single paragraph of text. The cells were numbered sequentially, as an aid to locating specific elements in the transcripts. Alongside the separate paragraphs of text was a narrow, blank column for use in coding the interviews.

The next step was to read the interviews closely, coding the paragraphs as certain topics I was interested in arose in conversation. Eleven of the topics had been the focus of my interview questions, most having been identified as significant in the literature review. They included current leisure-time activities (coded ACT); the factor of age (AGE); lifetime experience with caregiving (CAR); current economic status (ECO); educational achievements (EDU); characteristics of current employment (EMP); significant family information (FAM); current health status (HLT); experiences with or attitudes about retirement (RET); reasons why the women still work, and their attitudes and values related to work (WHY); and their employment histories (WRK). A twelfth category, not covered in the literature review (PAR, for parents), emerged in the course of some of the interviews. Some informants told me about their mothers' experiences with work and retirement, and it seemed of interest that a few of these mothers had worked outside the home and had also delayed their retirements.

After all the interviews had been coded, I sorted the relevant contents into twelve separate text files, one for each code, so that everything the fourteen informants had said, for example, about the topic of caregiving was collected in a single file, as an aid to analysis. (Paragraph numbers for the text segments drawn from the full interviews were retained, which made it easy to go back to the full interview--or to a relevant section--when that would help me understand an informant's comment in context.) It was at that point that common themes, perspectives, and experiences began to be apparent, and coherent findings began to emerge from the sprawling, 400-page mass of interview data. As a further aid to analysis, I also generated summaries of the "code sorted" files.

The theme files, and the brief summaries that I prepared of them, became the basis for the first draft of Chapter 3, which summarizes the research findings. In late March 2002, with the draft in polished form, I mailed a copy of the chapter to each informant with a cover letter (Appendix C) offering her the opportunity to review and correct what I had written. Researchers (e.g., Glesne, 1999; Lincoln & Guba, 1985) stress the importance of the "member check" as a strategy for increasing the trustworthiness of a qualitative study. I gave a deadline for responding, after which I would assume the informant had no corrections to offer. Seven women responded, either with approving comments or minor corrections that I incorporated into the revised chapter that follows. I did not hear from the other seven.

Confidentiality

All the informants were promised confidentiality. All are referred to with pseudonyms here, and details that might suggest their identities are omitted or modified. Thus, for example, the towns where they live are either not mentioned or they are given

fictional names. Pseudonyms are also given for all other persons referred to in the interviews--spouses, children, employers, and so on. Other personal details are often modified as well--numbers of children and grandchildren, their places of residence, and the like. In some cases, an informant's occupation is disguised if her real one would make her easier to identify. While this means that some of the details of informants' stories are not strictly accurate, I do not believe the substance and meaning of what they told me have been changed.

Chapter 3

RESULTS

The topic areas that were the focus of my interview questions provide the organizing structure for Chapter 3. The chapter begins with an introduction to each of the fourteen informants and a description of their current employment. In subsequent sections, findings are presented in the other topic areas that were the focus of my interview questions. (These are enumerated in Appendix B.)

The Informants: An Introduction

The 14 working women I interviewed ranged in age from 66 to 84 years. Eight worked full-time, and their individual work weeks averaged from 40 to more than 60 hours per week. Six women worked part-time, between six and 25 hours weekly, on average. (See Appendix D for a table summarizing the characteristics of respondents.)

Helen Beatty, age 73, recently embarked on a new home-based craft business, following her retirement in February 2001 from her career job. She hand-makes garments to sell and plans to offer lessons to others at various skill levels. At the time of our interview, she reported that she worked about 50 hours each week at various aspects of her new business.

Martine Callahan, age 66, works about 10 hours each week for a community social-service agency, providing job counseling for laid-off workers. Callahan once worked full-time for this agency, directing another one of its programs, but she has cut back her hours and responsibilities in recent years, making time to work on creative projects that have long interested her.

Pat Denby, age 71, currently works as an unlicensed caregiver. At the time of our interview, she was caring for a 98-year-old woman who still lived at home, visiting her daily and helping with various errands and chores. She was also spending nights with an

elderly neighbor until this woman could be moved into a local long-term-care facility. Denby was unable to estimate how many hours she worked in a typical week, but assured me that work was abundant and easy to find.

Ruth Everett, age 72, is the owner of a stylish clothing boutique, a business she has had for about 25 years. She previously had a career in commercial real estate, and was pleased to be able to retire from that with a modest pension; she reports that self-employment suits her far better. Everett's work is heavily dependent on summer visitors to Maine; she works around 60 hours a week in the summer season. This pace is made more tolerable by the slower business during the off-season. In our interview, she mentioned another retailer whom she knows, a woman in her 80s who was recently forced to retire because of poor health. "So I figure I've got 10 more years," she concluded.

Kay Fournier, 66, is a psychologist in private practice. She indicated that she currently sees more than twenty clients, and works approximately fifty hours per week. Asked if she has considered retirement, she answered, "I hope that I will be able to do this work for a very long time--in the future perhaps working less hours, but it is really my life."

Pauline Gervais, 81, a nurse educator who also counsels on women's health issues, estimated that she currently works 55-60 hours each week, a pace she conceded may be excessive. While she often thinks about when she should retire, she thoroughly enjoys her work and said, "I just have a hard time thinking about life without working."

At the time of our interview, Madge Harmon, 77, had just taken a new job performing clerical work 20 hours a week in a dental office. She commented, "I certainly didn't want any more [hours] at my age." However, until 1999, when she was hospitalized for heart disease and chronic obstructive pulmonary disease (COPD), she worked full-time.

Pearl King, 70, works 40 hours per week on the assembly line for a shoe manufacturer. She has done this kind of work for 46 years, since she was 17 years old.

She would prefer to work part-time, but her employer does not offer this option. She says she can still "keep up with about the best" of the other production workers, except perhaps the youngest.

Bea Landry, 73, is deep into her second career. After 35 years working as a registered nurse, she said she experienced "total burnout" and decided to retire. She soon found retirement did not suit her, and in 1994 began to volunteer for a local community center's after-school program. Within two years she was hired part-time to run the center's meal program, and in 1999 she became the full-time kitchen director. Now she works 60 or more hours a week, supervising nine employees, and does public speaking and grant-writing to raise funds for the program. She said, "I have never been so content, never."

Margaret Levine, 78, works full-time as the assistant to the director of a public agency. She has worked for this agency 20 years and has no plans to retire. She commented, "I enjoy working, and think that I can do something useful." Then she adds, "Besides which, the money helps because if I weren't working, our standard of living would be considerably different."

Enid Mower, 80, is a part-time clerk in a senior housing agency. She took her present job after retiring from her career job managing a small business. She commented, "I like to keep involved with office work, which I've done all my life. And it gives you a reason to get up in the morning and go someplace and do something."

Irene O'Donnell, 78, works 25 hours a week as a hospital volunteer coordinator, where she enjoys her interactions with co-workers, supervisors, and volunteers. She told me, "I do a lot more than I'm expected to do, and I know that I do. But I enjoy doing it because I like to work." During the week O'Donnell lives in her divorced son's home and helps care for a teenaged grandson; on week-ends she returns to her own home in a nearby town. She has tailored her weekday working hours so that she can be available to her grandson during his non-school hours.

Marian Renfro, 84, works 40 hours a week as the head librarian for a small community library. She began working as a school librarian at the age of 40, when her youngest child started school, and some years later became the town librarian. I asked if she enjoys her work: "Oh, yes! It's busy work. It's not hard work, it's busy work," she replied. She is content to work full-time, and thinks she'll continue at her job at least another year.

Brenda Thomas, 84, has long worked as an artist and book illustrator. Health problems, including recent surgery, have reduced the number of hours she is able to work to one or two a day. But in that time, she said, "It's surprising how much you can get accomplished." Later in the interview she commented, "You know, if you stop doing what you like to do, you might as well just not exist."

Why Are the Women Still at Work?

A central question of this study had to do with why my informants remained in the workforce when the great majority of their contemporaries had retired. Prior to starting the interviews, and based on some of the research literature (e.g., Calasanti & Bonanno, 1992; Quinn, 1999; Roper Starch/AARP 1998), I had anticipated two principal answers to that question: economic need for the nonprofessional workers, and enjoyment of and commitment to career on the part of the professionals. As the following summary shows, this assumption was wrong. Not only was it too simple--it overlooked other important reasons why women might remain at work--but it also posited a division between professional and nonprofessional women that proved nonexistent. Women in both groups put forth multiple reasons for continuing to work, and there was no systematic difference between the groups in the reasons they cited.

"I Just Love My Work"

Strikingly, all 14 respondents reported that they enjoy working in general and like the particular jobs they are doing. For example, Madge Harmon, a nonprofessional who has been employed all her adult life, said, "I really loved working. I *hated* housework. I still do. And I really loved working. I don't know quite why, but I did." Enid Mower, another nonprofessional, said of her job,

It's an ideal place to work. The people have been so very very kind--I think it's because of my age they're so kind to me--and I just love it. And it's no pressure. You have your job and you do it, and it's fun, you know, so I enjoy that. And it's good. I like to keep involved with office work, which I've done all my life.

Out of all the interviews, there was a remarkably small number of negative comments about the women's current work, and these were mild. Pearl King, a nonprofessional, would prefer to work part-time if her employer offered this option, and she dislikes it when there is occasional forced overtime. Still, she said, "I like the job. I like to work." Ruth Everett, a professional, complained that summer customers can sometimes be demanding and unpleasant; then she added, "I enjoy this, and it's--yea, I complain about people, but I enjoy having people come in and seeing the same people over and over again. There are a lot of pleasures to it." And while Pauline Gervais, a professional, worries that she is working too many hours, she also said, "I just love my work."

"The Money Helps"

Four nonprofessional women and two professionals specifically mentioned their earnings as an important reason they still work. Several suggested that their standard of living would be lower without their earnings, while others liked the extra cushion their earnings conferred. It allowed them to be freer with their spending, or to do things for

their grandchildren they might not otherwise be able to afford. Enid Mower, a clerical worker, explained,

[T]he money helps. You know, the cost of living goes sky high, but our pensions, or the little bit I get, certainly doesn't change, you know? Our Social Security and things. And so to do things I want to do--I love to send the grandchildren little cards and put something in it, and things come up and I don't feel I'm using household money to do that with, and I'm free. If I go downtown and see something I want, I buy it, you know?

Pearl King, who works on an assembly line, made a similar remark:

I like my paycheck coming in. But I like to be able, if my grandsons, say, you know, they won't ask me for nothing because they're beautiful kids, but if they needed help, I'd like to say, you know, Grammy can help you a little bit, you know. I like to be able to say that.

Two professional women indicated that money, while useful, was not the central reason they continued to work. Bea Landry, the kitchen director for a local community center, remarked:

It was something that I felt should be done, needed to be done, and I--I guess I still don't call it a job. It's still not a job. Money has never been that important. It's important that you have enough to pay your rent and that type of thing. . . . And there are a lot of people that are very comfortable just to be alive and have enough to eat and pay the bills. That's all that's important to me.

Landry is satisfied with her current income, which allows her to live modestly but comfortably. Marian Renfro, another professional, said, "I don't really need the money. I could get along without it, but it's nice to have. I spend most of it, give it away."

Thus eight women out of 14 specifically mentioned income, with two professionals and four nonprofessionals saying it was an important reason to work, and another (Landry, a professional) responding more ambiguously: money is not "that important," although one still needs enough to meet one's living expenses. Only one woman (Renfro, a professional) said unambiguously, "I don't really need the money."

"I Couldn't See Myself Sitting"

Most of the women offered multiple reasons for continuing to work past the traditional retirement age; monetary considerations were only one of several factors. Some simply found little that was appealing in the prospect of retirement. Six women (five nonprofessionals, one professional), for example, characterized retirement as "sitting around," and made it clear they found this prospect unappealing. Enid Mower said, "I don't like to be idle. That's not me. I never have been. And I like to keep involved." Helen Beatty has not considered retiring because "I wouldn't want to stay home. . . . I couldn't see myself sitting." Madge Harmon remarked, "I will never have the money to travel, which is what I'd like to do. And so let's work. I'm not going to sit home and look at walls." Said Irene O'Donnell,

I like the being busy. I would be bored to death if all I did was sit around; I couldn't just sit around. And if I wasn't working [for pay], I'd be doing volunteer work, and I really can't afford that.

Margaret Levine, Pauline Gervais, and Bea Landry (all professionals) expressed their lack of interest in activities they identified with retirement, such as volunteering, going on cruises, or playing bridge. Others mentioned their satisfaction in doing a good job (Harmon), in doing something useful and making a contribution (Landry, Levine, and O'Donnell), and in doing work that others appreciate (Renfro and Landry). Bea Landry and Ruth Everett both spoke about the satisfaction they derive from building something themselves--in Landry's case, the meals program she developed in an after-school

program, and for Everett her clothing business. Kay Fournier finds satisfaction in observing the personal growth in her clients.

"My Biggest Attraction Are the People"

Many value the relationships they develop with other people through their work. Enid Mower said, "I just like to get out, get away from the house, you know. Get out and meet different people. I like people; I like working with people." Margaret Levine said of her job, "[I]t's a good place for me. The people here, it's a great group of people to work with. There's been very little turnover, and I--you know, we have good friendships here and a pretty collegial atmosphere." Irene O'Donnell explained,

I think my biggest attraction are the people, the people I work with as well as the people that I serve. . . . Some are just so wonderful and so dear and some are really humorous, and some are never satisfied no matter what anyone would ever do for them. It's just--I guess it's just an interest in human beings.

Of the 14, four of the six nonprofessional women and seven of the eight professionals mentioned the importance of interactions with other people as a reason to keep working. Of the remaining three, one professional respondent (Thomas) and one nonprofessional (Beatty) work at home, and they may not see their work as increasing their social interactions.

Other Reasons

The women mentioned a variety of individual considerations to explain their continuing to work. After she retired from nursing, Bea Landry wanted to spend more time with children, a wish that her job in a community after-school program satisfies. Marian Renfro, who was widowed in her 60s, said, "I probably wouldn't have worked this long if my husband hadn't died." She amplified her point: "I probably would have worked a little longer, you know, because he was working too, but probably I would have

retired. I don't know. So I didn't have anything else to do," she explained, except continue working after his death. Brenda Thomas, the artist, indicated that she still has ideas she wants to express: "When I'm not doing art," she added, "I'm kind of restless." Pauline Gervais, a health professional, spoke of a late-starting career, and suggested that women might not want to retire on the same schedule as men. She compared herself with her husband, who retired at age 66:

[M]y husband has been perfectly happy to come home, be busy around the house, and he just doesn't go to [work]. He just has no interest in it. And I find that to be true in most of my male friends who get 65 to 70. And I think it's because in my generation, they've been working straight out of college clear through. I took out 20 years to raise children. So I'm 20 years behind them. I need 20 more years in order to get my work years in, and I think that might be true of a lot of females who take that time to raise little children. . . . So I just think retirement is a totally different thing for males and females.

Four women suggested reasons to work that seemed linked to their own mental well-being. Irene O'Donnell indicated that it was important to keep busy and interested in things; if one did not, she thought it might be easy to become depressed. Enid Mower cited her work as a reason to get up in the morning, adding, "Oftentimes I say, I think I'm happier at work than I am at home doing nothing." Pauline Gervais suggested that keeping active might help protect mental functioning in old age, and Kay Fournier also suggested that an active mind is good for the "neurons and synapses":

I do think that the work that I do is very--keeps my mind very alive. Certainly my spirit very alive. I mean, I have to focus on somebody else every minute of the time that I'm at work. . . . and that takes a lot of thought to do that. So, you know, I think it's probably good for neurons and synapses to have to do that.

Aspects of Informants' Employment Histories

A separate set of research questions focused on informants' work histories and experiences with caregiving. The research literature indicates that women's career patterns still differ substantially from men's, largely because women continue to have primary responsibility to care for children and other family members. Their work patterns often show multiple interruptions, as they enter and leave the workforce, or shift between full- and part-time work, in order to accommodate family needs. Women are still found disproportionately in traditionally female jobs, the majority of which feature low pay and benefits. These factors often keep women from taking full advantage of the mechanisms (pensions, savings and investments, and Social Security) that our society relies on to provide economic security late in life. I wanted to know how these issues took shape in the lives of the women I interviewed.

The Impact of Caregiving on Working Lives

Employment and Childcare. All 14 of my informants were mothers, and when they were younger all had had to figure out whether and how to combine paid employment with child care. Eight had made significant adjustments in their working lives to care for young children. Several stayed out of the workforce altogether, or only worked part-time, when their children were small. Helen Beatty, for example, worked part-time until the youngest of her two daughters was in third or fourth grade. Psychologist Kay Fournier, the mother of four, ceased paid work when her first child was born and returned to school to earn professional credentials when the fourth, her youngest, was 10. Even after that, she said, "I took clients only as family pressures would permit and my family schedules would permit." Margaret Levine worked part-time until the youngest of her three children was 14. Marian Renfro first went to work at age 40, when the youngest of her four children started school. Several years after college, Ruth Everett married, left her job, and "did nothing" while her children were young. She returned to school at age 40, when it

appeared her marriage was ending, and started a new career after earning an M.B.A. Pauline Gervais also left the workforce when her two children were small, only returning when the youngest was 10 and she was 45.

Irene O'Donnell was able to work full-time when she could call on her mother for assistance with childcare, but she gave up a full-time job with benefits when she and her husband moved from Summerton, their hometown, in order to improve his job prospects. With her mother left behind and herself distrustful of hired sitters, O'Donnell began working at a series of part-time jobs she could do in the evenings. The couple juggled childcare between them, each minding the children while the other was at work. Later in our interview, O'Donnell listed the full-time job that she left in Summerton as one of the best she ever had, and she said, "If my situation with my family hadn't been as it was, I would never have, *never* have left" the company. This large firm offered secure employment, with retirement benefits and opportunities for promotion, and it was work she enjoyed.

Five women found ways to work at full-time jobs when their children were small. Bea Landry, for example, earned enough through her work as a nurse that she was able to hire a housekeeper to care for her children. Enid Mower was able to work full-time when her children were small because her widowed mother lived in her household and assumed extensive childcare responsibilities. Madge Harmon became a co-breadwinner with her husband when the family encountered high expenses associated with his graduate education; she went to work full-time and hired a sitter to watch their two young sons.

Brenda Thomas recalls that her art "seemed to fall into place" with her household and childcare responsibilities when her children were young; her husband, who also worked at home, sometimes looked after the children so she could paint. "I guess I always had ideas that had to be expressed," she explains, and it appears she was able to do so when her children were small.

