

# RETHINKING RETIREMENT

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## CHAPTER 6

**WORK, RETIREMENT AND WOMEN IN LATER LIFE<sup>1</sup>***Susan A. McDaniel***INTRODUCTION**

Research on the labour market experiences of mid-life and older women is increasing, revealing new knowledge, but also showing us how much is not yet known. Retirement remains, for the most part, a presumed life transition for men, but not necessarily for women (Galarneau, 1991; Gee & Kimball, 1987; McDonald & Wanner, 1990). Despite the growing, but still small number of studies that focus on women's retirement (Gendell & Siegel, 1991; Hayward & Liu, 1992; Henretta & O'Rand, 1980; 1983; Siegel, 1993), most studies of retirement include only men (Casey & Laczko, 1989; Cliff, 1993; Hayward, Friedman & Chen, 1995; Hayward & Grady, 1990; Lindsay & Devereaux, 1991; McGoldrick & Cooper, 1989; Stelcner & Kyriazis, 1990; Wolfson et al., 1992), although some do include women (Arber, 1992; Ginn, 1992; Kohli et al., 1992; Laczko & Phillipson, 1991), and others, for example (Hardy 1991) focus on women specifically.

At the same time that interest is growing in women's retirement, changes are occurring which impact on the context of retirement and women. Demographic shifts have meant that the labour force is aging, that the baby boom generation is entering mid-life, and that the life course of women (and men too) has been altered substantially. Also, economic change in Canada (and throughout the industrial world) has meant that employment, unemployment, and retirement may no

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longer mean what they were taken to mean in the past. Guillemard and Rein (1993) suggest that "The social meaning of retirement is coming undone" (p.472). And labour force withdrawals may not be as linked to chronological age as they were once presumed to be. The concept of material and family security has shifted, too, with family changes, increased labour force participation of women, cutbacks to and abandonment of social programs by provinces and the federal government, and changes in family income.

This chapter focuses on changes in work and retirement among mid-life Canadians, with particular attention to women. Specifically, the interest here is in situating the experiences of a sample of recently non-working mid-life Canadians in the context of the profound macro-level changes occurring in work and in the Canadian economy.

The research focuses on individual experiences in structural context. I examine how large-scale changes in the structures of work, in the economic structure of production, and in family status, relate to the experiences of older working people, particularly women, in Canada in the 1990s.

#### **CHANGING PATTERNS OF WORK IN LATER LIFE**

Sweeping shifts have occurred in the work lives of men and women in the last several decades, in Canada as well as in the United States and Europe. Two of these are particularly salient. First, there is the enormous increase in labour force participation of women, with particularly large increases among married women, and women with children at home. Data from the 1991 Census of Canada show that among those women who might be expected to be least likely to work outside the home — married women with husband present and all children less than six years old — labour force participation rates were 69.0%, compared to 49.4% in 1981 (Statistics Canada, 1993).

The second shift in labour market activity has been noted largely for men — the massive move to early retirement (Atkinson & Sutherland, 1993; Casey & Laczko, 1989; Gendell & Siegel, 1991; Kohli et al., 1991; Lindsay & Devereaux, 1991; Lowe, 1991; McDonald & Wanner, 1990; Tindale, 1991). Guillemard and Rein (1991) note "a dramatic decline in the employment of older workers" (p. 469). The employment rate of men aged 45+ has fallen

considerably in Canada since the 1980s and has led to a debate as to whether this decline is actually early retirement or unemployment (See, for example, Casey & Laczko, 1989; Marshall, this volume; Osberg, 1988).

Further questions have been raised about a set of resultant losses. These include: the increasing reliance on retirement as tool of economic restructuring (Atkinson & Sutherland, 1993; Blanchet, 1993; Calasanti & Bonnano, 1991; Casey & Wood, 1993; Christiansen, 1990; Esping-Andersen & Sonneberger, 1991; Guillemard & Rein, 1993; Henretta, 1992; Hutchens, 1993; McDaniel, 1992b; Tindale, 1991), about the actual labour market activity of older men and women (Fontana & Frey, 1992; Guillemard, 1991; Hayward & Grady, 1990; Lindsay & Devereux, 1990; McDonald & Wanner, 1992; Methot, 1987; Stelcner & Kyriazis, 1990; Wolfson et al., 1992), and about the family aspects of labour market activity in later life or early retirement (Gee & McDaniel, 1991; Hayward & Liu, 1992; Henretta & O'Rand, 1983; McDaniel, 1992a; 1992b; O'Rand et al., 1992).