Care for Other Family Members. Women are often the primary caregivers not just of young children but also of other family members--grandchildren, aging parents, spouses--when they are in need of assistance. Irene O'Donnell currently helps to raise her teenaged grandson and organizes her worklife in order to act as a mainstay in her divorced son's household. When Pat Denby's son divorced, she also helped care for his three children until he remarried. When Denby's husband got Alzheimer's disease, she cared for him at home for a year. After he moved into a nursing facility, she visited three times daily to help with his meals, also arranging her working hours to make this possible. Martine Callahan moved to Florida to be with her mother in her last year of life, taking a temporary job there as well as early Social Security benefits to make the move financially feasible.

While Marian Renfro did extensive family caregiving, she was able to continue her full-time work as a community librarian. For example, she cared for her mother in the last year of the latter's life, but she shared the care responsibilities with her husband and an aunt, which enabled her to keep working. In recent years Helen Beatty has also been closely involved with the care of her 98-year-old mother, who has Alzheimer's disease. She visits almost daily the nursing facility where her mother lives, and also volunteers her time there. For perhaps four years before her mother moved into this facility, Beatty struggled virtually alone to care for her mother herself, or to find satisfactory formal care arrangements. During this stressful time, she managed to continue her part-time job largely without interruption.

Pauline Gervais, who had a late-starting career, spoke of her regret at *not* taking more time to care for her aging mother. Although her siblings were very supportive of their mother in her last years, Gervais deeply regrets not being more involved with her mother's care:

I guess the only thing I could have done differently would have been to've taken two or three years [off work], and in my mind I had already lo-- as far as

profession was concerned, had lost 18 years, and was I going to stop? Mother's hard time was right at the time, about '78 and '79, when either I did it, or I lost it. . . . [B]ut you surely suffer a lot of times with guilt when you don't do it. . . . There is not a day where somewhere in my thinking I don't think, I could have done that differently for Mother. And that's not a good feeling.

The section of this chapter titled "What Do They Do Apart from Work?" discusses the caregiving activities these women are currently involved in.

Women's Work

The majority of the women I interviewed were currently working in jobs traditionally performed by women, and of those no longer performing their career jobs, most had worked in fields that are traditionally identified with women.

All six nonprofessionals are currently working in "female" jobs: making hand-crafted garments at home, working in caregiving or as office clerical workers, and training and scheduling hospital volunteers. Pearl King, who works on an assembly line making shoes, reports that the co-workers in her department are all women.

Four of the eight professional women also work at "women's" jobs: as a women's clothing-store owner, in food service, as a librarian, and in the field of nursing and women's health. The other four professional women have more gender-neutral occupations: as a job counselor, psychological counselor, assistant to the administrator of a public agency, and artist.

Two women still work in their "career" jobs: Pearl King (shoe assembly) and Brenda Thomas (artist). Of the professional women no longer working in their career jobs, only Ruth Everett has shifted from one job type to another--from selling commercial real estate, a gender-neutral category, to owning and operating a women's clothing shop. Pat Denby once worked picking potatoes and blueberries, and then as a restaurant cook, all gender-neutral categories; now she provides caregiving to elders in her community, a

traditionally female occupation. She also worked as a childcare provider in the past, packed sardines, and had seasonal work making Christmas wreaths, all more traditionally women's jobs.

Most of the women have tended to remain in the same gender category in their later employment as their earlier jobs. For example, Martine Callahan worked as a college English teacher, a gender-neutral category, until 1973. Her subsequent work has been as a jobs counselor, also a gender-neutral field. Helen Beatty, formerly a government clerical worker, now runs a home-craft business, both female-identified occupations.

Respondents' Career Patterns: Continuities

While I use the term "career" to describe my informants' work histories, it is important to note that their working lives, discounting the four partial exceptions I am about to discuss, do not evidence the standard pattern that one associates with men--that is, settling into a particular field at a relatively young age and continuing to work in that field, generally for a small number of employers, until retirement--generally with the expectation of increasing responsibilities and earnings.¹ This is the career path that our system of retirement security is designed to reward.

Among my informants, just two (one professional, and one nonprofessional) have performed the same work all their adult lives, up to the present time: painter Brenda Thomas and Pearl King, the assembly-line worker. In some ways, Thomas's career as an artist resembles a traditional male-pattern working life: She began painting as a child, and continued to do so throughout the time she raised her family, and more or less without interruption until the present time. Over the years, her reputation has grown, as has the amount she can charge for her work. For her part, Pearl King began working at age 17, and has worked for the same employer for the last 46 years. She has always performed the same assembly-line operation, although procedures changed somewhat as new technologies were introduced over the years. King continues to be paid on the piecework system (i.e., according to her output), but she is a fast worker and has been able to

maintain a comfortable income. She assured me she can afford to retire whenever she wishes.

Bea Landry too had a male-pattern working life, although she no longer works at her original career. She began working as a registered nurse upon completion of her education, and continued in hospital and private-duty nursing for the next 35 years. During those years, she reported that she "was making excellent money." While her children were small, she continued to work full-time, hiring a housekeeper to watch after them. She retired from nursing in her late 50s and tried a retirement career crafting ceramics in a home studio. Eventually she found staying at home unsatisfying, and she began volunteering for the community agency where she has been employed since 1998, effectively embarking on a new career.

Enid Mower also had a lengthy career working for a single employer, and for a few years she also served as her family's principal breadwinner. In 1945, when her husband returned from World War II with disabling injuries, she went to work to support the family, and her mother moved into the household and assumed primary responsibility for the couple's children--an arrangement that continued long after Mr. Mower recovered and was able to return to work. Enid Mower worked for more than 40 years as the office manager for a local company. At one point she became part-owner of the business. However, the company was small, and she says it could not afford to offer retirement benefits. She regrets now that she did not change jobs when an opportunity presented itself; her retirement income would be higher now if she had moved to a better position. Mower finally retired from her career job at age 63, and two years later accepted the part-time clerical job she now performs for a local community agency.

Respondents' Career Patterns: Discontinuities

In contrast to these continuities, many informants experienced significant educational or career delays and disruptions. Most, but not all, occurred for family reasons. Pat Denby, for example, left high school to help her mother care for a baby

brother. Several career interruptions happened to Irene O'Donnell. In addition to the midlife interruptions after her family left Summerton discussed above, another occurred at age 70, when she left a secure full-time position keeping the books for a local business in order to help her divorced son raise his own young child. Pauline Gervais started graduate studies in the town where her husband worked; when he decided to accept a new position in Maine, she was forced to alter her degree program. Her career was interrupted again when she retired prematurely at age 65, before she was really ready to do so. She soon realized that society's conventions regarding retirement did not fit her, and she spent the next three years "building back" her career.

Psychologist Kay Fournier, prior to her divorce, accepted a job working in New York City. Her employer arranged the position so that she could continue living in Maine, but commute to New York and work there part-time. Within a year Fournier accepted a prestigious new job in New York, but her then-husband vigorously objected and it was subsequently abandoned:

I came back [to Maine] because there was a great deal of tension around the fact that I was being away even for part-time, even though I had invited my husband to come with me whenever I was in New York. It was something he could afford to do, and he would not. But by that time, you know, it was, he was really angry and told me that if I dared to go, that he would cut off every resource.

Madge Harmon experienced multiple disruptions and discontinuities. The first occurred when she enlisted in the British Army during World War II, instead of attending college as she had planned. Later she gave up a desirable job as a research assistant in a leading market-research firm because of multiple family stresses that converged all at once: her husband became ill with cancer, a visiting sister had a nervous breakdown, and her oldest son was also in crisis. Harmon recalled the job she gave up as her best by far: "I would have stayed forever if I could have," she commented. "[T]hat job of all the jobs

was just great. It was really great." She said regretfully, "I'll never have a job like that again in my whole life." In fact, Harmon had had similar jobs previously--along with jobs as a waitress and veterinarian's assistant. But after these events her husband decided the couple would move from their home in New York to northern Maine, and the possibility of resuming similar kinds of work vanished. The move came when Harmon was in her late forties. I asked about the disruption this move must have caused her. She replied this way:

[I]t never worried him [her husband, Harold] if he wanted to go somewhere for me to go too, and give up anything I might have had. And I, I don't resent it. I think I was very stupid. I should have been much more modern, much more feminist, and I'm not. I worked in the days when women didn't go to work, but I never was, you know, a "I'm a woman" kind of thing. I think that is all so stupid. I mean, I am a woman and I work. So? So what? You know. But I, now, looking back I probably should have been a little more forceful. I just loved him. Very much.

As she adjusted to life in rural Maine, Harmon went back to work as a waitress, then as a local news reporter, and finally began working as a medical secretary and office manager in a series of doctors' offices. She has continued doing medical-office work right up to the present.

Martine Callahan dropped her college teaching career in the 1970s when she was "outed"—that is, publicly identified as a lesbian—in another state. The school where she had been working decided not to renew her teaching contract, despite positive performance evaluations up to that point:

I didn't have my contract renewed on the grounds that I was "incompetent." That was a quote. So, I don't know if you could do anything with it. At that time the AAUP [American Association of University Professors], since I didn't have tenure, wouldn't have done anything for me anyway, and I didn't have the kind of

moral energy to fight what I knew was a losing battle just for the principle of it, so I got a job painting houses. And then I went from painting houses to cleaning them. Wonderful experience.

Callahan worked at a variety of jobs in the following years, before settling in with the social service agency where she currently works. Thirty years ago, she acknowledged, she would not have been so incautious as to intentionally give up the career for which she was educated. But, she explained, her life since then has been "much more varied and full of adventure," and she has learned "so much more" as a result. Still, she added, "I wouldn't have done it voluntarily."

Late Blooming

Partly as a consequence of the delays and interruptions produced by caregiving, deference to husbands' careers, and other factors, many of the women I interviewed did not start their career work until they were in midlife. Psychologist Kay Fournier began training to be a psychologist in her late thirties. Helen Beatty, Ruth Everett, Pauline Gervais, Marian Renfro, and Martine Callahan settled into stable careers in their forties. Margaret Levine was 58 when she began working at her current position, which she describes as her best job and the one she has held the longest. Pat Denby began the caregiving work she has performed for the past seven years when she was in her mid-sixties.

Most of my informants seemed quite content with their current jobs. Of the ten no longer working at their midlife jobs, several said their current job was their best job. Margaret Levine, who assists the director of a public agency, for example, spoke of "the variety, the people I work with, the boss, the purpose of the organization. The fact that I'm constantly challenged" as reasons why she regards her current job as the best she has had. Pat Denby, the elder caregiver, says her current job is her best because she enjoys being with older people; but her work also gives her control over her schedule, and she can

turn down caregiving positions when she feels she has enough work. Caregiving is also not as physically difficult as the blueberrying and potato picking she did when she was younger. Dress-shop owner Ruth Everett prefers being her own boss to the work she did for fifteen years in a large, corporate-style real estate firm. Martine Callahan thinks her social-service work is more consistent with her personal values than the career she once pursued as a college English teacher.

Two women never did seem to settle into secure, long-term employment. The interruptions in Irene O'Donnell work life have continued up to the present. The longest she worked at any job is 12 years, and that job was interrupted when she was 70, when her divorced son called on her to help care for her grandson. After working at a variety of jobs for many years, Madge Harmon, at about age 54, began working in the first of a series of medical offices. The type of work she performs has at least remained relatively constant, even if her employers have changed.

Two women might be considered "double bloomers." Bea Landry, for example, retired in her fifties from her career in nursing, and in her sixties began a very different second career: running the meals program in a local community center. Helen Beatty is starting a new craft business at age 73, after 30 years as a government clerical worker.

The Place of Families in Older Women's Lives

Families were clearly an important part of my informants' lives during midlife. All had married, although some were later divorced or widowed, and all had had children. In addition, each one was part of a family network consisting of a spouse or partner, grown children, grandchildren, siblings, in-laws, and parents. It seemed important to find out how these women's lives were currently influenced by their family ties, which had had such a significant impact in their earlier years.

Most of my informants continue to maintain close ties with family members, although there is considerable variation in the number of those ties and the frequency with which the women interact with family members.

Six women are married or in partnerships (Everett, Gervais, Landry, Levine, Mower, and Thomas), and the spousal relationship is clearly central to their lives. When I visited Enid Mower, for example, her husband Harold sat in on the interview, contributing discreetly to our conversation but in such a way as to demonstrate his close familiarity with the details of family members' lives and to make it clear that the couple functions as a close partnership.

Several women made a point of saying that their spouse does not object to their continuing work. Indeed, Pauline Gervais said, "I think he's glad when I go back to work on Monday. We've just always moved at such different paces, and enjoyed each other so much. But we've never been in one house."

Former nurse Bea Landry's husband has multiple health problems, and while she monitors these carefully, they have not forced her to interrupt her work:

I have a husband still living that's had a stroke, has a colostomy, he has all kinds of illnesses, but understands me and realizes that I like what I'm doing. I like being with the children, and he understands and he allows me, allows this. He has never asked me to stay home a day. . . . He has discomfort and a lot of arthritis and those things, but he's not in a great deal of pain. He's on no medication at all, and I take care of his colostomy for him. But other than that, he's--I manage to balance my work and my family.

Families Close By

Most of the informants also maintain close relationships with other family members: siblings, adult children, grandchildren, and others. Some women's families live in Maine, and are closely involved in their lives. Marian Renfro's four adult children all live

in Maine, as do several grandchildren. A daughter takes her shopping each week, and a son visits once a week as well. A niece lives in the same neighborhood and visits often. She told me all of her family members get together on her birthday and at Christmas.

Irene O'Donnell is closely involved with two of her adult sons and their families. Eight years ago, her son Allen divorced his second wife and assumed custody of his young son from his first marriage. Since then, O'Donnell has lived in Allen's home during the week, helping to raise her grandson Matthew and to maintain the household. On weekends she returns to her own home in a nearby town, where her youngest son currently lives with his family. She manages to fit her part-time job around her grandson's school hours, soccer practices, and part-time job. She explains why, at 78, she keeps up a schedule that would be strenuous for a woman half her age:

That's a part of feeling good about yourself, to know that I have given this little boy something he couldn't have had if I hadn't done it. It means more, it really does. That's a child who's going on, you know, in life for a good many years, and hopefully some of the things that I have given him are going to help him get through a lot of things. I just hope, because that's made everything worthwhile.

Distant Families

Pauline Gervais is one of several women who manage to stay well connected to family members who live farther away. A daughter lives in California, a son lives in Costa Rica, and her brothers are in Texas and New Mexico. She tells me that she and her husband travel once or twice a year to see their family members, and evidently these visits are reciprocated. At the time of our interview a grandson had recently arrived from the Southwest for a visit. Still, Gervais expressed some concern about whether she saw enough of her children and grandchildren "because I spend so much time working."

Martine Callahan's three grown sons live in three different states, and there are four grandchildren. She told me the family members get together in Maine each summer

(and a son was visiting during our second interview), and she mentioned trips to visit them as well. Additionally, she periodically visits an aunt and uncle living in another state. The uncle has Alzheimer's disease, and she helps with respite care.

Relationship Stresses

But not all the women enjoyed supportive relationships with important family members. Kay Fournier referred to strains in her relationship with adult children that were related to divorce and her former husband's efforts to alienate her children from her: "[W]hen I left him," she recalled, "he said, 'Are you going to go through with this?' And I said, 'I am.' And he said, 'Well, I will tell our children anything I want and use them in any way to destroy you.'" She added, with some emotion, "I'll tell you, he gave it his best shot."

Helen Beatty discussed the difficulties she experienced when her mother began to manifest the effects of Alzheimer's. The mother's behaviors were challenging, and Beatty's adult daughters did not contribute to her care, and remained uninvolved after their grandmother entered a nursing home. In the following exchange, Beatty explains that she has reconciled herself to looking after her mother without much family support:

Q. Where are your daughters?

A. One's in York County, and the other one's in New Hampshire.

Q. Do you see them with any regularity?

A. Not anymore, no.

Q. And your grandchildren?

A. No. I used to see them a lot, but I don't anymore. I think it's all on account of this Alzheimer thing.

Q. Hmm. How come?

A. I don't know.

Q. Do they just have trouble dealing with it?

A. Yeah. Oh, I don't think they want to deal with it because if they did they'd be on, you know, come on. [*They would have to come help out. --EJ*] She has--my brother has five kids too, and they don't come out. So, you know, so you just work yourself through it and say to heck with it! And do your own thing; that's what I do.

For Madge Harmon, the distance in her relationship with one of her three sons has to do with his severe, uncontrolled alcoholism. A second son became alienated from Harmon when he thought she had encouraged his daughter when she moved out of state at age 18. Harmon maintains an affectionate relationship with this granddaughter, knew she was unhappy living at home, and did not attempt to dissuade her. But as the result, she says, her son has not spoken to her in eight years. Fortunately, Harmon enjoys a loving relationship with a third son, who lives out of state.

Education as a Factor in the Respondents' Lives

Women's educational achievements, formal and informal, are of interest for at least two reasons. First, they influence what career options are available to them, and those in turn influence their economic security in later life. Second, the willingness and ability to continue learning new things, even late in life, are important for successful workplace functioning and help expand workers' choices.

Formal Education

In terms of formal educational achievement, these women are quite varied. All but one finished high school, two have a two-year business-college degree, two have four-year college degrees, and four have advanced degrees. Several women furthered their educations without earning formal degrees. One, for example, took an accounting course not long after graduating from high school; that training allowed her to accept several jobs doing

bookkeeping and accounting. Bea Landry, who worked as a nurse in her previous career, took "many, many psych courses" to help her care for terminal patients. Helen Beatty took a number of college courses prior to retiring from her career job, but because of her age she did not perceive that these would lead to job advancement and she never completed a college degree.

Three women--Kay Fournier, Ruth Everett, Pauline Gervais,--embarked on graduate education in midlife: Fournier in her late 30s, Everett at age 40, and Gervais at 45. Fournier decided to pursue graduate study as a way to address issues within her family, and her degree led to a career as a psychological counselor. Everett realized that her marriage was ending, and wanted a credential that would help her support herself and her children. After a decade out of the workforce caring for her children, Gervais was ready to start building her own career.

Continuing Education

So-called "life-long learning" seems to have been part of most of these women's working lives. Several have had to learn new skills to carry out their current jobs. A retired nurse, Bea Landry had to learn to cook for large groups, become comfortable with fund-raising and public speaking, and learn to keep the books for three separate meal programs run by her community center. Helen Beatty has recently taken courses on running a small business. Madge Harmon had just started a new job and was learning a new set of office procedures, including how to use unfamiliar invoicing software. Marian Renfro attends conferences and workshops to keep current on practices in her profession, and Pauline Gervais has to work hard to stay abreast of developments in her fast-changing field. Even women who have done the same kind of work for years must learn how to handle new situations. Margaret Levine comments:

I'm doing more than I've ever done before, and probably learning more than I've ever--you know, in a job situation. 'Course everything I go into, a lot of things I go into, are entirely new to me, so I have to learn fast. . . . [T]here may be an issue that comes up that requires some research, and then some input about what kind of position we ought to take on it. And it may be, you know, book research, or it may be checking with other [agencies] or finding out things. . . . You have to, you know, learn fast and have the answer fast.

Curtailed Educations

Strikingly, nearly half the women report not completing as much formal education as they would have liked because of a combination of family and economic circumstances. Pat Denby had to leave high school before graduation to babysit a younger brother. The families of Pearl King and Irene O'Donnell lacked the money to help their daughters further their education after high school. Martine Callahan gave up her pursuit of a Ph.D. when she divorced her husband and assumed custody of their young children. In the case of British-born Madge Harmon, World War II intervened. She abandoned the idea of college following the battle of Dunkirk, when it appeared Germany might invade England; instead she enlisted in the British army for four years. Years later, when she was living in the States, family obligations kept her from furthering her education.

What the Informants Say about Their Health

Eleven of the women described their health as good at the time of our interviews. Although three of these women spoke about having such health conditions as arthritis, high blood pressure, and mild ulcers, these seemed to be minor problems that interfered very little with their daily activities. Four others had had more significant health problems in the past (breast cancer, bypass surgery, shingles, injuries from an auto accident), but reported that these did not currently interfere with their activities. Health was more of an

issue for three women, who currently grappled with emphysema, colitis, and more advanced cases of arthritis.

“At the Moment I Can’t Complain”

Among the eleven with few or no health problems is Bea Landry, who reported, "I don't *feel* like I'm 73. I don't have aches, I don't have pains. I don't take any medication. . . . I'm never tired." She summarized, saying, "You can be young when you're old if you're healthy." Kay Fournier, Pearl King, Margaret Levine, Pat Denby, Enid Mower, and Martine Callahan also report few health problems. King mentions having "a little" arthritis, but it doesn't seem to trouble her unduly. Pat Denby has high blood pressure, and Martine Callahan mentions elevated cholesterol, but these conditions do not seem to interfere with their activities. Margaret Levine had breast cancer twice, resulting in a mastectomy in 1992, but she reports good health now: "So other than that, I, at the moment I can't complain. You know. Little creaky joints and things of that sort, but . . . what you live with." Similarly, Enid Mower says she has "a little case" of osteoporosis and occasional trouble with ulcers, which she can control with medication.

Ruth Everett has had somewhat more troublesome health conditions, but she has been able to carry on her working life without much interruption. In the previous five years, Everett had bypass surgery, surgery on her back, and a bout with breast cancer. But each of these conditions appears to be resolved, and she reports "now I'm fine." She managed to schedule her surgeries during the winter, when her clothing boutique was closed for the season, and thus avoided a major interruption in her work. Similarly, Marian Renfro had breast cancer a decade ago, which was treated successfully, and since then she has had unspecified but less serious illnesses. She reported,

You know, if I was ill or something I had to--occasionally I had to go take a few, a week or two off occasionally for something, for some medical treatments or something. But even though I did that, I was in and out of the library all the time,

even if I had to take some time off, kept things going even though I wasn't there every day.

In 1996 Helen Beatty had hip-replacement surgery, in 1998 she had a serious auto accident, and in 2000 she had surgery to repair a circulatory blockage in one leg. She mentions other, currently less debilitating health concerns: arthritis, osteoporosis, respiratory problems. Beatty has always been physically active, however, and she clearly expects to maintain an active lifestyle, although at the time of our interview she seemed not to have recovered fully from the effects of the auto accident and the bypass surgery. Her goal for the year, she said, "is to stay out of hospitals and out of doctors' offices."

Beatty presents herself as an active, on-the-go person who still enjoys a number of physically active pursuits, including hiking, skiing, kayaking, and swimming. She recently completed a women's self-defense course, and she participates in an exercise program at the Y. She gives the impression of a very active woman who sees her health setbacks as temporary, and is eager to resume her normal level of activity. Her health problems do not seem to have interfered significantly with the new business she is getting underway.

A few months before our interview, Pauline Gervais had an unpleasant attack of shingles, which she attributed to stress and fatigue. Although she described her health as good otherwise, she took the shingles episode seriously, seeing it as a sign that the time to consider retiring might have come. During our interview, she spoke about wanting to lighten her workload. If she were to have more bouts with shingles, she thought this would be evidence that the time had come to cut back:

I think that my body will, will slow me down enough that I'll just leave it alone and let nature take its course. That's sort of the way I'm sort of facing it. If the shingles comes back, like many people say it does, and it keeps coming back, I'm sure then that's nature telling me that I've got to write that letter [of retirement].

“I Can’t Afford to Give In to It”

In 1999 Madge Harmon was hospitalized with two myocardial infarctions and with COPD (chronic obstructive pulmonary disease). For six months she was confined to her apartment, unable to work and tightly constrained in the other activities she was able to pursue. (“I sat in this little apartment and looked at the walls. And I couldn't *do* anything. I wasn't allowed to vacuum or this or that, you know. And it was awful.”) A smoker till the age of 65, she was hospitalized for COPD twice in 2000. But since she began physical therapy to improve her lung function, her range of activities has expanded considerably, and at the time of our interview she was working 20 hours a week. Harmon also has trouble with macular degeneration and arthritis.

Irene O'Donnell is another respondent who has experienced an assortment of health problems--COPD; high blood pressure; two serious episodes of colitis that kept her out of work between November 1999 and June 2000; peripheral artery disease; arthritis; stomach ulcers; osteoporosis; and recent bouts with pneumonia. Despite these health difficulties, O'Donnell works 25 hours a week and acts as a mainstay for two separate households. She acknowledged that her workload, both at home and at her job, can be stressful, but she did not dwell on that fact. Her comment about her peripheral artery disease is an example of the way she often made light of a problem in our interviews:

They tell me that what I have to do is walk and keep the blood flowing into my feet because there are other means of getting it there, it's just those arteries are blocked, and so I do walk. And sometimes the feet feel pretty painful and pretty hot and pretty tired, but I know I can't afford to give in to it, so I don't. So I work for more than one reason, you know, and this job is ideal because I am on my feet and I am walking most of the time.

Brenda Thomas underwent two surgeries in the month prior to our interview, one for a vision problem and another on her back. She also had pneumonia about the same time. She spoke of being "in misery" during the preceding summer, yet persevering with her painting: "Last year, while I was suffering from all kinds of pain and discomfort in my back and arms, I painted more than I've ever painted in a year because I knew I was going to be having a show." She explained that whereas she once was in the habit of painting up to eight hours a day, currently she works just an hour or two:

I think it's a general winding down. It's partly because my arms get so tired. I have various, besides my arthritis, various other things going wrong up there in the shoulders and the back. But I was going along all last summer. I don't know what it'll be like if my back straightens out now from having had surgery. If it straightens out and I'm more lively, I might put in more time on things. But everything is a terrific effort.

Age As an Issue in Their Working Lives

I wanted to know how my informants perceive the factor of age with respect to their working lives. Is their age an issue in any way? Does it make their jobs any harder to do? Do their co-workers treat them differently? Does it influence the kinds of jobs they perform, or the way they go about performing them?

Half the women reported that their age made very little difference in their working lives: They were able to do their jobs without difficulty, and the kinds of work they were involved in did not seem to have been chosen with their ages in mind. But some have reduced their working hours, and some indicated that their colleagues were a little more solicitous of them because of their ages. One found a new co-worker doubted her ability

to learn unfamiliar office procedures. Two women said they felt a need to prove themselves to co-workers because of their ages. Three indicated that they do not like to work under pressure. One reported that she has to work harder to compensate for reduced memory function.

Age Not a Significant Issue

Women who say their age is not a significant factor in their current work include Helen Beatty, Margaret Levine, Bea Landry, Martine Callahan, Ruth Everett, Enid Mower, and Marian Renfro. Renfro is able to pace her work in a community library to suit herself, and to avoid feeling pressured: "[E]verything gets done on time, and you don't have to hurry." Mower is glad her part-time clerical job does not entail hard work or pressure, although she complains that her co-workers sometimes "treat me with kid gloves. I hate that." To favor a bad back, Ruth Everett has stopped lifting heavy items, but finds no other age-related difficulties in her work. Helen Beatty expects to be able to continue at her new business "until I die," or at least until some significant disability forces her to try something else; but at the moment, she foresees no such problems. Martine Callahan reports that her energy is somewhat less than it was when she was younger, but she feels she still has more than "most people younger than I am." Similarly, Margaret Levine says,

I think I'm doing more than I've ever done before, and probably learning more than I've ever--you know, in a job situation. . . . I may not do as much in the evenings as I have done in the past, but I don't find it difficult to be active all day long.

Bea Landry described herself as "hyperactive," and indicates that she sleeps just four hours each night, and always has. She commented, "I'm never tired. I can never say I'm tired." And, she pointed out, "It means that you have done a lot in your life."

Pearl King explained that her job entails standing at an assembly line all day long and indicated she would prefer to work part-time, but her employer does not offer this option. About her productivity, King said,

It's not ea--as you get older, you don't, I don't, 'cause I don't put out what I put out when I was young, you know. But as I say, I can do pretty good; I can keep up with the best, pretty good with them.

"It's Hard Sometimes"

Madge Harmon, who is 77, said her co-workers do not usually make an issue of her age. But one woman at her new job may have a problem with it:

[S]he always looks at me as if I'm, what are you doing here, you know. Like I'm stupid, you know. With her I have this awful feeling that it's age. . . . I'm used to people looking at my white hair and saying, You haven't retired? I'm used to that. But this--that kind of reaction really surprised me, and bothered me. So I figured, well, better show 'em.²

Irene O'Donnell, 78, made a similar comment: "I still feel that I always have to prove myself, and I guess I probably always will." She said her co-workers on a previous job never made an issue of her age, or treated her differently:

As far as my age was concerned, there was not one, there was never one of those young men and young women that I ever had a problem with; they were absolutely wonderful to me and accepted me as if I was their age."

O'Donnell, however, has several health concerns, and she admitted, "when you get older it's hard sometimes. I never complain; I won't say anything." Later in the interview she described a particularly rushed day. Her boss needed her to work an hour longer than usual, and this disrupted the rest of her day:

I try not to get into those jams because I find that really does wear you down, you know, as you get older you can't--I can't handle as much of that push as I used to at 30. So pressure is the thing that really gets to me the most.

Pauline Gervais, 81, mentioned a different kind of issue facing the older worker--knowing when to retire:

I really think when you get ready [to retire], you really should not be holding a position that someone else would want. . . . [I]f there was a new young instructor out there without a job, is it my responsibility to, uh, to fade into something else?

Gervais also indicated that age makes her work more difficult. She has to work hard to keep up with rapidly changing information in her field, and she complained, "[I]t's so much harder to remember." She continued,

[Y]our mind just doesn't work as well. I don't--I was so disappointed to see the short-term memory be the one that is--it's really true; that's the one that does catch up with you. Those neurons just don't quite make the connection that they did.

Asked whether age influences the content of her art or her working life in any way, Brenda Thomas responded,

I don't think age gets in except for the disabilities. You know, it never occurred to me that old age would be painful. I knew you'd be weaker and feebler, and maybe totter around, but it didn't occur to me that it would hurt so much as it does.

Thomas does not believe, however, that age has influenced the subjects she focuses on in her art. In our interview she discussed a challenging new style she began working on in the late 1980s: "[I]t was just more complex than almost anything I'd done, did, before." She developed this style through the 1990s, and completed three paintings in that style as

recently as 1998, the year she turned 81. "I don't know how I got to be such a whiz," she commented wryly. She does not work in that style currently, however:

I haven't gone on with [it] exclusively because it takes a lot out of me. The effort. I'm trying to confine myself to things that are just a shade easier. The only way to do that is to make smaller pictures.

The Respondents' Economic Well-Being

An important factor contributing to well-being in later life is economic security, and one obvious reason retirement-age workers might remain in the workforce is to augment their financial resources. Although I attempted to gauge at least broadly how much economic need contributed to my informants' decision to remain at work, I never felt comfortable asking directly for an accounting of their finances--how much money they currently earned, what retirement benefits they might be receiving, what assets they owned, and so on. Such details seemed too personal to inquire into for a student study. Even so, in responding to other questions, many of the women volunteered enough information to convey at least an approximate picture of their economic circumstances. Because of my sense that economic issues may be more sensitive than some others, I do not refer to respondents by name (that is, by pseudonym) in the following discussion.

Wages and Benefits

For this group of women, current earnings from paid employment represent a sizeable portion of their financial assets. The highest earnings most likely go to the six women who work as full-time professionals, while the four women in part-time, nonprofessional jobs can be assumed to have the lowest earnings. In between are two part-time professional workers and two full-time nonprofessionals.

Because all the women were older than 65, I expected each one to be receiving Social Security and Medicare benefits. (One respondent commented, in fact, that her employer likes "us old folks" because employees with Medicare benefits relieve the employer of having to offer medical insurance.) Social Security benefits are usually modest, however; in 1998 the average monthly benefit for women nationally was \$675 (*Social Security Bulletin*, 1999). Indeed, two respondents referred explicitly to the inadequacy of their Social Security income. Said one, "It's very hard to live on Social Security, which is all I have except for what I earn." Said another, "[W]hen you live on Social Security, you don't have anything." Both these women lived in subsidized public housing, and economic considerations were clearly an important factor in their decisions to remain at work. It is significant to note, however, that both women found other satisfactions in working that seemed just as important to them.

One professional woman with a professional retired spouse acknowledged, "[T]he money helps because if I weren't working, our standard of living would be considerably different." Later she commented that her husband had always been the family's primary breadwinner; now that he had stopped working, she said, "I'm putting him through retirement." This arrangement seemed to suit them both; her work did not keep her husband from the activities he enjoys. "It's not a big issue, " she said. "He likes to travel more than I do. But we have done a lot of good things. I have been glad to take the kinds of trips that he's interested in." This woman also made it abundantly clear that her job entailed many personal satisfactions, and economic considerations did not seem to be the most important ones to her.

Other Income and Assets

At least two women receive pension income from prior careers, although the amounts represented may be modest. One nonprofessional woman told me that she had not been encouraged to set up a retirement account in her career job, and that she delayed in doing so: "I was almost too late to do something like that because I didn't know enough

to," she explained. The second woman, a professional, stayed just fifteen years at a job that offered retirement benefits, and she worked part-time during nearly half of those years.

Two women mentioned specifically that they do not have pensions from previous jobs. One worked for over 40 years for a small business that could not afford to offer retirement benefits to its employees. She recalled passing up a job in state government, and said ruefully, "Now I just think what I would be getting for a state pension today, and I could kick myself." The other woman has worked at a series of "women's" jobs for her entire adult life, none of which offered retirement benefits. Four of my other informants seem unlikely to have pensions, although one was able to purchase an annuity with an inheritance, and this investment gives her an acceptable monthly income.

Two women have long been self-employed, with earnings high enough to enable them to make their own provisions for a retirement income when the time comes. Three others have worked at their current jobs for many years, and seem set to receive a comfortable pension when they retire.

Marital status is one important influence on economic well-being: A spouse or partner typically contributes earnings or retirement income to the household, and also owns assets in which both members of the couple share. Among my group of informants, six women were currently married or partnered, three were single (divorced), and five were widowed.

Of the living spouses and partners of six of the women, five had retired. Three of the six had worked as professionals, and could be presumed to contribute substantially to the household income (at least through Social Security income and pension benefits, and in one case through continuing earnings). The "nonprofessional" spouses also presumably made a contribution to the couple's economic security, but perhaps one that was more modest than that of the professional spouses.

All but three women live in homes they own. Two others, as mentioned, live in subsidized public housing. One lives in a small rented house.

How all these elements--current earnings, pension income, marital status, home ownership--in combination with other factors, add up to security in later life (or do not) is discussed in Chapter 4.

What Do They Do Apart from Work?

Onyx and Benton (1996) found that the professional women they studied had expectations for retirements that would contain many of the same elements that were important to them in midlife: time for family and friends, community involvements, personal interests, and paid employment. In retirement they hoped not to alter the mix of things they were involved in but rather to achieve a better balance among them.

Curious about whether Onyx and Benton's findings might apply to women who had reached retirement age, including to women who were not professionals, I asked my informants about the kinds of activities they were involved in apart from paid employment. I wanted to know what other interests and commitments they have, and what kind of balance they might have achieved among them.

Work , Family, and Community

The women interviewed for this study were generally an active, busy group, with a variety of interests and commitments in addition to their paid work. Eight work full-time (40 or more hours per week), and the rest are at work between six and twenty-five hours weekly. In addition, several (Beatty, Callahan, Denby, King, Mower, O'Donnell) are currently engaged in helping relatives, neighbors, and friends with various caregiving activities. Martine Callahan offers her neighbors an occasional ride to the doctor's office or for other errands, and plans to offer respite care to ailing family members in another state. Pearl King spends alternate weekends with siblings who are in poor health. She also looks out for an elderly sister-in-law and helps an older friend with her shopping. Even though

Pat Denby works as a paid elder caregiver, she offers help to other elders in her community without charge. She says, "I help a lot of them out and don't get paid for it. I don't mind; I'm going to be old someday myself." Several times a week Helen Beatty visits her 98-year-old mother, who has Alzheimer's disease and lives in a nursing facility. Enid Mower and her husband were looking after an ailing relative at the time of my visit, helping with her move into a nursing facility. As discussed above, Irene O'Donnell is closely involved in her grandson's upbringing.

Many of the women were engaged in a variety of other activities involving friends, church, and community. King, Mower, O'Donnell, and Marian Renfro mentioned that they attend church regularly. Beatty and Mower are both eucharistic ministers, authorized to bring communion to home-bound parish members. For years very active in lay leadership positions in her church, Mower remains involved in a variety of ways. Renfro, who taught Sunday School for more than 50 years, now serves as treasurer of her church.

Several women belong to community groups, or volunteer their services to community organizations. Renfro participates in the activities of the town historical society, of which she is a member. King is active in her town's community center. Mower visits the patients at a local hospital once a week. Beatty serves as a Hospice volunteer, attending to one patient. Levine thinks she may volunteer her help to one of the political candidates in the 2002 election.

Leisure and Friendship

Several women like to travel. Ruth Everett and her partner go to Hawaii each winter, and Pauline Gervais and her husband like to visit family members and friends in the Southwest. Martine Callahan went to Italy in the spring of 2001 and wishes she could go every year. Kay Fournier attends a yearly professional conference in Europe. Margaret Levine's retired husband likes to travel, and Levine enjoys accompanying him. Madge

Harmon would like to visit her English homeland again, although she thinks her health and limited finances will prevent this.