The trend toward earlier retirement among Canadian men is revealed in the precipitous drop in labour force participation of men aged 65 years and older — from 75% in 1921, to less than 25% by 1971 (Synge, 1980). This may be the result of what was termed in 1950, “the retirement myth” (Hochman, 1950), the idea that men (there were largely men in the labour force in 1950) were not capable of work beyond age 65. This nascent attitude has been shown to have been supported by wider structures of work and social policies, including retirement policies (Henretta, 1992; Quadragno, 1988). Since 1971, employment among men aged 65 and over has dropped even more, to only 11.3% in 1991 (Statistics Canada, 1991).

Among women, almost 20% of those aged 65+ worked outside the home in 1921, a rate higher than among women aged 35-64. By 1971, the rate had dropped to 8.3% (Synge, 1980). It has been speculated that women aged 65 and over in the 1920s, 1930s and 1940s might have returned to the labour force upon the death of their spouses, out of economic necessity (Synge, 1980).

For men aged 45-64, there is a clear and precipitous decline in labour force participation from 1921-1971. For women, the pattern

among this age group almost mirrors in reverse the male pattern, although at a lower level. In the years since 1971, as older males have left the workforce earlier in larger numbers, women of the same age have increased their labour force participation.

Although it is clear that massive shifts in labour force participation by gender and age have occurred since 1921 in Canada, and that the pace of these shifts has picked up in recent decades, little is known about women in late working life and their labour market activity and retirement. And, almost nothing is known about those who have changed their labour market status and not retired.

### DEMOGRAPHIC SHIFTS AND OLDER WORKERS

The inexorable demographic aging which all industrialized countries are experiencing provides impetus to understanding the shifts in late life labour market activity, since more of the population will be in these age groups (Esping-Andersen & Sonneberger, 1991; Henretta, 1992). As Bouvier and DeVita (1992) show, in their analysis of the baby boom generation in the U.S. entering mid-life, the challenges will be large and different from those faced previously. Not only is the baby boom generation larger than any other generation ever born, it is likely to shape later life as it has every other life stage it has experienced.

Issues of demographic dependency related to public policy issues such as universality and entitlement to pensions, health care and other social programs, and to economic issues such as inflation, unemployment, free trade and job security — have become salient (Gee, 1994). Demographic dependency concepts, however, presuppose a simplistic, and now largely outdated, model of working life: schooling, work, retirement. Although it is widely acknowledged that demographic dependency is only a proxy for actual dependency, the extent of the approximation is seldom fully explored. The presumption of labour market withdrawal at age 65 requires serious questioning: there is the above-mentioned trend toward early retirement, and there is also labour market activity occurring after the age of 65. Labour market activity and change among those in mid-life has not been as well examined as, for example, the labour market activity of younger workers (McDaniel, Lulu & Krahn, 1993; Picot, 1992; Picot & Baldwin, 1990a; 1990b; Picot & Pyper, 1993; Ross &

Shillington, 1991; Statistics Canada, 1992).

Demographic shifts have meant that the scripts of our family lives have altered, too. For example, a smaller proportion of our lives is spent in having and raising children than previously. More time is spent alive in multiple generations, sometimes as many as five or even six generations. Women are likely to live longer as widows than ever before (Gee & Kimball, 1987). This means a greater imbeddedness in family in different ways than women have experienced previously. The nature of family commitments are more diffuse, and increasingly extensive for women, but less recognized by public policy and by the working world than more nuclear-family based obligations (Baker, 1994; Gee, 1994; McDaniel, 1992b; 1993).

#### **ECONOMIC RESTRUCTURING AND OLDER WORKERS**

The Canadian economy in recent years is undergoing an immense restructuring, resulting in massive layoffs and plant closings. Changes are occurring on several fronts — including expanding free trade arrangements, shifts in employment sectors, and inflation (which many economists predicted, correctly, would fall to zero, lower than in the US.), and most recently in public sector restructuring most pronounced in Alberta and New Brunswick, but now occurring federally as well as in other provinces. The consequence is that employment and the everyday perception of it has changed. Jobs are no longer fully expected, certainly not anticipated to last a lifetime, and are increasingly seen in terms of specific periods of work, followed by job changes, periods of retraining, returning to school, etc. The discontinuous employment path is becoming normative for both men and women, but of course, women were pioneers in discontinuous employment.

Some analysts see Canadian workplaces as going through the darkest period of our history. Workplaces increasingly are in disarray, with changes occurring so rapidly that neither management nor employees can comprehend what is happening. One of the many new books on this (of an estimated 400 in the past two years), by Marti Smye, entitled, *You don't change a company by memo*, suggests that employees in Canada today are like adult children of alcoholics, who live in cycles of hope, expectation, and disappointment over and over again, until they have become bitter and cynical. This, of course, does

nothing to promote the much vaunted "working smarter" concept that has become so popular in these difficult times.

New concepts have arisen to describe the early withdrawal from the paid labour force that may be neither retirement nor unemployment. One of these is "disemployment" (Kohlberg & Hagen, 1991-92), which describes the undesired exit from paid employment and consequent exclusion from the paid labour force, which results in detachment, idleness and passivity rather than well-being.

Findings from recent research by the author reveal that age may be a more central component to current economic restructuring in Canada than it has been in past recessions, or than has been acknowledged. Incentives to early retirement and buy-outs of older workers, may account for a sizable portion of the nearly one-half million workers displaced from their jobs in Canada in the past three years. And older workers remain unemployed for a much longer time. Margaret Philp (1995), social policy reporter of the *Globe and Mail*, notes in response to Statistics Canada data on long-term unemployment, that a polarization in the Canadian labour market by age is emerging, with older workers (age 45+) accounting for a growing proportion of the chronically unemployed, although, in sheer numbers, there are more young people without work. Thus, in a supposed post-industrial society, there may be a return to age as a criterion for work eligibility, in this case job security and continuity. This finding is consistent with findings in other parts of the world (Atkinson & Sutherland, 1993; Casey & Wood, 1993; Friedman, 1993; Guillemard & Rein, 1993; Kohli et al, 1991).

Accompanying economic restructuring is a shift in the paradigm of Canadian social policies (Gee, 1994; McDaniel, 1993). Devised to enable industrialists to quell worker unrest and make for a more productive workforce, Canada's social programs are now increasingly portrayed as a luxury that may no longer be affordable (McDaniel & Gee, 1993). Canada's income security programs, including pensions and unemployment insurance, were built and continue to rest on the twin pillars of markets and politics to a greater degree than in most other industrialized countries (Myles, 1989). Social programs in Canada modify the effects of market forces, within the limits of government supports and allow them to play out without their full, often devastating impact. This delicate balance is contingent on active



labour market participation by a significant proportion of people and active contributions to pension plans, a presumption that may no longer be sustainable. It is also premised on a particular life course pattern of work, one that is simply outdated.

### **RECONCEPTUALIZING RETIREMENT AND EMPLOYMENT**

Reconceptualizing paid work, family life, life course, and the relation of public policy to employment has meant shifts in the way retirement is seen. No longer clearly an entitlement, retirement is being used as a tool of economic restructuring, as well as a means of reducing the numbers of more expensive older workers in the economy. Guillemard and Rein (1993) add emphasis to this when they suggest that "private early exit arrangements, especially in the form of severance pay, have expanded" (p.497). Changes are also occurring in definitions, as some people are forced to leave work before they are eligible for a pension, and yet are perceived as too old to obtain other work. This can mean that growing numbers of working age people in mid-life are outside the labour force with limited likelihood of returning to their usual level of employment, and yet are not retired and not eligible for any pension.

Among women, the issues loom even larger. Women who work at home are outside the labour force, and have no claim on any pensions (other than OAS) except those to which they might have access through their husbands. The work women do at home is considered outside of economic activity. Policy questions have been raised about displaced homemakers with limited labour force experience and few skills, about survivor's benefits that are sometimes traded away in favour of job security, and of part-time work for women as the only option. Recent Statistics Canada data indeed reveal that women are more often involuntarily employed part-time, and that this trend is increasing (Statistics Canada, 1994). And Hardy (1991) shows that women are more disadvantaged than men in their ability to maintain attachment to the labour force, when they are employed.

### **MULTIPLE LABOUR MARKET TRANSITIONS IN LATER LIFE**

In analyses of national data on labour market activity done in another phase of the aging workforce research (McDaniel, Lalu & Krahn, 1993), it was found that the expected move from

'employment' to 'not in the labour force' is not necessarily the modal transition for later life Canadians. It is apparent that Canadians aged 45-64 tend to make multiple transitions in and out of work, and into and out of the labour force. There is no smooth transition from work to retirement for either men or women.