Many of the women mentioned that they enjoy spending time with friends. Fournier sails with friends in the summer, and Mower attends the theater with a group of friends. Bea Landry takes a cruise to Nova Scotia once or twice a year with one particular friend, and recently the pair spent a weekend in Montreal. Out-of-state friends come to visit Everett in the summer, while Gervais and her husband like to entertain friends at home. Levine has friends over informally, while O'Donnell stays in touch with old friends via email. Harmon periodically dines out with friends, enjoying a good meal and good conversation.

At 73 Beatty is the oldest of a dozen women friends who call themselves the Biddies. This group often gathers to socialize and do things together. The others are in their early fifties, but Beatty told me her age is no barrier to them:

I know age doesn't make any difference to my friends or they wouldn't be asking me, you know, to different things. I mean, I go to all the parties, and I go to all the dances. If I'm not there, they call up and wonder where I am.

Marian Renfro, at 84 one of my two oldest informants, lamented the loss of good friends in recent years: "My closest friends, all of them--well, I've still got one or two, but my very dearest friend died two or three years ago, and we always did a lot of things together, and she died." Later, she reiterated, "As I say, most of my friends have gone, have passed away, and the ones we used to do things together and travel around a little bit together and everything . . ." Her thought trailed off, and then she continued, "So I just sort of, now that I'm older, I'm just more content to be at home."

Artist Brenda Thomas, my other 84-year-old informant, also lamented the recent loss of friends through death. In addition, she has experienced health problems in the last year that limit what she is able to do, including the number of hours she can paint. She

mentioned that she and her husband have set aside most of their community activities, and she finds it difficult to do the gardening she once enjoyed. She remarked, "We don't have any recreations anymore, and I haven't found any movies that are worth watching, and TV is a great disaster." I got the sense of a life lived close to home, and focused on the couple's basic daily routines.

At the time I visited, Callahan was at work on two novels, and she had completed another a year or so earlier and was considering revisions to it. She welcomes semi-retirement (her paid employment occupies just 12 hours per week) because it allows her large blocks of time to write, something she has wanted since the age of 40.

How Did Their Mothers "Do" Retirement?

Although the research literature I reviewed did not explore this issue, I wanted to know something about my informants' mothers. Had they also worked outside the home? Were their retirements delayed? I wondered whether my informants' choice to keep working had precedent in the roles modeled by their mothers, or whether these women were in essence pioneers--continuing to work when most members of their age cohort had already left the workforce (if they ever entered it) and without the example of their own mothers to make such a choice seem less unusual.

Among my informants, eight women told me that their mothers never worked outside the home, or did very little paid work. Pearl King's and Ruth Everett's mothers both had lengthy careers--King's mother working in textile mills and fish-packing plants, Everett's mother running an antique business--but both women retired "on time." Interestingly, however, the mothers of five of my informants themselves worked past the conventional age of retirement. (I neglected to ask the fourteenth informant, Pat Denby, about her mother's work experience.)

Helen Beatty's mother had a position as a housemother in a prep school, and this employer forced her to retire when she reached age 65. "And that was the biggest disappointment of her life," Beatty recalled. Subsequently, her mother found positions as a housemother at two other schools, and succeeded in delaying her retirement until about age 69.

In the years when Bea Landry worked as a registered nurse, she arranged for her mother to get a hospital job working in housekeeping. When her mother turned 65, this employer required that she stop work. The woman's husband, Landry's father, had recently died, and Landry recalled, "She was much too young to stop work; she needed that through her grieving. She needed that time out of the house, and it was the wrong thing." About a year later, Landry helped her mother secure a position providing care for an elderly man, and her mother continued doing unlicensed caregiving until she was in her mid-eighties. It was Landry herself who eventually pressed her to retire. Now she thinks her intervention was ill-advised:

[T]he biggest problem I ever had with my mother was when she was 86. . . . I asked her if she would please stop working. She was taking care of old people and driving, and I worried about her driving in the winter. And today her word is, You made me stop working. And I should not have done that, at all. She should have made her own choice as to when she stopped working.

Marian Renfro's mother worked until she was about 75. Her last job, following a lifetime of paid work, entailed helping her husband run a ski lodge, and she retired from that because of declining health. Artist Brenda Thomas's mother, also a painter, kept at her art well into her 70s. Even after suffering strokes, she continued to paint:

[S]he continued to paint right to the bitter end, even after she had a stroke and couldn't really control her fingers. . . . [M]y mother always thought if she couldn't paint, she'd write, and she was distressed when the stroke made it hard to write. . . .

[M]y mother was painting after her strokes, but she couldn't form shapes. She started to go very abstract, which was sort of forced on her.

Experiences and Attitudes Related to Retirement

Experiments with Retirement

Of the fourteen women I interviewed, eight had retired from prior occupations before beginning their current work (Beatty, Callahan, Denby, Everett, Gervais, Landry, Mower, and O'Donnell). All were drawn back into the workforce for a complex of individual reasons.

Helen Beatty, now 73, told me she retired twice. At age 67 she cut back from full- to part-time work in her government clerical job and began taking her modest pension benefits. In February 2001 her part-time position was phased out, and she began drawing unemployment benefits while she started developing her own business. In 1998 Martine Callahan left her full-time job in a social-service agency to care for her mother in Florida; when she came back to Maine in 1999, she returned to the same agency, but chose to work just 12 hours per week in a different capacity. Bea Landry retired after 35 years working as a nurse, and briefly tried working in ceramics at home before starting her second career directing the meals program in a community recreation center.

Irene O'Donnell retired from her bookkeeping job in 1993, at age 70, when her son Allen needed help raising his son, Matthew, then age 8. When Matthew was 13 and she herself was 75, O'Donnell accepted a part-time job training and coordinating volunteers in a hospital; it allowed her to work while Matthew was in school.

In 1989 Ruth Everett retired from her career position selling commercial real estate in order to devote full time to the clothing boutique she had started as a sideline in the late 1970s. At age 63 Enid Mower left her job of 40-some years, managing a small business.

When she was 65, a friend phoned and told her about a vacant clerical position in a local agency serving seniors. Mower has worked there ever since.

Pauline Gervais officially retired at age 65 from her career as a nurse educator, but says she did it "with great pain." Although her career was late in getting underway, she said she retired on the standard timetable because she had absorbed society's messages about one's capabilities declining with age:

I knew I wasn't really ready, but I had always said that one's energy diminishes at about 65. Society had made me think it did. And . . . energy does perhaps diminish some, but it does not diminish as much as society had made us think that it did at 65.

Gervais soon recognized that she had made a mistake in retiring at 65. She recounts that she spent the next three years "sort of building back" her career, which now combines teaching as well as counseling and consulting in the field of women's health.

"I Don't Want to Retire, and I Hope I Never Have To"

None of the women I spoke with had definite plans to retire, and several said they hoped they would never have to do so. Marian Renfro, one of the oldest informants at age 84, thought she might work one more year directing her town's public library. When I asked her what she thought about retiring, she replied, "Well, every year some of my family or some of my friends will say, Now, you're going to retire this year, aren't you? And I'll say, I don't know. It depends on how my health is." On the day I visited, her health appeared just fine.

Pat Denby, who works as an unlicensed care provider, said she plans to continue this work "as long as I can keep going," but in our interview she also indicated that she considers herself retired now: "I retired a long while ago, just took this up. This is spare time." Puzzled, I asked for clarification. She explained that she retired from the restaurant

work she did for four years, and from the house painting she helped her husband with after that. But, she added, "When you think of retiring, ah, you have to keep working."

Pearl King has no specific plans to retire, but thinks she may do so in another couple of years. "I like the job," she said. "I like to work. I probably, I know I got to retire someday. . . . I'll probably give it, probably, maybe a couple more years." She mentioned other things she would like to do in retirement that her full-time job doesn't leave her time for:

I may, may come a day when I'll say, you know, this is it, you know, I'm done. I may just want to sit around and just relax and read and, and go with my friends and maybe a little travel with my son. Who knows, you know?

Ruth Everett imagines herself working well into her eighties, as another store owner whom she knows did. Martine Callahan commented, "To me retirement means being able to work full-time at a profession I love"--that is, fiction writing. Asked if she has plans for retirement, Kay Fournier replied, "No, I've never thought about it. I really don't want to. I hope that I will be able to do this work for a very long time--in the future perhaps working less hours, but it is really my life." Similarly, Pauline Gervais has no timetable for retirement, although she wonders if she should step aside and let someone else have her job, and worries about whether she might overstay her welcome:

I feel sorry for the people I'm working for, and I told them that because I think it's very hard to tell an older person to stop. So it's a real dilemma in my life right now, as to when I really should retire.

Artist Brenda Thomas, 84, commented:

As long as you have things you want to do or enjoy doing, you keep doing them. I think a lot of people when they are thrown out of their jobs because they reach

the age of 65, it's ridiculous, you know. I think you're just sort of getting going at 65.

Considering the prospect of her own retirement, Thomas added:

I suppose I'd just end up puttering around the house eating and sleeping, and that would be retirement, but it would just be because I *couldn't* do anything. As long as I could, I'd do something.

At least four other women indicated that they do not ever plan to retire.

Bea Landry said:

Let me tell you what I tell everybody now: I've never retired. I have changed positions, but I have never retired. I do not like the word; I do not like what it implies. I don't like to go home--I would not like to be at home and say to myself, Retired? Where do I go now? What do I do? You know. If you're going to be alive, you've got to do something. So I don't think that anyone today should retire unless they are ill.

Or, she adds, unless they are called upon to care for someone else who is ill. Madge Harmon made a similar declaration:

When Harold died, I was 60, you know, and people said, Well, what do you think? How about retirement? Why don't you retire now? Well, I didn't go into details about my finances, but I said, What would I do? Again, this is the question. What would I do? And I am not one of these people who sits around doing little handy things. I just, I just am not. It bores me to tears. And . . . I don't want to sit and look at the walls. I don't paint. I do have a small flower bed, but I notice that this summer I've had great difficulty with it because I have arthritis, which has become quite bad, and I haven't enjoyed it as much. . . . And so, so no, I don't want to retire, and I hope I never have to.³

Margaret Levine expressed a similar distaste for the activities she associates with a typical retirement: "I've always had an aversion to bridge clubs, and ladies' coffeeklatches, and so on." Later she added, "That's one of the things that makes me a very poor candidate for retirement. I haven't done a lot of the things that, you know, I would fit into as a retiree." At my request, she elaborated about what "things" she meant: "Well, League of Women Voters, you know, bridge clubs, things of that sort."

Asked if she has thought about retiring, Enid Mower declared, "No, no, no. As long as they need me, I'll go." She tells her agency director, at the office party held on her eightieth birthday, that he should plan to give her another one when she's 100. When I asked Helen Beatty how long she hoped to keep her home craft business going, she replied simply, "Till I die." Then she qualified her answer: "Until I can't do it anymore."

Conclusion

Out of 16 interviews, at least 25 hours' worth of interview tapes, and 460 pages of transcribed interviews, this chapter has highlighted the themes and comments that seemed most significant, based on the research literature reviewed in Chapter 1 and what the 14 informants themselves told me. The next chapter relates the investigation to the research literature, offering interpretation and analysis of the findings.

Chapter 4

DISCUSSION

Women who work past the traditional age of retirement are a small minority nationally. In 1999 just 18.4 percent of women in the age group 65–69 were still in the workforce, and just 5.5 percent of women aged 70 or older (Federal Interagency Forum, 2000). In Maine, whose population is older than the national average (Hetzl & Smith, 2001), these figures may be somewhat higher, although no official statistics are currently available to answer this question.

Except for race (all are white), the fourteen women who are the focus of this study are a diverse group. In age they span nearly two decades, from 66 to 84; their mean age is 75. Some (including some of the oldest) work 40 or more hours each week, while one works as few as six or seven. The group is nearly evenly divided between professionals (8) and nonprofessionals (6). Some are financially quite comfortable, while others live modestly. There is a mix of women who are single (3), married or partnered (6), and widowed (5). In terms of geography, they come from eleven different Maine localities--urban, small town, and rural. Some are in excellent health, while others cope with various health impairments. And finally, the women have had varied career experiences, and now work at a wide assortment of jobs--as a small business owner, assembly-line worker, volunteer coordinator, community librarian, artist, and so on.

All the women are "productive" by any measure. They contribute to their own and their families' economic well-being. Many carry substantial job responsibilities, and several commented that they do more than their employers expect. Many of their jobs entail ongoing learning. In addition to their paid work, many contribute in other ways to their families and communities.

The eight full-time workers (mean age: 75) average about 47 hours' work per week, and their workload is not discernibly lighter than that of a typical middle-aged worker. The mean work week for all fourteen totals 37 hours, an impressive figure for 14 women whose mean age is 75. Few of the women work at what might be considered stereotypical "retiree" jobs--part-time positions requiring little training or experience, and entailing little commitment on the part of the employer (in terms of a wage and promotion ladder, or investment in training).

All reported that they enjoy the work they do, and only three respondents voiced minor complaints. Each of these three, together with the other eleven interviewees, had strongly positive things to say about their work and what it contributes to their lives: connections with other people, a useful income, something interesting and worthwhile to do, satisfaction in making a contribution, and the fulfillment of career aspirations.

One respondent shared with a friend the "member check" draft of Chapter 3 I had sent her for review. The friend reacted in surprise at what the respondents as a group were able to do, exclaiming, "These are not normal women!" And indeed, many are capable of quite impressive feats, considering their ages. But they are not all superwomen. Some struggle with significant health issues but have found ways to continue working despite them. Mostly, though, they are women who find rewards of various kinds in work, and have found work that is well fitted to their needs and abilities at this stage of their lives.

While this study makes no claim that this group of informants represents some larger population of older women in the workforce, their experiences are nevertheless of interest. If healthy, long-lived workers in succeeding generations are poised to delay their retirements, as several studies suggest (Heldrich Center, 2000; Quinn, 1999; Roper Starch/AARP, 1999), then the experiences of today's retirement-age workers ought to interest us. Hearing from them may help us anticipate the future that awaits many in the

next generation of older workers, and it also suggests what we might gain from including a wide range of voices in a national dialogue about retirement.

Why Do They Work?

As Chapter 1 discussed, scholars have identified various rewards that are associated with the performance of work. Certainly the satisfaction of economic need is central to paid work, but work also affords intellectual and emotional satisfactions, including the enhancement of self-esteem that comes from solving problems, reaching goals, and being of use to others (Astin 1984). Baruch et al. (1985) speak about the satisfaction that comes from mastery, a process often associated with work. Other work-related benefits include enhanced social and familial status (Rosen, 1987; Stromberg & Harkess, 1978), boosts to self-esteem, and expanded social ties (Baruch et al., 1987). Friedan (1993) spoke about the opportunities to learn and to make a contribution afforded by work.

In explaining why individuals would seek paid employment past the conventional retirement age, however, researchers offer two broad explanations: the need for additional income and reasons related to personal fulfillment (Calasanti & Bonanno, 1992; Quinn, 1999; Roper Starch/AARP, 1999). Essentially, two classes of retirement-age workers are proposed: one having lower skills and less education, and working because of economic need; and a more privileged group that works for self-fulfillment as much as to maintain a comfortable standard of living.

Such a clear-cut dichotomy was not apparent among the women I interviewed for this study. Three professional women--Fournier, Callahan, and Levine--specifically stated that their incomes made an important difference in their quality of life, and this seems likely to be true for other professionals as well. Conversely, non-monetary factors are clearly important reasons why the nonprofessional women remain at work.

Strikingly, every woman I spoke with said that she liked her job, liked working in general, and had no clear timetable for retirement. Most articulated more than one reason to work, including economic considerations. Seven women supported themselves through their work; four were the primary support for themselves as well as other family members; and three were co-breadwinners. But economic considerations are multifaceted; they often involve more than simply paying for basic living expenses. Margaret Levine, a professional working in a public agency, noted that she and her retired professional husband would have to settle for a reduced standard of living without her income; but the couple seemed unlikely to experience real economic need if she were to retire. Enid Mower spoke of the freedom of being able to buy certain extras if she wanted. She, Irene O'Donnell, and Pearl King all said they liked having money to spend on their grandchildren. Pearl King also mentioned using her money to contribute to local community projects, a way of upholding her social position in her town.

But the women also articulated non-monetary reasons for continuing to work. Five nonprofessionals and one professional characterized retirement as "sitting around," a prospect they found unappealing. Madge Harmon, a nonprofessional, expressed a hearty dislike of housework, and her job gives her a reason to be out of the house each day. Bea Landry, a professional, also mentioned a strong aversion to staying at home:

I don't like to go home--I would not like to be at home and say to myself, Retired? Where do I go now? What do I do? You know. If you're going to be alive, you've got to do something.

Several indicated a lack of interest in what they thought of as typical retiree leisure pursuits, such as playing cards, doing "little handy things" (Madge Harmon's words for home craft projects), and volunteering. Indeed, three respondents suggested they might like to keep working right up to the moment they died. A fourth, the artist Brenda

Thomas, said she would continue painting so long as she was physically able to. She said, "You know, if you stop doing what you like to do, you might as well just not exist."

Ten women--seven professionals, three nonprofessionals--spoke about the importance of the relationships they had formed through their work. Ruth Everett and Bea Landry, both professionals, expressed satisfaction at what they had built--a thriving small business in Everett's case, and a large and successful children's program in Landry's. Madge Harmon, a nonprofessional, said something similar: "I get great satisfaction from doing something properly, you know, and doing it right. And knowing that I've done the best I can do." Several women, professional and nonprofessional, mentioned the importance of making a contribution to others through their work. Marian Renfro (professional), Pearl King, and Madge Harmon (nonprofessionals) mentioned widowhood as an important reason to keep working. If their husbands had lived, the women might have joined them in a conventional retirement. Said King, "[I]f he'd have still been alive, I'd been retired. . . . I was thinking about it, and then I lost him, and I said, Well, I'll just keep on plugging away." Pauline Gervais and Brenda Thomas, both professionals, have kept working to satisfy career ambitions. The artist Brenda Thomas still has ideas she wishes to express through her painting.

The women put forth assorted other reasons to keep working. Professionals Pauline Gervais and Kay Fournier both thought their work would help keep their minds sharp, and Gervais in particular was anxious to ward off Alzheimer's disease, which her mother had experienced. Irene O'Donnell, a nonprofessional with some problematic family relationships, said her work helps keep her busy and interested in life, and helps stabilize her emotionally. Enid Mower, another nonprofessional, said her job gives her a reason to get up every morning--that is, a sense of purpose.

These findings suggest that retirement-age workers find many reasons to stay at work, and that these reasons, and the rewards they derive from their jobs, can be just as complex and multifaceted as those of younger workers. The studies that posit just two

principal reasons for adults over 65 to remain at work (economic need and self-fulfillment), and suggest sharp differences between professionals and nonprofessionals, do not fit this group of women. Consistent with what Ferree (e.g., 1984c) found in her studies of working-class women, the nonprofessional women in this study are not noticeably different from their professional counterparts in deriving a wide range of rewards from their work. Ferree (1984b, p. 73) states,

Women at all class levels work for a variety of motives, just as men do, and . . . there are relatively few who would wish to give up the sense of participation and purpose in society which having a job can provide.

The factor of age does not seem to have altered that characterization for the women I studied.

Women, Interrupted: The Factor of Gender

Researchers on gender have identified a number of ways in which women's and men's working lives remain markedly different, notwithstanding the 30-plus years that have passed since American women began entering the workforce in large numbers. In turn, these researchers have analyzed how these differences work to disadvantage women economically later in life. The nation's retirement system was put in place in the first half of the twentieth century, and was designed to fit men's careers. Once finished with his education, a man was expected to enter the workforce and remain there, largely without interruption, until he retired forty or so years later. At that time he might collect Social Security benefits, and perhaps a pension, whose sum reflected the number of years he had worked and how high he had managed to rise on a career ladder.

As L. R. Hatch (2000a), Dailey (1998), and others have shown, however, working women's career paths do not follow this pattern. Because they retain the predominant share of responsibility within families for homemaking and caregiving, their working lives are often characterized by intermittent and part-time employment. They change jobs

more often than men. They cluster in a small number of "women's" jobs, characterized by lower pay scales and less generous benefits. Even women with strong career commitments encounter "glass ceiling" problems, and find it difficult to advance to the highest levels of their professions.

In many ways, the women who participated in this study manifest these kinds of work-life patterns. The majority, for example, spent their careers in "women's" jobs: office work (Harmon, Beatty, Mower, O'Donnell), nursing and nursing education (Landry, Gervais), librarianship (Renfro); and so forth. Just four of the 14 women spent their careers in gender-neutral occupations: Callahan (college teaching, with a later shift to social service), Everett (real estate, with a second career in retail sales), Levine (public service), and Thomas (art).

Several of the women have held numerous jobs during their working lives, but these did not develop into well-defined careers, with increasing responsibilities and benefits. Madge Harmon is an example of how such an employment pattern fails, under the current retirement system, to provide security later in life. Harmon came to the United States after serving four years in the British Army in World War II. (She seems to have received no veterans' benefits in exchange for her years of service.) She married an American, raised three sons, and worked through much of her married life at jobs that would supplement her husband's modest earnings as a scholarly researcher. While the family lived in New York, she worked as a waitress, librarian, research assistant, and veterinarian's assistant. After they moved to Maine, she got work as a waitress again, then as a news reporter, and finally as an office manager for a series of different medical practices. Her most satisfying job was in New York, working as an executive's assistant in a large firm engaged in survey research. It was stimulating and challenging, and made a good fit for her interests and keen intelligence. The job even paid well, although it offered no benefits. But she left this job when three members of her family fell ill simultaneously and needed her. Not long after that, her husband decided the family should move to

Maine, and Harmon was forced to shift gears again. Currently, Harmon lives on Social Security and her modest earnings from part-time employment, and she lives in subsidized housing--circumstances with which she expressed a good deal of dissatisfaction.

Other women with considerable career variety and numerous employers include Martine Callahan, Pat Denby, and Irene O'Donnell. By contrast, Pearl King has worked for the same employer for the entire 46 years of her working life, a fact that helps give her the prospect of financial security for whenever she decides to retire.

Ten of the fourteen women have had significant experiences with caregiving during their lives, sufficient to impact their working lives, and four still have significant caregiving responsibilities. Only one woman, Enid Mower, seems to have had minimal experience with caregiving. For a number of years she was the primary breadwinner for her family because her husband was seriously disabled by injuries suffered in World War II. When the couple's children were still quite small, Mower's widowed mother moved in with the family and assumed primary responsibility for childcare and for running the household. Even after Harold Mower was able to return to work, she continued to be employed full-time.

More typical were the nine women who took time out of paid employment to care for small children--Denby, Everett, Fournier, Gervais, Harmon, and Renfro--or who worked part-time until their children were older: Beatty, Levine, and O'Donnell. The result for most is that their careers did not get fully underway until midlife. Kay Fournier, for example, did not go to graduate school until the youngest of her four children was 10 years old. Irene O'Donnell abandoned full-time employment when she moved away from her mother, who had helped with childcare while she was at work. For twenty years afterwards, from about 1960 to 1980, she worked only during the evenings, when her husband was home and could look after their young children. (They had three, with 18 years between the oldest and youngest.) Ruth Everett quit paid work for a dozen or so years following her marriage, and returned to school around the age of 40, when she

realized the marriage was ending and she would have to support her children. Marian Renfro did not begin her current job until the age of 40, when her youngest child started school.

Interruptions of various kinds are a hallmark of these women's working lives. The number and variety of these interruptions are striking, and seem significant enough to detail here. Policy makers who wish for women's career patterns to parallel those of men (e.g., Mitchell, Levine, and Phillips, 1999), the better to guarantee them economic security in later life, do not appear to have considered the many factors that keep women from pursuing a "male-pattern" career path.

Martine Callahan, for example, was set to pursue a conventional, full-time academic career until she was "outed" as a lesbian and forced out of her teaching job. While she reported that her subsequent working life has brought her more personal satisfaction than she found in academe, it did not appear to bring economic security. If she had not been the beneficiary of a significant inheritance from her mother, it is not clear that she would enjoy much economic security in later life.

Pat Denby's education was interrupted when she left high school in the tenth grade to help her mother care for a new baby brother. At the time of our interview, she was considering trying to complete a high-school equivalency diploma, which would allow her to train as a certified nurse's aide and to earn more money than she could as an unlicensed caregiver.

Ruth Everett interrupted herself. Dissatisfied with her work in a large commercial real estate firm, she cut back to part-time work after a few years in order to begin developing her own small retail business. After 15 years she left real estate altogether. Her years of service qualified her for retirement benefits, but presumably at a lower level than if she had worked more years, and worked full-time.

Kay Fournier waited until her late 30s, when her youngest child turned 10, to return to graduate school to train as a psychologist. Afterwards, she said, she "took

clients as family pressures would permit and family schedules would permit." Eventually, she found a desirable job working in New York, and proposed to work there part-time and commute between her job and her home in Maine; but she abandoned that plan when her husband objected. Divorced since 1992, Fournier settled into the current phase of her career in her fifties.

Pauline Gervais suspended her graduate education and became the family breadwinner while her husband worked on a graduate degree. After he completed his studies and went to work in another state, Gervais became a full-time homemaker and mother. Years later, when her youngest child entered school, she resumed graduate study; but her program was interrupted again, and she had to reorganize her studies, when her husband accepted a new position in Maine.

As discussed above, Madge Harmon left her best job when multiple family health problems converged. Soon after, she was forced to shift career direction when her husband decided to move the family to northern Maine, where the kind of work she had done previously was unavailable.

At age 70 Irene O'Donnell left one of her best jobs--it was full-time, and offered retirement benefits--when her son Allen divorced his second wife and needed help raising his small son from his first marriage, of whom he had exclusive custody. At age 78, O'Donnell now works part-time and has no job benefits, except that her work allows her to be a significant support to her son and teenaged grandson. Much earlier in her working life, O'Donnell left another desirable job (full-time, with good benefits) when the family moved to a new town to improve her husband's job prospects. A lack of acceptable childcare options then pushed her into a series of part-time jobs, a pattern that continued until her mid-fifties.

Just four of the 14 women I interviewed experienced no significant career interruptions, either from the demands of caregiving or for other reasons. Pearl King hired babysitters while she worked, and her husband also contributed to the care of their

children. Bea Landry also hired caregivers for her children when they were young, and later on her second husband helped significantly with childcare. For many years Enid Mower's mother had primary responsibility for her children. Brenda Thomas and her husband both worked at home and shared family responsibilities.

It seems doubtful whether these women would see their working lives in the same light as policy makers concerned about older women's pensions and Social Security income. Rix (1993), for example, suggests that women should consider the impact on their retirement security of midlife job changes and withdrawal from the labor force. But none of the women I spoke with seems to have planned her working life with such considerations foremost in mind. Strikingly, not one said she wished she had spent *less* time caring for her children, and used paid childcare more. Kay Fournier, for example, said, "I thoroughly enjoyed my children. I loved having children, I loved raising children." None expressed resentment over time devoted to caregiving for other family members, although Helen Beatty wishes she had more help with her ailing mother from other family members, and Pauline Gervais wishes she had been able to do more for her mother.

Talk of specific retirement planning was also noticeably absent from most of the interviews, an indication that the women saw other considerations as more important. I do not mean to suggest that they had made no financial preparation for retirement. Because this was a student study, I did not probe for specific information about this issue, but other indicators permitted me to make at least an educated guess about who would be financially secure if she were to stop working and who would not. (This question is discussed further in the section titled "Economic Well-Being in Later Life," below.) My point here is that policymakers' agenda for working women and that of women themselves may not coincide.

What I have characterized in this discussion as "interruptions" in women's working lives may well not be perceived as such by the women themselves. The word "interruption" suggests an event that interferes with one's principal goal or objective. But

if caring for a family, or finding work that is meaningful and satisfying, are what women care about the most, then organizing their work lives for the purpose of maximizing pension and Social Security benefits in their retirement years becomes secondary. Stopping work or taking a part-time job in order to care for a sick relative, or to raise a child, or follow a husband pursuing a better job, becomes not an interruption but part of a complex of priorities and responsibilities that women must juggle throughout their adult lives. In their life choices, many of the women in this study appear to have placed the needs and well-being of their families above their own individual ambitions, in some cases to the detriment of their own economic security in later life.

Policy makers who urge working women to adopt "male-style" career patterns in order to boost their retirement incomes might review the historical processes that led the male-breadwinner model to become normative within our nation's retirement security system. They might consider whether providing financial security to older women might instead require recognition of women's career patterns--not, as now, as a deficiency that needs correction, and not by pushing women to become more like men, but by acknowledging the important responsibilities and priorities that shape women's work lives, and not penalizing them in later life for pursuing them.

Economic Well-Being in Later Life

Researchers have identified a cluster of factors that are associated with poverty among those over the age of 65: being female, widowed, nonwhite, poorly educated, living alone, and poor health (Logue, 1991; Malveaux, 1993; O'Rand, 1996; OWL, 1999).

Being female puts one at risk for poverty for several reasons. For example, widowhood, disproportionately experienced by women because of their greater longevity compared with men, reduces the financial assets--pension and Social Security benefits--the spouse brought into the household. Further, women's monthly Social Security benefit is about \$200 less than men's, on average (*Social Security Bulletin*, 1999), and just 28

percent of women had their own pension in 1994–2000 (Purcell, 2000), a consequence of the "female pattern" careers discussed in the preceding section. Women also tend to own fewer of other types of assets than men. Finally, they tend to experience chronic health problems in old age at a higher rate than men, and the attendant medical expenses can deplete their smaller financial reserves. In 1992 these factors combined to put nearly 42 percent of women over the age of 75 either in poverty, or at risk of poverty (U.S. Bureau of the Census, 1996).

Again because this was a student study, I did not inquire in depth into my respondents' financial resources, but I learned and observed enough about other aspects of their lives--education, marital status, health, career paths, and the like--to be able to make an educated guess about who would be secure and who would not. As an exercise, I constructed a 12-point scale--an imperfect but objective measure with which to compare women whose circumstances varied greatly. On this scale, one point each was conferred for significant current earnings; having a living partner or spouse (presuming that this meant shared income and assets); having a professional spouse or partner (because the shared income and assets would probably be greater); being in good health; owning one's home; having a pension income or other assets; having a supportive family; and having no significant unpaid caregiving responsibilities. Finally, points were given for years of educational attainment--high school (1); two years of college (2); four years of college (3); and a graduate degree (4).

Two items on the scale--having a supportive family, and not having substantial unpaid caregiving responsibilities--reflect my own observations of this group of women rather than criteria suggested by the research literature. But clearly, a woman who is not devoting significant time to caregiving has more time available for paid employment. Bea Landry, for example, is able to continue working full-time because her husband, who has significant health problems, does not require her continual attention. Irene O'Donnell, on

the other hand, is employed part-time, tailoring her hours to be available when her grandson is not at school.

The fact that Enid Mower has a supportive family seemed to mitigate factors that otherwise might put her at financial risk. At age 80 she happily continues working part-time at a clerical job that pays modestly. Her husband contributes to the household income with his pension and Social Security payments. Harold Mower's health is not strong, however, and if he were to die, Enid Mower might find it a struggle to manage without his income. But the couple is closely involved with their three grown daughters, and it seems likely she could enlist their social support if she ever became financially stressed.

In contrast, Madge Harmon, who also works part-time for modest earnings, is isolated from her family and thus seems more vulnerable. A widow, Harmon is alienated from two of her three sons, while the third lives out of state. She is not satisfied with the subsidized housing where she lives, and unsure where she will go if her somewhat precarious health declines. "I don't know where my home is now. I really don't," she commented toward the end of our interview, adding that she could not return to her native England. Then she related a recent phone conversation with her son Paul. She had said to him, half joking, that he should get the spare room ready for her because "I'm getting along"--although, she had added, she did not really want to move back to New York, where the family once lived and he still does:

And he said, Well, I haven't invited you yet! So, anyway. You know, there's no home there either. That's the only thing that bothers me about life. I'd like to have a home. But, hey. I'm not going to the homeless shelter, anyway.

A Tentative "Security" Ranking

Taking into the account the various factors I have discussed--education, caregiving responsibilities, pension income and other assets, and so on--I assigned a tentative

economic-security ranking of the women I interviewed. While the data I collected are not comprehensive enough to assign rankings with precision, they do permit an approximate gauge of the women's overall security.

On this 12-point scale, the median score was 7. Just one respondent, Pauline Gervais, received the highest possible rating, a 12. Four women clustered together with low scores (2s and 3s): Helen Beatty, Pat Denby, Madge Harmon, and Irene O'Donnell. These four seem to present a profile of genuine economic risk--to be, in Malveaux's (1993) phrase, "within poverty's reach." The remaining women, with middle-to-high scores, seem more likely to be economically secure throughout their later years.

Risk is relative, of course. If the four women I have labeled "at risk" were to stop working, it seems unlikely any one of them would fall into anything like real destitution. As Madge Harmon commented, "I'm not going to the homeless shelter." Their low incomes would qualify them for subsidized housing, and they would likely be entitled to other benefits, such as Medicaid and food stamps. But there is no question that their options would be curtailed. Harmon, who lives in public housing now, laments the loss of choice, autonomy, and privacy this entails.

It is worth noting once again that these four who are "in poverty's reach" have always been *working* women. Harmon, as discussed, raised three sons, has been employed most of her adult life, and before that served four years in the British Army. The other three have been similarly hard-working, alternately caring for families and working at paid employment. In an equitable retirement system, the economic value of their unpaid labor (family caregiving) would count. Their conscientious contributions to their families would be recognized as having social and economic worth at least equal to the work they have performed for their employers. Their current lack of retirement security illustrates vividly why the existing public and private pension system is in need of reform. Originally designed to reward male career patterns, it failed to recognize the complex demands women respond to as they juggle paid work with raising children, caring

for grandchildren and other family members, or furthering their educations; as they uproot themselves to follow breadwinner spouses to new communities; or organize their working hours in order to be attentive to loved ones residing in nursing homes.

Feeling Poor

It did not appear that any of the women I interviewed felt poor, and as I write this, I am wary of imposing on them what they may well perceive as an unwelcome construct--unwelcome because of the strong stigma attached to poverty, and unwelcome because it might appear to reduce the rich complexity of their lives to a single dimension. As discussed above, no one told me she worked solely because she *had* to. My informants all had multiple reasons for working, and derived myriad rewards from it--the sense of making a contribution, of staying involved, enjoying workplace relationships, satisfying their own ambitions, and not simply "sitting around." Economic rewards were certainly part of the picture, but they did not seem to outweigh the other considerations for any of the respondents.

It is useful to review here two studies of older women who were objectively living in poverty according to federal poverty guidelines: Barusch (1994) and Black and Rubinstein (2000). These authors found that the objectively "poor" women they studied did not necessarily perceive themselves as they were defined by government statisticians.

Barusch (1994) studied 62 low-income women, some of whom had always been poor, and some of whom had fallen into poverty through personal misfortune. Their mean age was 73. She reports that those who *felt* poor were not those with the lowest incomes but the ones who could not meet their own needs and felt insecure as the result. Most, however, resisted defining themselves as either old or poor.

Black and Rubinstein (2000) carried out a qualitative study of 100 women aged 70 or older who had been poor all their lives, and whose current income was within 125 percent of the 1992 federal poverty guideline. Like Barusch, they encountered what they call the "paradox of poverty"--women who were objectively poor but who rejected the

label. If their informants felt poor, it was for reasons other than socioeconomic status, such as ill health, a strained relationship with adult children, or a loss of religious faith. Feeling poor might also have to do more with lacking an education, or with the long-term consequences of an abusive upbringing, than with the narrower matter of a woman's current level of income. Black and Rubinstein comment:

[T]he poor women in our study equated poverty with an emotional, familial, or relational deprivation. This speaks to the paradox of poverty--women in this study experienced deprivation as not *primarily* financial. (p. 118; emphasis in original)

If older women with very low incomes, relative to others in the society, do not perceive this as problematical, how should policy makers think about this issue? Is there a problem to be addressed? Are reforms necessary, or no?

Amanda Barusch (2000) addressed this question in a comment posted on the Amazon.com web page devoted to her 1994 book, *Older Women in Poverty*.

I struggle now . . . as I travel around the country lecturing on the findings of the study. You see, the older women I interviewed may have incomes well below the poverty level, but few saw themselves as "poor" or even "needy." So when I speak describe [*sic*] the unbelievable hardships these women have overcome, I also mention how strong and grateful they are. The typical response from media and policymakers is, "These women are great! They're poor, but happy. We don't need to do anything!" I point out the incredible waste of human energy when a woman spends all her effort and strength on a struggle to survive--even the unfairness that her gender has exposed her to elevated risk of poverty. But these messages get lost in the general glee. That's a dilemma I encounter lately when discussing poverty in this population.

A similar conclusion seems warranted here: Madge Harmon might well identify her shaky health, or her problematic relationship with two of her sons, as more of a problem than her current income. Irene O'Donnell might identify a son who is not a satisfactory parent to her grandson as more of an issue than her own modest income. Helen Beatty, expecting to recover from what she sees as temporary health setbacks, might not perceive any problem at all. And Pat Denby, who lives in subsidized housing and enjoys reasonable health, also might deny there is a problem. But if women at risk of poverty, after a lifetime of hard work, do not see themselves as disadvantaged, and have no higher expectations in terms of financial security, it does not mean that no changes are needed. As the section on policy issues (below) discusses, however, it may mean that there is not sufficient impetus for change to push policymakers to implement reforms.