Gender differences did, however, emerge from the multi-state life table analysis of the 1988-90 Labour Market Activity Survey (LMAS) data. Overall, men experience longer duration in "employment" than do women. Men also spend more years in "unemployment" and lose more years to death than women. And women, not surprisingly, spend more years "not in the labour force" than men. Marital status also matters. While not-married women have very similar expected duration of stay in "employment" compared to not-married men, the pattern is very different among the married. Married men spend more years at work than married women. And, married women spend longer duration than not-married women outside of the labour force.

The largest gender difference in work duration is among those with less than high school education. Women in mid-life are more likely than men to move from working to non-working status. This likelihood increases with age for both men and women. Education increases the likelihood of remaining at work, but women with higher education have a lower likelihood of remaining employed until age 65 than do women with high school only.

This following data reflect the intersection of four contemporary trends: demographic shifts such as the movement into the pre-retirement years of the baby boom generation; restructuring of the Canadian economy; shifts and changes in family life and family security; and shifts in the conceptualization of retirement and work activity in later life.

#### DATA SOURCE

Data come from qualitative interviews conducted with unemployed workers aged 45-64 who are part of a support group in Edmonton, Alberta. The data were collected as one phase of a large research project on the aging workforce. In the larger study, 600 interviews were conducted with a sample of employed and unemployed workers aged 45-64 in large and small companies in

Alberta. The qualitative interviews grew out of a need for human faces and life experiences to aid in interpretation of the national and provincial patterns of change discussed above.

Those interviewed, a total of 8 persons (5 women), were contacted through a support group to which the author was invited to speak. Each was individually interviewed in February and March 1994 by a trained interviewer who was experienced in qualitative research. Each interview lasted approximately 1.5 hours and focused on issues of identity, family, structural/personal concerns about job loss, and coping. Most of those interviewed had been middle managers, were well educated and therefore, expected to be relatively insightful about their situations and the changing labour market in general. Several were employed after some period of unemployment; others were employed part-time, or had held a series of part-time jobs. For all of those interviewed, unemployment insurance benefits and accompanying opportunities for retraining had either run out, or they were no longer eligible as a function of their labour market status. The respondents has thus experienced, or were experiencing at the time of the interviews, multiple labour market changes.

Soon after preliminary analysis of the interview data had been completed, a focus group was set up, bringing all the respondents together with the interviewer and the researcher to share viewpoints and experiences. This took place over an evening at one of the normal meeting places of the support group. It is emphasized that the purpose of the qualitative interviews was to humanize the quantitative findings. No attempt is made, due to the small, unrepresentative sample, to generalize from these data.

#### **DATA ANALYSIS**

The qualitative interview data were analyzed following the established approach of Brewer and Hunter (1989) and the focus group method of Krueger (1988). In these approaches, either transcripts of the interviews or the interviewer's notes are analyzed for recurring concepts or categories, in order to develop "thick descriptions" of themes (with quotes from each of those interviewed). The themes are then combed and recombed for insights and relevant common experiences. In this research, the extensive notes of the interviewer were analyzed in this way.

## FINDINGS

From the qualitative interviews, it is found that women experience labour market transitions differently than men do. It is evident that several of the women in this sample had faced labour market transitions previously. Several commented on their previous transitions into and out of the labour market. Some mentioned that the transition from employment to unemployment “was done better by us [women] than by them [men]”. Men, more than women, internalized a kind of “guilt” for their situations. Men expressed deep concerns about their breadwinner role being compromised as a result of the transition from employment to unemployment. Women, on the other hand, who had children, focused on their responsibilities to their children rather than their social roles and statuses *per se*. Several of the women with dependent children remarked, in various ways, that they would take any work, no matter what the pay or the status, to feed their children. None of the men made this claim.