Other Issues

Balance and Continuity

In separate studies, Onyx and Benton (1996) and Price (1998) identified "balance" and "continuity" as priorities for the older professional women they studied, who had either retired or were asked about their plans for retirement. These women relished (or looked forward to, in the case of Onyx and Benton's non-retired respondents) a life stage in which the significant dimensions of their lives were comfortably included: family, friends, community, and self, as well as some amount of work. Half of Price's sample of 14 retirees still engaged in part-time work, and 20 of Onyx and Benton's 25 interviewees were still employed as well. Onyx and Benton say of these women:

While earlier periods of their lives were necessarily preoccupied with family and career at the expense of other aspects, many sought to redress this imbalance at this stage of their lives, not by reducing the importance of either career or family, but by reducing the relative time spent on each in order to make room for time spent on other things. (p. 28)

Such "other things" might include gardening, time spent with friends, home renovations, involvement with the arts, and other creative pursuits. These women did not, however, wish to leave their jobs in order to pursue their other interests. "What they wanted was a bit of both," say Onyx and Benton: the opportunity to continue working, as well as increased discretionary time "for family, friendships, and for self" (p. 31).

The women Price (1998) studied expressed similar priorities: family, friendships, and active lifestyles. Her informants volunteer, travel, garden, take classes, join civic groups--and work. Price finds continuity and discontinuity in her informants' narratives. Their retirement activities are in many ways extensions of their working lives, while the discontinuities they have experienced in their lives (job changes, relocations, deaths--some of what I have called "interruptions") have prepared them well for the discontinuity that is retirement. Thus, she says, for many it is an easy transition. (Price points out that domestic activities, which some researchers have associated with continuity in women's retirements, were not an important priority for the women she studied.)

For several of the women I studied, however, work is at the center of their lives. Margaret Levine, Pauline Gervais, Bea Landry, Kay Fournier, and Madge Harmon do not seem to want the kind of "balance" that Onyx and Benton (1996) discuss. Even when other interests are present in their lives, they seem to derive the greatest satisfaction from their work. For example, Margaret Levine spoke in our interview of her lack of interest in volunteerism and the other things retirees commonly do. Madge Harmon expressed disdain for "little handy things"--that is, the kinds of craft projects she associates with women's retirements. Pauline Gervais worried that her family might not be getting enough of her attention, but confessed, "I just have a hard time thinking about life without working."

"Balance" seems to be missing from other women's lives as well. Health problems get in the way of the things Brenda Thomas has previously enjoyed, such as gardening or community projects. She mentioned good friends who had died in recent years, which

curtailed her social activities. Irene O'Donnell was clearly too busy working and caring for her family--in fact, following a schedule virtually indistinguishable from an active midlife woman--to have much time for "balance." For Pat Denby, a mix of paid and unpaid caregiving seemed to take most of her time.

Other women perhaps do make a priority of "balance." Even though Helen Beatty works 50 hours a week, on average, she often gets together with friends (her "Biddies" group), is physically active (attends dances, belongs to the Y, swims, hikes), volunteers for Hospice, and attends to her mother, who lives in a nursing home. Martine Callahan has partially retired from her social-service job as a way to have more time for the creative writing she has long wanted to do. Ruth Everett keeps a busy work schedule in the summer, but still finds time for friends and family and travel--some of it during the slow winter season. Enid Mower, a part-time worker, remains active in her church, volunteers in a local hospital, and keeps in close touch with her grown daughters and their families.

"Balance," then, seemed to be a priority for some of the women I interviewed, but clearly not for all. There was a mix of professional and nonprofessional women in each group. But among women who have made a priority of continuing to work when most of their age cohorts have retired, perhaps it is not surprising to discover that "balance" in the sense described by Onyx and Benton is not a priority for all.

Both continuity and discontinuity are in evidence in this group as well. Pearl King, for example, evinces continuity in having worked for the same employer for 46 years. Pauline Gervais studied to be a nurse educator, but her graduate studies were interrupted by the demands of family; she did not return to them until she was in her mid-40s. At 81, she continues the career she resumed in her 40s, surely an example of continuity and discontinuity in a single person. Martine Callahan has perhaps had three separate careers: first as a college professor of English, then as a social service worker, and most recently as a creative writer.

As the "Women, Interrupted" section discusses, few women in this study experienced continuity throughout their working lives, but several are now engaged in careers they established once the discontinuities of their earlier adult lives were resolved. These include Ruth Everett, Kay Fournier, Pauline Gervais, Margaret Levine, and Marian Renfro.

The Importance of Choice

Choice was an issue whose importance became clear during the course of this study, although it did not feature prominently in the research literature I had perused before beginning my interviews. Nevertheless, it eventually became apparent that the women I interviewed were able to continue with work that was important to them because the work itself was so well fitted to their needs, interests, and physical abilities. If asked to perform different jobs, they might well choose to retire instead.

Several women are self-employed, and thus have control over the hours and terms of their work. This was true of Helen Beatty, Pat Denby, Ruth Everett, Kay Fournier, and Brenda Thomas. Even as Helen Beatty works 50-some hours, on average, each week, she can carry out her work in the mornings or evenings, visit her mother most days, and volunteer for Hospice. Ruth Everett, who works long hours during the summer season, leaves herself time in the slower winter months for travel and buying trips. Brenda Thomas, who had experienced recent ill health and had had two surgeries around the time of our interview, keeps at her work by painting one or two hours each day.

The women who are not self-employed have still found work that fits them well-- that is within their capabilities, does not make demands they cannot meet, and that fulfills important needs. For example, Martine Callahan works for the social service agency that has been her employer for two decades, doing work she finds meaningful and important, but at reduced hours that also permit her to pursue her creative writing. When she retired from nursing, Bea Landry decided she wanted to work with children and began volunteering for a local community center that serves children. After two years, the

position developed into a paying job, but it continues to give Landry extensive direct contact with children, and she gets satisfaction in seeing how her efforts benefit them. Marian Renfro is able to organize her work as a community librarian in a way that fits her stamina and physical abilities. Margaret Levine needs no particular accommodation to perform her job, but clearly works by choice. If a new agency head were to come on board, one she did not admire, she thinks she might well retire. "I have that option," she said. Pearl King also has the choice to quit her assembly-line work when she feels ready to retire.

Even women who need to work for financial reasons have choices. For example, Pat Denby, the unlicensed caregiver, chooses the clients she will care for, and does not accept everyone who asks for her help. Madge Harmon, after she experienced what felt like ageist treatment from co-workers, found another job she can do despite her health limitations, and where her co-workers are friendly and supportive.

It is striking that these women in their sixties, seventies, and eighties are still at work. Not all of them are in good health, and some decidedly struggle with age-related health issues. Yet they have work they want to do, and are physically capable of doing. They are proof that advancing age does not necessarily force one to withdraw into private life, even when one has an age-related disability. Yet the element of choice is clearly important: Perhaps to a greater extent than most women younger than themselves, they have work that fits *them*; they are not being pushed to fit the requirements of their jobs. This may well be the critical factor that permits them to remain at work.

Policy Issues

Researchers and policy makers concerned with women's financial well-being in later life have produced a bundle of recommendations that can be grouped under two distinct headings: (1) individual initiatives and (2) structural reforms.

In the first category, for example, Dailey (1998) suggests that Baby Boom women can best prepare for secure retirements by becoming well educated, developing continuous work histories, attaining high earnings, remaining married, and by owning their own homes. Mitchell, Levine, and Phillips (1999) make similar recommendations. Rix (1993) further urges that women learn to manage savings and investments; negotiate with prospective employers over fringe benefits; keep their skills fresh; and consider the impact on their retirement security of job changes and withdrawal from the labor market.

Other observers call for structural and policy reforms that would benefit women. Holstein (2000) suggests that women would be helped by child care, equal pay for equal work, and the provision of benefits even when they work in low-wage occupations. Barusch (1994) also calls for broader access to good childcare and pay equity, broader pension coverage, and expanded access to family and medical leave. L. R. Hatch (2000a) suggests that women should get Social Security credits for the time they put into caregiving. Anzick and Weaver (2001) propose that Social Security and Supplemental Security Income (SSI) payments be raised for the lowest beneficiaries.

It is interesting to consider the relevance of these two sets of recommendations to the women I studied. It is true, for example, that the women who scored at the top of my tentative "security ranking" have prepared for their own security in ways consistent with the recommendations of Dailey and the other authors who stress individual initiatives. The women with the four highest "security" scores are married or partnered; all have college educations, and two have graduate degrees. One (Landry) has worked continuously throughout her adult life; the other three began their careers in midlife. But all chose fields that paid well, and gave them the opportunity to save and invest for their own retirements. Three of the four own homes jointly with their spouses.

I would also judge several of the other informants to be "secure," even though they have not followed all of the policy analysts' prescriptions. Marian Renfro, for example, has just a high school education, but she has worked full-time as her town's librarian for

many years, owns the home she has lived in for over 60 years, and describes herself as financially secure. The fact that she is in good health, lives modestly, and has friends and family nearby adds to the picture of security. She did not begin working outside the home until she was 40, however. Because her husband's work took him away during the week (he was a long-distance trucker), Renfro had primary responsibility for raising their four children; she waited to start paid employment until the youngest was in school. Would more education, earlier entry into the job market, or access to formal child-care services have made any difference? She expressed no need for any of these in our interview. Indeed, she seemed content with most things about her life, except her husband's premature death 20 years ago.

Three informants had been divorced, notwithstanding the effect this might have on their retirement incomes. In our interview, Kay Fournier said enough about her 30-year marriage to remind us that women generally divorce for good reasons, and value their present health and happiness enough to trade it for the expectation of future financial comfort. Policy makers' exhortations to women to "stay married" seem anachronistic in an era that is 30-plus years past the advent of Second Wave feminism. When a writer like Nancy Dailey (1998), who fully recognizes the conservatism of such a prescription, makes it anyway, it is because she is aware that society's provisions for retirement still do not fit many women's lives.

Other women, of course, "fail" at other parts of the policy makers' agenda: they did not always work full-time (Beatty, Levine, O'Donnell, Thomas), or without interruption (ten of the 14 had significant interruptions, as discussed above); and their jobs did not always offer high wages (e.g., Callahan, Denby). In some cases, their families could not afford to give them educations beyond high school (Denby, King, O'Donnell). A few do not own their own homes (Beatty, Denby, Harmon). Many probably do not have substantial savings or investments. Many may well not have received generous benefits--or indeed, *any* benefits--in the jobs they performed. Enid Mower, for example, worked for

a small business for over 40 years, but it could not afford to provide benefits for its employees. Now she wishes she had switched to a job in state government when she had the chance; she knows her retirement package today would be far more generous, but loyalty to her boss kept her from changing jobs at the time. She advises her daughters differently:

I said to my girls, Don't ever let loyalty interfere with your bettering yourself. Now I just think what I would be getting for a state pension today, and I could kick myself. So I learned, I learned a lot of things the hard way. . . . [I]f there's any chances for advancement, take them. And I should have.

Like Mower, some of the other women might do things differently if given the chance. (Wouldn't we all?) Madge Harmon, whose working life was characterized by many interruptions, thinks now she should have been more "modern," and placed more importance on her own career, and perhaps resisted her husband's decision to move to northern Maine. But none of the women seemed to feel she should have spent more time working for pay and less time caring for children, her household, or other family members. On the contrary, Pauline Gervais regrets that the demands of her career kept her from spending *more* time with her mother at the end of her life.

Thus, the individual steps policy makers recommend for women's retirement security do not seem to have fit into the lives of many of my informants. A separate question is whether the structural reforms recommended by other observers would have enhanced their retirement security.

High-quality, affordable childcare might have helped Irene O'Donnell. She left a good, full-time job with benefits, and was forced into a series of part-time jobs working in the evening, once her mother could no longer care for her three sons. O'Donnell would also have benefited from the availability of prorated retirement benefits during her 20 years of part-time employment.

It seems unlikely that Pat Denby ever had retirement benefits, other than Social Security, in her jobs. She worked packing sardines, picking potatoes and blueberries, making wreaths, and performing restaurant work prior to starting her current career as an unlicensed caregiver. At one point she commented, "When you live on Social Security you don't have nothing." A reform that raised Social Security payments for the lowest beneficiaries would help Denby, and possibly others among my informants.

Since there are no foreseeable structural reforms that will eliminate society's lowest-paying jobs, clearly it will never be enough simply to advise women to get more education and seek out better positions. For various reasons, society needs significant numbers of low-wage, low-benefit jobs, and for various reasons some women will always need to take them. But these are still working women, and like anyone else, they need economic security--including late in life. Thus it seems important to look for some combination of private and public measures that can give "living wages" and adequate retirement benefits to the women and men who take such jobs.

Madge Harmon got no veterans' benefits after her four years' service in the British Army, and none of her jobs provided pension benefits. The right to take family medical leave might have helped her the year that three of her family members fell ill simultaneously. Instead, in order to care for them, she was forced to quit what she now describes as the best job she ever had. It provided much intellectual stimulation and a high salary, even if no retirement benefits. Further, it is possible that steps to promote gender equity would have remedied the latter situation.

Social Security credits for time spent in family caregiving would benefit most of the women I interviewed. Only four of the 14 took no time away from paid work in order to provide family care. For several, including Irene O'Donnell and Helen Beatty, such credits now would likely make a significant difference in their incomes, and might well provide the retirement security they lack. Such a measure would formally acknowledge

that women's unpaid domestic labor makes a significant contribution to society and has real economic value. It would give women's career paths status equal to men's.

One policy provision not suggested by the authors reviewed here is a legal prohibition against job discrimination based on sexual orientation. Martine Callahan, whose graduate degree prepared her to pursue an academic career, was outed as a lesbian in her late thirties and forced to leave teaching and start a new career. While she reported that the social-service work she eventually settled into has been more rewarding than her academic career was, that move was not freely chosen.

Some of those who promote individual responses to policies that disadvantage women do so because they see no evidence that women are willing to join together in the sustained, broad-based political effort that would be necessary to bring about change. Even if society's retirement provisions for women are patently anachronistic, change seems unlikely without a major grassroots political effort (perhaps helped along by larger numbers of women in public office).

This study did not explore women's perceptions about the societal factors that impinge on their own well-being late in life, so I cannot report with any confidence how my informants see such matters. I can say that almost no one introduced a political dimension into our discussion of these issues. In this regard, a telling comment was made by Madge Harmon, who indicated that earlier in her career she did not see a need for gender-consciousness:

I worked in the days when women didn't go to work, but I never was, you know, a "I'm a woman" kind of thing. I think that is all so stupid. I mean, I am a woman, and I work. So? So what?

There are two ways to respond to Harmon. One is to point to the evidence, collected here, that gender still matters quite a bit--that women's lives are substantially different from men's, and that they do not enjoy some of the financial advantages and

protections men do, with real consequences in terms of their late-life economic security. In time Harmon herself recognized how her own life was affected by her husband's devaluing of her career needs. On the other hand, Ferree (1990) suggests there may be significant reasons why women resist adopting a gendered perspective on such matters.

Ferree (1990) discusses studies by German feminist researchers who found that German working-class women valued their jobs and their household responsibilities equally. They resisted giving up the work they did on behalf of their families, or changing the division of labor within their households, in part because the domestic work offered rewards they did not get through their paying jobs. Ferree comments:

To bargain to change the division of labor and to calculate the exchange of effort and reward is to take an alienated stance to their housework and family relationships that these women experience as undesirable and self-defeating. . . . Pay for housework they saw as a threat: it objectifies and alienates the work, making it like their jobs, and introduces the control of the state or employer into the family and so reduces their own control over their work. (p. 180)

This is a highly interesting finding, but its relevance to the retirement-age women who feature in this study can be only speculative. Might research on German working-class women in midlife have some bearing on the lives of older American women? That is a question perhaps for another study. But a tantalizing question is suggested nevertheless: *Do* women resist the "alienation" that is entailed in thinking critically about how the work they do on behalf of their families is rewarded in our society? Would many reject efforts to compensate them for their family caregiving? And might this be an explanation for the fact that the glaring economic inequality between older men and older women has never become an significant political issue? We don't yet know.

Barusch (1994) comments of the women in poverty she studied, most of whom had had experience with caregiving: "Women who care enjoy the approval of family,

friends, health providers, and policy makers. They do not receive--nor do they demand--financial security for their efforts" (p. 79). Her observation suggests that women may enact a role that society calls on them to perform--to be selfless and altruistic in caring for spouses, children, parents, and close others; and to preserve the home and family as a private space that is free of the instrumental values of the marketplace. Women's own sense of accomplishment and self-worth may be tied to their success in meeting these expectations, in their ability to be, perhaps almost literally, *selfless*.

The journalists and policy makers who reviewed Barusch's (1994) study of older women in poverty were pleased to learn that the women did not see themselves as poor, even though their incomes met federal poverty guidelines. Barusch (2000) retorts that this does not mean no changes are needed. The same might be said of the women studied here. Several get by with very modest resources, but none of them seemed in danger of real destitution, thanks to their own earnings, their Social Security benefits, and, for two, subsidized housing. Some might see this as good news, but it is easy to list a series of structural reforms that could have benefited many of them in midlife and made their later years more comfortable and secure. But their own seeming diffidence about policy issues, coupled with the findings about German working-class women that Ferree (1990) discusses, suggests that a careful exploration of women's feelings about such matters should precede any campaign for reform.

Conclusion

People who study older adults often comment on the heterogeneity of this group. More than younger age cohorts, older adults exhibit great diversity--in terms of health, economic status, activities, opinions, and interests. This study focuses on a particular kind of diversity: the small minority of individuals who need and want to continue working when most of their age peers have retired. For various reasons related to broad societal changes that are currently ongoing, the numbers of older workers may grow in the

coming years, and if that happens, society will need to look for ways to accommodate their interests, abilities, and needs.

There is considerable heterogeneity among this group of 14 women, and striking similarities as well. Some of the women studied were not in good health, yet they chose to remain at work. Some simply found their work more interesting than what retirement seemed to offer. Economic reasons for working were clearly salient for a number of my informants, but I learned that these were not necessarily the most important reasons, even for those with modest economic resources. My original expectation--that professional women would work principally for personal satisfaction, and that the nonprofessional women would work because of financial need—proved too simplistic. Most of the women seemed to work out of a complex mix of need and preference.

Still, there were important differences between professional and nonprofessional women. Those with the least education were also the women with the least economic security. But overall, the similarities between the two groups outweighed their differences. Most, for example, had had significant experience with caregiving, and their working lives have been significantly shaped by family responsibilities.

Several of the women work at the same pace as any women in full-time, midlife careers. Several demonstrated, if the matter was in doubt, that older women are capable of continued learning. Bea Landry, for example, embarked upon an entirely new career in her late sixties, and has learned such new skills as budgeting, public speaking, fund raising, and meal preparation for large groups of children.

Even women whose health prevents a full-time work schedule have found ways to continue doing the work that meets their needs. For Brenda Thomas, it is important to paint an hour or two each day, even though her health does not permit longer hours at the easel. Because she is self-employed, she is able to accommodate her physical needs and keep working at her own pace.

Do these predominantly positive experiences with delayed retirement suggest that more older adults might benefit from working into their seventies or more? Writers such as Holstein (1992, 1999b), Moody (1988), and Tornstam (1992) indicate that caution is in order. They argue that midlife priorities, and in particular the high value our society places on productivity, should not shape our expectations for older adults. Old age, and retirement's promise of relative freedom, can allow for the flourishing of a different set of values, and for exploring different dimensions of the self.

Very likely these writers are correct: delayed retirements will not suit everyone. Holstein (1992) is also right, it seems to me, in arguing that continuing work should not become a "coercive standard" (p. 22) that erodes older workers' hard-won retirement rights. But the women I interviewed do not seem to be "in flight from old age"--striving to deny the realities of aging, as Moody suggests (1988, p. 69). They simply do not see a necessary connection between their chronological age and separation from work they find meaningful and rewarding.

As regards the notion that retirement offers the opportunity to explore new dimensions of the self, several spoke forthrightly: they were not interested in cruises and volunteering, clubs and crafts. Professional and nonprofessional women alike found satisfaction and meaning in their work, and were not ready to set it aside in favor of some new set of activities and interests, much less "sitting around."

One wonders, in fact, why one must wait till one's sixties to explore the undeveloped dimensions of the self that Holstein and others speak about? Among the women I interviewed, several clearly did not wait. Ruth Everett left a secure job in a large firm to start her own small business. Brenda Thomas lived her entire adult life as an artist, and was eventually rewarded with recognition and economic security. Martine Callahan found a new career direction and work that is personally meaningful in her late forties.

It seems to me that one lesson of this study is that there needs to be a place in our future for meaningful choices about retirement. The women who participated in this

study all had choices. Some could choose whether or not to work, and all had choices about the kind of work they engaged in. This seemed to be the central factor that allowed them to continue to work. Clearly, it is the choice of a good many other people to retire when they reach the age of 62 or 65, and their ability to do so should also be respected and protected.

As the shape of retirement changes in the coming years, the voices of older adults will need to be a prominent part of a thorough public dialogue. Further, it would widen the range of meaningful choices available to retirement-age women if more attention were given to their needs in midlife: for high quality, affordable childcare for those who want it; similar care supports for other family members; fair compensation, including retirement benefits, for all workers, including those in society's "bottom rung" jobs; and legal protections for sexual and other minorities.

Today's cohort of older working women are pioneers in a sense: they are proving that older workers can do far more than society has generally assumed. At the same time that they make valuable contributions through their work, many continue to act as important supports to their families, assisting their own parents, children, and grandchildren in myriad ways. Many remain active in their communities as well.

The 14 women interviewed for this study are, as the reader will have realized by now, not superwomen. Some struggle with health impairments. Some simply continue on as they did in midlife: mixing paid work with other interests and commitments, and see nothing remarkable in that. Although some have slowed down, they still make a priority of their work. They are different from one another in many ways--in life experience, in career choices, in levels of education, in health, in family and social supports. But their gendered lives give them much in common as well--particularly the caregiving role, which shaped so many other dimensions of their lives.

The ranks of older workers seem poised to expand, through some combination of choice and economic necessity, and as Baby Boomers and policy makers respond to new

social and economic realities, they would do well to consider the experiences, and hear the voices, of older adults who have already chosen to delay retirement. The 14 women with whom I spoke believe they have important things to say that are well worth someone's attention. We can learn much from them, including how to make work in later life a positive choice.

NOTES

Chapter 1: Introduction

1. In Erikson's stage theory of psychosocial development, "generativity" refers to the mature adult's imperative to contribute to the well-being of subsequent generations. Generativity has to do with nurturing children but also encompasses "the world of ideas, and the world of work. Generativity is often expressed in productivity of many kinds" (Gross 1987, p. 56). According to Erikson (1985), the adult who fails at this developmental task risks stagnation.

2. By way of comparison, Blau (1978) reports that in 1973, one in eight families were headed by women, while married women contributed a median of 26 percent to household incomes.

3. U.S. Census figures show that racial minorities (black, Native American, Asian, and other) constituted just 3 percent of Maine's population in 2000. Maine also has a sizeable population of Franco-American descent, the result of large nineteenth-century migrations from French-speaking Canada, but demographic data are not collected specifically for this group, and its socioeconomic status is poorly understood.

4. In 1989, 13.9 percent of elderly Mainers (men and women 65 and older) were reported as living in poverty. In 1989 women represented 59.2 percent of Maine's elderly population, but 74 percent of those living in poverty (U.S. Bureau of the Census 2001b). Data from the 2000 census on poverty among Maine's elderly had not been released by April 2001, the time of this writing.

5. This figure included income from annuities and individually owned retirement accounts as well as employer-sponsored pensions.

6. OWL (1999) indicates that economic need causes 72 percent of retired women to draw early Social Security benefits, even though doing so will reduce their total benefit (by about 20 percent for a 62-year-old) relative to what they would receive by waiting to age 65.

7. A widely used definition of a "low wage" is earnings of \$7.91 per hour or less in 1998 dollars. Earnings at this level will not support a family of four above the official poverty level (Kim 2000).

8. See Alexander and Kaye (1993) for an extended discussion of one federal initiative, the Senior Community Service Employment Program, focused on promoting part-time employment of workers aged 55 and over.

Chapter 2: Methodology

1. In order to protect the confidentiality of our interviews, all informants are referred to here and throughout by pseudonyms.

Chapter 3: Results

1. As Chapter 1 discussed, this career pattern has become less prevalent among men in recent years, coinciding with a trend to corporate downsizing and streamlining for global competitiveness.

2. Harmon did not stay long at this job, as I learned when I sent her a draft of this chapter for purposes of the "member check." She explained part of the problem in an email:

The payment of bills, etc., was on DOS, which I did not know and which had to be done on a computer in the copy room. Not quiet at all, and rotten when one was trying to learn the DOS. I had trouble with it, and it started all the unpleasant remarks ostensibly as little jokes. This went on and on.

The experience was sufficiently unpleasant that Harmon gave notice and returned to a position she had held previously, where the pay was not as good. But, she said, in another email, "There are some things money isn't worth." Now she says, "I am happy [in the new position]. Nobody cares about one's age."

3. During the "member check," Harmon clarified that gardening had become difficult principally because of her COPD: "[T]he big problem is the COPD since when one bends over, it often becomes difficult to breathe. One must stop, rest awhile and try again. The arthritis doesn't help but is not the major problem."

REFERENCES

- Abel, E. (1991). *Who cares for the elderly? Public policy and the experiences of adult daughters*. Philadelphia: Temple University Press.
- Alexander, L. B., & Kaye, L. W. (1997). *Part-time employment for the low-income elderly: Experiences from the field*. New York: Garland Publishing.
- Allen, J., & Pifer, A. (Eds.). (1993). *Women on the front lines: Meeting the challenge of aging in America*. Washington, DC: Urban Institute Press.
- Anzick, M. A., & Weaver, D. A. (2001). Reducing poverty among elderly women (ORES Working Paper no. 87). Washington, DC: Social Security Administration, Office of Policy, Office of Research, Evaluation, and Statistics.
- Astin, H. S. (1984). The meaning of work in women's lives: A sociopsychological model of career choice and work behavior. *The Counseling Psychologist*, *12*(4), 117-126.
- Atchley, R. C. (1993). Critical perspectives on retirement. In W. A. Achenbaum, T. R. Cole, P. L. Jakobi, & R. Kastenbaum (Eds.), *Voices and visions of aging: Toward a critical gerontology* (pp. 3-19). New York: Springer.
- Baruch, G., Barnett, R., & Rivers, C. (1983). *Lifeprints: New patterns of love and work for today's women*. New York: McGraw-Hill.
- Baruch, G. K., Biener, L., & Barnett, R. C. (1987). Women and gender in research on work and family stress. *American Psychologist*, *42*(2), 130-136.

- Barusch, A. S. (1994). *Older women in poverty: Private lives and public policies*. New York: Springer.
- Barusch, A. (2000, Nov. 26). Dilemmas in discussing poverty. Online comment on *Older women in poverty* (Barusch, 1994). Accessed May 8, 2002, from www.amazon.com/exec/obidos/ASIN/0826179606/qid=10208873.../102-3980956-071616.
- Black, H.K., and Rubinstein, R.L. (2000). *Old souls: Aged women, poverty, and the experience of God*. New York: Aldine de Gruyter.
- Blau, F. D. (1978). The data on women workers, past, present, and future. In A. H. Stromberg & S. Harkess (Eds.), *Women working: Theories and facts in perspective* (pp. 29-62). Palo Alto, CA: Mayfield.
- Blau, F. D., & Kahn, L. M. (2000). Gender differences in pay. *Journal of Economic Perspectives*, 14(4), 75-99.
- Blauner, B. (1987). Problems of editing "first-person" sociology. *Qualitative Sociology*, 10(1): 46-64.
- Bureau of Labor Statistics. (1999). Table 3: Civilian labor force participation rates by sex, age, race, and Hispanic origin, 1978, 1988, 1996, 1998, and projected 2008 [Online]. Available: <http://stats.bls.gov/emplt983.htm> [2001, Jan. 22].
- Calasanti, T. M., & Bonanno, A. (1992). Working "over-time": Economic restructuring and retirement of a class. *Sociological Quarterly*, 33(1), 135-152.

- Caro, F. G., Bass, S. A., & Chen, Y.-P. (1993). Introduction: Achieving a productive aging society. In Bass, Caro, & Chen (Eds.), *Achieving a productive aging society* (pp. 1-25). Westport, CT: Auburn House.
- Costa, D. L. (1998). *The evolution of retirement: An American economic history, 1880-1990*. Chicago: University of Chicago Press.
- Costa, D. L. (2000). From mill town to board room: The rise of women's paid labor. *Journal of Economic Perspectives*, 14(4), 101-122.
- Cyr, D. (1996, November). Lost and found: Retired employees. *Personnel Journal*, 41-47.
- Dailey, N. (1998). *When baby boom women retire*. Westport, CT: Praeger.
- Dennis, H. (2000, November-December). Ten trends that will change retirement. *Aging Today*, 21, 7-8.
- Erikson, Erik. (1985). *The life cycle completed*. New York: Norton.
- Federal Interagency Forum on Aging Related Statistics. 2000. *Older Americans 2000: Key indicators of well-being*. Hyattsville, MD: Author.
- Ferree, M. M. (1984a). Class, housework, and happiness: Women's work and satisfaction. *Sex Roles*, 11(11/12), 1057-1074.
- Ferree, M. M. (1984b). The view from below: Women's employment and gender equality in working class families. *Marriage and Family Review*, 7(3/4), 57-75.

- Ferree, M. M. (1987). Family and job for working-class women: Gender and class systems seen from below. In N. Gerstel & H. Engel (Eds.), *Families and work*, (pp. 289-301). Philadelphia: Temple University Press.
- Ferree, M. M. (1990). Between two worlds: German feminist approaches to working-class women and work. In J. M. Nielsen (Ed.), *Feminist research methods: Exemplary readings in the social sciences*. Boulder, CO: Westview.
- Friedan, B. (1963). *The feminine mystique*. New York: W. W. Norton.
- Friedan, B. (1993). *The fountain of age*. New York: Simon & Schuster.
- Fullerton, H. N., Jr. (1999, December). Labor force participation: 75 years of change, 1950-98 and 1998-2025. *Monthly Labor Review*, 3-12.
- Glesne, C. (1999). *Becoming qualitative researchers: An introduction* (2nd ed.). New York: Longman.
- Gross, Francis L., Jr. (1987). *Introducing Erik Erikson: An invitation to his thinking*. Lanham, MD: University Press of America.
- Harris, L. (1998, July 20). Nothing retiring about these retirees. *Business Week*, 88.
- Hatch, J., & Clinton, A. (2000, December). Job growth in the 1990s: A retrospect. *Monthly Labor Review*, 3-18.
- Hatch, L. R. (2000a). *Beyond gender differences: Adaptation to aging in life course perspective*. Amityville, NY: Baywood.
- Hatch, L. R. (2000b). Effects of work and family on women's later-life resources. *Research on Aging*, 12(3), 311-338.

- Hayward, M. D., Hardy, M. A., & Liu, M.-C. (1994). Work after retirement: The experiences of older men in the United States. *Social Science Research, 23*(1), 82-107.
- Heldrich Center for Workforce Development, Rutgers University, & Center for Survey Research and Analysis, University of Connecticut. (2000). *Second wind: Workers, retirement, and social security*. New Brunswick, NJ, and Storrs, CT: Authors.
- Herz, D. E. (1995). Work after early retirement: An increasing trend among men. *Monthly Labor Review, 118*(4), 13-21.
- Hetzel, L., & Smith, A. (2001, October). The 65 Years and Over Population: 2000 (Census 2000 Brief). Washington, D.C.: U.S. Bureau of the Census.
- Hochschild, A. R. (1997). *The time bind: When work becomes home and home becomes work*. New York: Metropolitan Books/Holt.
- Holstein, M. (1992). Productive aging: A feminist critique. *Journal of Aging and Social Policy, 4*(3/4), 17-34.
- Holstein, M. (1999). Women and productive aging: Troubling implications. In M. Minkler & C. L. Estes (Eds.), *Critical gerontology: Perspectives from political and moral economy* (pp. 359-373). Amityville, NY: Baywood.
- Holstein, M. B. (2000). The "new aging": Imagining alternative futures. In K.W. Schaie and J. Hendricks (Eds.), *The Evolution of the Aging Self* (pp. 319-32). New York: Springer.

- Iams, H. M. (1986). Employment of retired-worker women. *Social Security Bulletin*, 49(3), 5-13.
- Iams, H. M. (1987). Jobs of persons working after receiving retired-worker benefits. *Social Security Bulletin*, 50(11), 4-18.
- Jacobsen, J. P., & Levin, L. M. (1995). Effects of intermittent labor force attachment on women's earnings. *Monthly Labor Review*, 118(9), 14-19.
- Jaffe, D. J., & Miller, E. M. (1994). Problematizing meaning. In J. F. Gubrium & A. Sankar (Eds.), *Qualitative methods in aging research* (pp. 51-64). Thousand Oaks, CA: Sage.
- Karp, D.A. (1989). The social construction of retirement among professionals 50-60 years of age. *The Gerontologist*, 29(6), 750-760.
- Kim, M. (2000, September). Women paid low wages: Who they are and where they work. *Monthly Labor Review*, 26-30.
- Light, P. C. (1997). Will tomorrow's elderly be better off? No. In A. E. Scharlach & L. W. Kaye (Eds.), *Controversial Issues in Aging* (pp. 227-231). Boston: Allyn & Bacon.
- Lincoln, Y. S., & Guba, E. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage.
- Lofland, J., & Lofland, L. H. (1995). *Analyzing social settings: A guide to qualitative observation and analysis*. Belmont, CA: Wadsworth.
- Logue, B. J. (1991). Women at risk: Predictors of financial stress for retired women workers. *The Gerontologist*, 31(5), 657-665.

- Malveaux, J. (1993). Race, poverty, and women's aging. In J. Allen. & A. Pifer (Eds.), *Women on the front lines: Meeting the challenge of an aging America* (pp. 167-190). Washington, DC: Urban Institute Press.
- Martini, A. (1997). How elderly women become poor: Findings from the New Beneficiary Data System. *Social Security Bulletin*, 60(4), 46-50.
- Michelson, W. (1985). Why women "work." In Michelson, *From sun to sun: Daily obligations and community structure in the lives of employed women and their families* (pp. 32-42). Totowa, NJ: Rowman & Allanheld.
- Minkler, M., & Stone, R. (1985). The feminization of poverty and older women. *The Gerontologist*, 25(4), 351-357.
- Mitchell, O. S., Levine, P. B., & Phillips, J. W. (1999, September). *The impact of pay inequality, occupational segregation, and lifetime work experience on the retirement income of women and minorities* [Report no. 9910]. Washington, DC: AARP, Public Policy Institute. Available from http://research.aarp.org/-econ/9910_women_1.html, June 7, 2000.
- Moody, H. R. (1988). *Abundance of life: Human development policies for an aging society*. New York: Columbia University Press.
- Moody, H. R. (1998). Is retirement obsolete? In Moody, *Aging: Concepts and controversies* (pp. 315-362). Thousand Oaks, CA: Pine Forge Press.
- National Center for Health Statistics. (1999, December 13). Table 12: Estimated life expectancy at birth in years, by race and sex. In *National Vital Statistics*

- Report*, 47(8) [Online]. Available: [http://www.cdc.gov/nchs/-fastats/lifexpec.htm](http://www.cdc.gov/nchs/fastats/lifexpec.htm) [2001, Feb. 3].
- Nuccio, K. E. (1989). The double standard of aging and older women's employment. *Journal of Women and Aging*, 1(1/2/3), 317-338.
- Onyx, J., & Benton, P. (1996). Retirement: A problematic concept for older women. *Journal of Women and Aging*, 8(2), 19-34.
- O'Rand, A. M. (1996). The precious and the precocious: Understanding cumulative disadvantage and cumulative advantage over the life course. *The Gerontologist*, 36(2), 230-238.
- O'Rand, A., & Henretta, J. C. (1982). Midlife work history and retirement income. In M. Szinovacz (Ed.), *Women's retirement: Policy implications of recent research* (pp. 25-44). Beverly Hills, CA: Sage.
- O'Rand, A. M., & Landerman, R. (1984). Women's and men's retirement income status: Early family role effects. *Research on Aging*, 6(1), 25-44.
- OWL (Older Women's League). (1999). The path to poverty: An analysis of women's retirement income. In M. Minkler & C. L. Estes (Eds.), *Critical gerontology: Perspectives from political and moral economy* (pp. 299-313). Amityville, NY: Baywood.
- Parnes, H. S., & Sommers, D. G. (1994). Shunning retirement: Work experiences of men in their seventies and early eighties. *Journal of Gerontology: Social Sciences*, 49(3), S117-S124.