The pattern found in the life table analyses of the LMAS data, of similarity between unmarried women and men, was borne out in the qualitative data. Among the unmarried women respondents, a recurrent theme was (as it was for the men) that work was central to their lives:

*I was really involved with my work, to where work was my life. It was really unbalanced. When I was laid off, I was lost.*

*I was lost when my job went. I felt I still had a lot to offer.*

The most major transition recently experienced by the respondents was from employment to unemployment. Their strongest interest, whether male or female, was to find work, not to think about leaving the labour force or retiring, despite the fact that they were in an age group when the literature suggests they might be preparing for early retirement:

*When I was told that there were too many people with qualifications in this field and not enough work, I was shocked. (female)*

*There are no jobs. I tried “information interviewing” but people don’t want to see you. (female)*

*The employment area is shrinking. The bottom line is the jobs aren't there. (male)*

*I tried looking for all kinds of jobs, still tied into previous work. (male)*

Education emerges as a central theme in these interviews, particularly among the women:

*I trained on the job. It is difficult to claim credit for this on a resumé.*

*I had adaptable skills from varied contracts, but it is difficult to express on a resumé.*

*Experience gained is as good as a degree.*

*A large part of the work never shows.*

Education was also an issue for the men:

*Middle managers have a lot of experience that is unrecognized ... for example, I am not invited to roundtable discussions on management, the job doesn't have "the handles".*

*You train bright, young engineers and they take the credit for your practices.*

Valuable for the purposes of this chapter are the views of respondents on the volatility of the labour market. There is a strong sense of awareness of structural change among those interviewed. The problem was often "nationalized" by the respondents, many of whom mentioned that they thought Canada was facing "traumatic changes", an uncertain economic future, and internal tensions and fragmentation. Respondents spoke of seeing themselves as "expendable labour." And they spoke of a "social contract" they had internalized when they were growing up that involved a mutually beneficial government/people bond that freed workers to be innovative, to develop technology, to push their skills and abilities to the limit. When this contract is broken, they say that they feel as if their energies have to go into survival of themselves and the people they love. A second kind of social contract between employer and employee is, according to the respondents, based on loyalty and integrity. With that contract broken (the "expendable labour"), the team sense is lost, as is the continuity. A sense of betrayal is evident:

*We grew up in an environment which taught us these values — commitment of the boss and the government to us, and us to the boss and the social contract with the government. Now, we're just going back to what it was before the social contract. It was just a blip in history.*

## DISCUSSION

From these analyses, it seems clear that the transition from employment to retirement for later life Canadians is far from the smooth transition that it has long been presumed to be by individuals and by social policy. Multiple transitions occur into and out of employment and into and out of the labour force. The patterns emerging from these analyses are not random but are strongly influenced by gender, as has been shown.

Several questions are raised by this analysis, most of which cannot be answered with existing data. How does marital status among mid-life women affect their experiences with job restructuring and with labour status change? Is the push factor of dual retirement with a spouse, as discussed by Hornet and O'Rand (1983), the important determinant? Is a cohort effect apparent for the generation of women in this sample, born in the pre-baby boom years 1920-1944, who may have spent greater proportions of their lives not in the labour force than have women born since 1944? What other factors might be operative, such as economic incentives, pension availability, health factors, family responsibilities? Some hints of answers to some of these questions begin to emerge from the interviews, but full answers must await more research.

It is clear, however, that women's mid-life labour market experiences and their reactions to it are more diverse than men's in that family and non-family women experience employment status change differently. Much more attention must be given in future research to women as simultaneous family members and active participants in the labour market. As begun to be revealed in this qualitative study, many of the existing presumptions about women's later life employment and the identity aspects of employment for women, may, in fact, be inaccurate. This research is important in examining the complex and rapidly changing interrelationships of economic, family, and gender factors in the models of labour market

participation in the supposed pre-retirement years. There could be implications for dependency ratio analyses, as well as for policy and theory about women's labour market participation, withdrawal and reentry. Dependency ratio analyses, always problematic as proxies for economic categories, may be increasingly insensitive in light of the volatility of the changing labour market, and the extent of labour market activity change in later working life.

Policy and theory have much catching up to do with respect to retirement in contemporary context. Just as theory on retirement was beginning to incorporate the experiences of women, the situation has changed in such a way as to make the old models, even the few models that considered women's labour market activity, irrelevant. A strong need is emerging for a broad understanding and appreciation of the ways in which gender and age, as well as family and work status, interact to construct present policies and practices which affect both retirement and work. The basis for research into the transition between work and retirement is changing, with the templates of earlier generations being no longer appropriate. The emerging reconceptualizations of interactions among paid work, non-paid work, non-work (which could be retirement, unemployment, or not in the labour force), and family, need to be more clearly articulated and brought to bear on policies on pensions and retirement.

Our challenge is indeed to rethink retirement, its principles and the assumptions on which it rests. The terrain of work and non-work is changing dramatically, with profound implications for those in both statuses. Policies which remain based on old, outdated or single gender models will become hobbled horses in the new era.

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