- Paukert, L. (1982). Personal preference, social change, or economic necessity? Why women work. *Labour and Society*, 7(4), 311-331.
- Perkins, K. (1993). Working-class women and retirement. *Journal of Gerontological Social Work*, 20(3/4), 129-146.
- Perkins, K. (1995). Social (in)security: Retirement planning for women. *Journal of Women and Aging* 7(1/2), 37-53.
- Phillipson, C. (1998). *Reconstructing old age: New agendas in social theory and practice*. Thousand Oaks, CA: Sage.
- Prentis, R. S. (1995). 1980. White-collar working women's perception of retirement. *The Gerontologist*, 20(1): 90-95.
- Price, C. A. (1998). *Women and retirement: The unexplored transition*. New York: Garland.
- Price-Bonham, S., & Johnson, C. K. (1982). Attitudes toward retirement: A comparison of professional and nonprofessional married women. In M. Szinovacz (Ed.), *Women's retirement: Policy implications of recent research* (pp. 123-138). Beverly Hills, CA: Sage.
- Purcell, P. J. (2000, October). Older workers: Employment and retirement trends. *Monthly Labor Review*, 19-30.
- Quinn, J. P. (1999). *Retirement patterns and bridge jobs in the 1990*. [EBRI Issue Brief 206]. Washington, DC: Employee Benefit Research Institute.
- Reday-Mulvey, G., & Taylor, P. (1996). Why working lives must be extended. *People Management* 2(10), 24-29.

- Rivera, P. A. (1994). Determining the retirement income gap and employers' changing role. In D. L. Salisbury & N. S. Jones (Eds.), *Retirement in the 21st century: Ready or not* (pp. 149-154). Washington, DC: Employee Benefit Research Institute.
- Rix, S. E. (1993). Women and well-being in retirement: What role for public policy? *Journal of Women and Aging*, 4(4), 37-56.
- Roper Starch Worldwide, Inc., & AARP. (1999, February). *Baby boomers envision their retirement: An AARP segmentation analysis* [Online]. Available: http://research.aarp.org/econ/boomer_seg [2000, June 7].
- Rosen, E. I. (1987). *Bitter choices: Blue-collar women in and out of work*. Chicago: University of Chicago Press.
- Rosenthal, N. H. (1995, June). The nature of occupational employment growth: 1983-93. *Monthly Labor Review*, 45-54.
- Ruhm, C. J. (1990). Career jobs, bridge employment, and retirement. In P. B. Doeringer (Ed.), *Bridges to retirement: Older workers in a changing labor market* (pp. 92-107). Ithaca, NY: Industrial Labor Relations Press.
- Russell, C. (1987). Aging as a feminist issue. *Women's Studies International Forum*, 10(2), 125-132.
- Sadker, M. P., & Sadker, D. M. (2000). *Teachers, schools, and society* (5th ed). Boston: McGraw-Hill.
- Simanis, J. G. (1994). Worldwide trend toward raising the retirement age. *Social Security Bulletin*, 57(2), 83-84.

- Slevin, K. F., & Wingrove, C. R. (1995). Women in retirement: A review and critique of empirical research since 1976. *Sociological Inquiry*, 65(1), 1-21.
- Smith, D. I. (1993, September). *We, the American women*. Washington, DC: Bureau of the Census, Population Division, Age and Sex Statistics Branch.
- Social Security Administration. (1999). Social Security--retirement benefits (Publication no. 05-10035). Washington, DC: Author.
- Social Security Bulletin*. (1999). *Annual statistical supplement*. Washington, DC: Social Security Administration.
- Spears, G. (1996, July). Retiring early: A reality check. *Kiplinger's Personal Finance Magazine*, 57-61.
- Stefan, K. (2001, February 23). More Americans to work through their retirement years. CBS MarketWatch [Internet]. Available: <http://cbs.marketwatch.com/news> [2001, March 29].
- Stromberg, A. H., & Harkess, S. (Eds). (1978). *Women working: Theories and facts in perspective*. Palo Alto, CA: Mayfield.
- Szinovacz, M. E. (1983). Beyond the hearth: Older women and retirement. In E. W. Markson (Ed.), *Older women: Issues and prospects* (pp. 93-120). Lexington, MA: Lexington Books.
- Taylor, S., & Bogdan, R. (1998). *Introduction to qualitative research methods: A guidebook and resource* (3rd. ed). New York: Wiley.
- Tilly, C. (1991, March). Reasons for the continuing growth of part-time employment. *Monthly Labor Review*, 10-18.

- Tornstam, L. (1992). The quo vadis of gerontology: On the scientific paradigm of gerontology. *The Gerontologist*, 32(3), 318-326.
- U.S. Bureau of the Census. (1996). Sixty-five-plus in the United States (Current Population Reports, Special Studies, no. P23-190). Washington, DC: U.S. Government Printing Office [Online]. Available: www.census.gov/prod/1/-pop/p23-190/p23-190.html [2000, Nov. 1].
- U.S. Bureau of the Census. (2001a). Poverty thresholds in 2000, by size of family and number of related children under 18 years [Table, Online]. Available: <http://www.census.gov/hhes/poverty/threshld/thresh00.html> [2001, Jan. 26].
- U.S. Bureau of the Census. (2001b). 1990 Census data for Maine. [Database: C90STF3a. Summary level: state (Maine state profile).] Available: <http://www.census.gov/datamap/www/23.html> [2001, Feb. 27].
- Valian, V. (1998). *Why so slow? The advancement of women*. Cambridge, MA: MIT Press.
- Weiss, R. S. (1994). *Learning from strangers: The art and method of qualitative interview studies*. New York: Free Press.
- Winkler, A. E. (1998, April). Earnings of husbands and wives in dual-earner families. *Monthly Labor Review*, 42-48.
- Wootton, B. H. (1997, April). Gender differences in occupational employment. *Monthly Labor Review*, 15-24.

Zimmerman, L., Mitchell, B., Wister, A., & Gutman, G. (2000). Unanticipated consequences: A comparison of expected and actual retirement timing among older women. *Journal of Women and Aging, 12*(1/2), 109-128.

APPENDICES

Appendix A

LAY SUMMARY AND CONSENT FORM

This document was presented to individuals who agreed to be interviewed for this project, at the beginning of our first meeting. I also reviewed its substance orally for each respondent. Two copies of the form were brought to the first interview; I retained one signed copy and left the other with the informant.

My name is Elizabeth Johns, and I am a graduate student at the University of Maine conducting research for a master's degree in Human Development and Family Studies. I am requesting your participation in an investigation of women of retirement age (that is, 65 or older) who still work outside the home. In the United States there is a small but growing trend toward later retirement. Both men and women are staying at work into their late sixties, and even into their seventies and eighties. And because men's and women's working lives are often different in many ways, the trend to later retirement may affect them differently as well. As an older female graduate student (age 57) thinking about my own retirement years, I am curious to know how older women who have made the decision to stay at work think about this choice.

My hope is to interview eight to ten women over two meetings lasting between one and two hours each. I am interested in their employment histories, how they have balanced their work and family responsibilities, and what it's like to work past the traditional retirement age. While I have some specific questions in mind, the interview format will be loosely structured to allow my informants to tell me what they think I need to understand. Your participation in this project is entirely voluntary, and you may decline to participate now, or at any time after interviewing has begun, without penalty.

Great care is being taken to protect the confidentiality of all the interviews. With each informant's permission, they will be recorded on tape; however, *no one but me* will have access to the tapes. I will make written transcriptions of portions of the tapes, but in these and all other written materials pertaining to our interviews, a pseudonym will be used in place of your real name. Other identifying details will also be omitted or altered,

as a further precaution against someone being able to identify you or connect you with your comments. Further, you can be assured that I won't press you to reveal any information that you would prefer to keep private.

After I have analyzed the information gathered through interviews, I plan to share what I think I have learned with each of the women interviewed. You will receive a summary of my central findings and interpretations and be given the opportunity to comment and correct any misperceptions before the final analysis is written. Finally, I will be happy to share a copy of my completed thesis with anyone who is interested.

This research topic, and the research design itself, have been carefully reviewed and approved by faculty members at the University of Maine, and they will continue to supervise the project through its completion. If you have any questions or concerns regarding this project, you can reach me at home at 866-4339, or by email at elizabeth.johns@umit.maine.edu. Or you may contact my thesis adviser, Dr. Marc Baranowski, Associate Professor of Human Development, College of Education and Human Development, University of Maine, Orono ME 04469 (ph.: 581-3122). Long-distance callers may reach Dr. Baranowski through this toll-free telephone number: 1-888-275-2530.

 Elizabeth Johns

 Respondent

 Date

**Thank you very much for your very valuable
contribution to this project!**

Note: If you know of other women who are 65 or older and who are still at work, I would appreciate the opportunity to ask whether they too are willing to be interviewed.

Appendix B

INTERVIEW SCHEDULE

As a prompt for myself, I brought this list of questions to each interview, but after the first two questions, the interview generally continued in no particular sequence. I did not try to ask questions of my respondents in the same order, or using the same wording. But I did refer to the interview schedule toward the end of each session to assure myself that no important topics had been overlooked.

- I. Job experiences
 - A. Please tell me about your current job. (Description of responsibilities. How many hours per week? How long have you had this job?)
 - B. Please tell me about the jobs you have held since you left school.
 - C. Were you ever out of the workforce for an extended time? Can you explain?
- II. Education, including continuing education (certification training, etc.)
- III. Family census (spouse/partner, children, grandchildren, etc.)
 - A. Husband's/partner's work? His/her retirement?
 - B. Parents' and siblings' work and retirement?
- IV. How is your health?
- V. Value/importance of work
 - A. Benefits, positive aspects
 - B. What negatives? (What do you like best about it? least?)
 - C. Any issues related to age--Does age make the job harder? Affect relations with co-workers or supervisors? What about learning new skills? Is training offered? Is there any pressure to retire? Is age an advantage in any way?
 - D. If you could do anything you wanted at this stage of your life, would you still stay at work?
- VI. When you are not at work, what kinds of things do you do?
 - A. What about friends?
 - B. Community involvement?
 - C. Caregiving responsibilities (now or ever?)
 - D. "Just for me" activities?

VII. Thinking about retirement

A. When do you plan to retire? How will you decide when you're ready to retire?

B. Any plans made? What kind of retirement do you envision--what would it ideally be like? What kind of retirement would you *not* like?

C. Do you feel you have been able to make adequate financial preparation for retirement?

1. Did job(s) offer retirement benefits?

2. Do you own your own house?

VIII. Census information (if not already covered): age, marital status, health status, education

Appendix C**THE "MEMBER CHECK"**

This cover sheet, originally formatted to fit on a single page, accompanied the cover letter (following) and draft of Chapter 3 that I mailed to all respondents seeking their comments and corrections.

**Continuing in Overtime:
Women of Retirement Age Who Are Still at Work
Chapter 3: Summary of Findings**

If you are able, please review this chapter to see that I have accurately represented the substance of what you told me in our interview.

You will see that I have changed some factual details in order to protect the confidentiality of our interview. I tried to preserve the essence of what you told me without providing information that might identify you. Hopefully, this effort succeeded, but if you see any problems, please let me know!

Thank you for assisting me again!

— Elizabeth Johns

Your pseudonym: _____
(name to be filled in by hand here)

(continued)

**Comments/corrections should reach me by
Friday, April 12, 2002**

Elizabeth Johns
122 Forest Avenue
Orono, Maine 04473

(207) 866-4339

elizabeth.johns@umit.maine.edu

Long-distance: 1/800-203-6726 (PIN 4382)

122 Forest Avenue • Orono, Maine 04473 • (207) 866-4339

Email: elizabeth.johns@umit.maine.edu

For long-distance calls: 1/800-203-6726 (PIN 4382)

Dear Friend,

Greetings! I hope this finds you well. Months after I thought it would happen, I have finally finished analyzing the interviews I conducted with you and thirteen other women of retirement age who have not retired. I'm sorry it has taken so long. I worried that you might think I had forgotten you or abandoned the project. Not at all!

In fact, the interviews are wonderful, and I am very pleased and excited (overused word, but it's apt here) by what they contain. It's just that the printed transcripts run over 400 pages, and it took quite a while to transcribe all those tapes, and then analyze the interviews.

But the project still isn't complete. Before I finish my thesis, the research methodology calls for me to offer everyone I interviewed the chance to review the research findings and correct any inaccuracies and misperceptions they may contain. This step will strengthen the thesis by making its findings and interpretations more accurate and credible. Since the next chapter will discuss the meaning of the findings, it is important that I get things right in this chapter.

Enclosed is a draft of Chapter 3 of the thesis, the "Summary of Findings." If you have the time and inclination, I would be grateful if you would read the chapter and let me know what you think: Did I represent what you told me accurately? Did I miss anything important? Is there something else we should add or clarify? Is there something you would prefer to leave out?

As you start to read the chapter, I think you will notice fairly glaring "inaccuracies" right away. In order to protect each informant's identity and the confidentiality of our interview, I have given everyone a pseudonym and also changed certain personal details. If you are employed now in the hotel industry, I may have moved you into pharmaceutical work. If you have two sons living in Connecticut, I've probably given you a son in Indiana and a daughter in Florida. I hope you don't mind! All these changes are meant to help conceal your identity, and but they should not affect the substance and meaning of what you told me in our interview about working past the conventional retirement age. (But please tell me if you think they do!)

Another thing you will notice is that the group of informants is quite diverse. As a group, you come from all over the state of Maine, and you range in age from 66 to 84. You work in different capacities, and have had very different life experiences. All of this diversity strengthens the study, and I deliberately looked for women with dissimilar backgrounds who could suggest the many ways real Maine women are living their later years. Each and every informant has made a significant contribution to this study for this reason.

I realize some important biographical information may have changed since our interview, but I do not plan to try to update the information the thesis presents about you. That would be too time-consuming, given that what I did for one would have to be done, thoroughly and systematically, for all fourteen informants. Instead, I am content to present a "snapshot" of the way things were at the time we talked.

If after you've reviewed the draft chapter you have revisions and corrections to suggest, you may call me at one of the phone numbers given above. (Long distance calls can be made at no charge to the 800 number.) Alternatively, you can send me an email or simply write your changes on your copy of the draft and return the relevant pages. Please do whatever is easiest for you. If you send written changes, however, *please* make sure your changes are perfectly clear and legible.

In order to keep on schedule, I need to *receive* all your changes **no later than Friday, April 12**. After that date, I will have to move forward with the final steps in completing the thesis. If I haven't heard from you by then, I will assume you have no revisions to suggest.

Thank you one more time for your very valuable contributions to this project. I will certainly thank you in the acknowledgments to the completed thesis, but not by name, so now I want to say again that I appreciate your willingness to participate in this study and to be forthcoming in answer to my questions. I will also very much appreciate your feedback on the enclosed chapter, though I realize asking you to read 40-plus pages is asking a significant favor. If you don't feel you have the time or interest, I will understand. Each informant has already been more than generous with her time.

I truly enjoyed every interview, and found it a privilege to meet and speak with so many interesting women. Together we fifteen have created something important and valuable, and that is why I'm genuinely excited about this project (and so are my faculty advisers at the University of Maine). To date I am not aware of any other studies that have been done of retirement-age working women, so together we are creating new knowledge in this area and demonstrating the remarkable things that older women are capable of. That is indeed worth feeling excited about. It is quite possible, by the way, that this project could lead to additional publications.

In the meantime, I hope you find the chapter draft interesting reading, and that you enjoy finding out about the other vital women who participated in this study.

I look forward to hearing from you again.

With best wishes,

Elizabeth Johns

encls.

Appendix D. CHARACTERISTICS OF RESPONDENTS

NAME	AGE	PROFES- SIONAL/ NON- PROF.	CURRENT OCCUPATION	AVG. HOURS WORKED/ WEEK	EDUCATION	MARITAL STATUS
Helen Beatty	73	NP	Owner of a new a home craft business. Beatty teaches students at various skill levels and creates hand-made garments.	50	Two-year business college ("junior secretarial")	Single ^a
Martine Callahan	66	P	Job counselor for a private social service agency	12	M.A.	Single
Pat Denby	71	NP	Unlicensed elder care provider	N/A ^b	10th grade	Widow
Ruth Everett	72	P	Owner of a clothing boutique	60 (in summer season) ^c	M.B.A.	In partnership
Kay Fournier	66	P	Psychologist in private practice	50±	Ed.D.	Single
Pauline Gervais	81	P	Nurse educator; teaches women's health issues	55-60	M.S.N., Ed.D.	Married
Madge Harmon	77	NP	Clerical worker for a public clinic	20	H.S. ^d	Widow
Pearl King	70	NP	Assembly line worker for a shoe manufacturer	40	H.S.	Widow

Bea Landry	73	P	Director of an after-school food program for a community center	60+	R.N.	Married
Margaret Levine	78	P	Assistant to the director of a public agency	40	B.A.	Married
Enid Mower	80	NP	Clerical worker in a senior housing agency	22	2 yr. business college	Married
Irene O'Donnell	78	NP	Hospital volunteer coordinator	25	H.S. + acctg. course	Widow
Marian Renfro	84	P	Director of a small community library	40	H.S.	Widow
Brenda Thomas	84	P	Artist and book illustrator (self-employed)	6	1 yr. of college	Married

^a Three informants were classed as single. All three had once been married, and all had been divorced for substantial periods of time (ranging from 9 to 38 years) and lived alone at the time of our interview.

^b Denby did not know the length of her average work week, which seems likely to be quite variable. For purposes of this study, I counted her as a full-time worker. However, in estimating the average number of hours my informants worked each week, I tallied the lowest hourly estimate of all the workers, omitting Denby, and divided by 13. This yields a mean work week of 37 hours.

^c Everett's clothing business is seasonal, and officially closes between December and mid-May. Administrative work, shop maintenance, and buying activities continue during that time, but at a slower pace.

^d Harmon was schooled in England and moved to the United States after her marriage. At one point Columbia University evaluated her secondary school record and was willing to admit her as a junior, but she decided against pursuing a degree.

BIOGRAPHY OF THE AUTHOR

Elizabeth Johns was born October 14, 1943, in Rome, New York, and graduated from Clearwater High School, Clearwater, Florida, in 1961. She attended Rollins College in Winter Park, Florida, majoring in Spanish language and literature and minoring in Latin American studies. She graduated with a Bachelor of Arts degree in 1965.

Ms. Johns worked for a number of years in the field of scholarly publishing, including for the Johns Hopkins University Press, the Urban Institute, and Syracuse University Press. In 1988 she moved with her family to Maine, and served as director of the University of Maine Press until 1992. Since 1992 she has worked as a freelance scholarly book editor.

Early in 1993 she was called to Florida to provide care for her widowed father, William B. Van Orman, whose health was in decline. During the nearly three years she spent caring for him, Ms. Johns acquired an appreciation for the importance of aging issues. Following Mr. Van Orman's death, Ms. Johns began academic studies that led to a degree program focused on aging.

Ms. Johns is a member of the Gerontological Society of America and the Honor Society of Phi Kappa Phi. She is a candidate for the Master of Science degree in Human Development from The University of Maine in December, 2002.