

NOTES

- 1 Craik, F. I. M. and Byrd, M. Age and cognitive deficits: the role of attentional resources. In Craik, F. I. M. and Trehub, S. (eds), *Aging and the Cognitive Process*. Plenum Press, New York, 1982, pp. 191–211; Rabinowitz, J. C., Craik, F. I. M. and Ackerman, B. P. A processing resource account of age-differences in recall. *Canadian Journal of Psychology*, **36** (1982), 325–344.
- 2 Zacks, R. T., Hasher, L., Daren, B., Hamm, V. and Attig, M. S. Encoding and memory of explicit and implicit information. *Journal of Gerontology*, **42** (1987), 233–245.
- 3 Hess, T. M. and Slaughter, S. J. Specific exemplar retention and prototype abstraction in young and old adults. *Psychology and Aging*, **1**, 3 (1986), 202–207; Burke, D. M. and Peters, L. Word associations in old age: evidence for consistency in semantic encoding during adulthood. *Psychology and Aging*, **1**, 4 (1986), 283–292.
- 4 Hess, T. M., Vandermass, M. O., Donley, J. and Snyder, S. S. Memory for sex-role consistent and inconsistent actions in young and old adults. *Journal of Gerontology*, **42** (1987), 505–511.

Age and Cognitive Performance Centre,
University of Manchester

Older Women**Sheila Peace**

Maximiliane Szinovacz, 'Preferred retirement timing and retirement satisfaction in women'. *International Journal of Ageing and Human Development*, **24**, 4 (1986–87), 301–316.

The process of retirement has a differential impact on men and women and yet, to date, the experience of women has largely been ignored. Retirement has been viewed as a major life event for men, while its significance for women has been masked by the assumptions that the combination of formal and informal roles for women somehow 'lessens the blow'. The article suggests that retirement is equally a major life event for women and explores the conditions affecting women's preferred retirement timing and retirement satisfaction.

The initial discussion centres on the changing nature of employment for older American women. Obviously women's work patterns differ from men's, but evidence is given that for women in a range of jobs, not just 'career women', 'employment during the middle and later years when family responsibilities decline constitutes an important source of self-development and identity formation.' The author argues that both the objective conditions and the subjective experience of retirement differ for men and women, and discusses three sets of factors which may

have an impact on women's attitudes to retirement and satisfaction with their retirement. The first set of factors is termed '*sex role constancy*' and relates to the importance attached to paid employment within the life of the individual. The author suggests that women who return to paid employment after 'the family-centred child bearing years' may 'adopt flexible and androgynous sex role orientations, and such flexibility in sex roles has been linked to enhanced coping abilities'. Because of the changes that women may experience by returning to work, the interesting question is posed as to whether retirement caused by family needs, e.g. illness of family members or husband's retirement, results in the women once more adopting a family-centred role and more negative feelings towards retirement than if they retired on their own account.

The second theme is the *economic impact of retirement*. From their discontinuous work histories, employment in low-paying jobs and unfavourable pension entitlements, women experience a greater income reduction after retirement than men. Therefore the lack of economic resources affects attitudes to and satisfaction with retirement, particularly amongst those in the lower income groups. Finally, the author considers *timing and control over retirement*, arguing that control over life events, such as retirement, allows the individual to prepare for the transition, which is consequently less threatening and less stressful. The author states that women are more likely than men to retire at an earlier age and for non-voluntary reasons, e.g. health, family responsibilities, or retirement of somewhat older husband. In other words they may not be in control of their retirement.

The discussion of these three factors formed the basis of hypotheses which were then tested using data about 115 women in a middle-sized town in Florida. Respondents were chosen from a range of occupational positions, although there was some under-representation of those at the lowest occupational levels; all had retired up to four years before the study commenced; a majority were in their sixties and most had been employed for many years. Data were collected through in-depth interviews using both open-ended and closed questions. The most frequently named reasons for retirement were: tired of working, health, family needs, age, work conditions, leisure interests, and financial. Mandatory retirement was given as a response by only 3.6% of the sample. The results of statistical tests are described prior to a more general discussion.

Statistical analysis of the survey data focuses on the issues of preferred retirement timing and retirement satisfaction. Preferred retirement timing was measured by asking respondents whether they

'wished they had retired later than they did', and analysis shows that this issue of timing is positively related to retirement for family needs, retirement for health reasons and pre-retirement income. In terms of retirement satisfaction the study reveals a relationship between satisfaction and pre-retirement income, retirement for health reasons and preference for later retirement.

The author makes use of case material to explore further the areas of retirement for family needs, income adequacy and timing and control over retirement. Of particular interest, with regard to retirement for family needs, is the suggestion that such as experience 'raises feelings of inappropriate timing and causes stress during and shortly after the retirement transition, but has negative effects on long-term retirement satisfaction only to the extent that women are forced to engage in a family-centred life-style and unable to pursue other leisure interests'. Therefore there is a need to differentiate between women with short-term and long-term family obligations when considering retirement satisfaction.

With regard to income, it is not just the reduction of income following retirement that affects retirement satisfaction, but the general position of women within low-paid employment. Finally, there is evidence that off-time and non-voluntary retirement does have a negative effect on women's retirement attitudes and satisfaction. The study therefore suggests a number of ways in which women's experience of retirement differs from that of men and indicates a number of avenues for future research.

(a) The impact of family needs on women's retirement attitudes/satisfaction needs further consideration.

(b) Further exploration is required of the relative importance of low earnings versus income reductions after retirement for retirement satisfaction.

(c) The difference between short-term problems at the time of retirement and long-term adjustment problems for both sexes should be studied.

Nijole Benokraitis, 'Older women and reentry problems: the case of displaced homemakers'. *Journal of Gerontological Social Work*, 10, 4/4 (1987), 75-92.

While retirement will have to be faced by those displaced homemakers re-entering the workforce later in life, the second article deals with the difficulties surrounding the entrance to rather than the exit from employment. The term 'displaced homemaker' has been used in the

United States since the mid-1970s, and refers to 'any individual between 35 and 64 years of age, who (a) has worked in the home for a substantial number of years providing unpaid household services for family members, (b) is not gainfully employed, (c) has had, or would have difficulty in securing employment, and (d) has been dependent on the income of another family member but is no longer supported by such income because of separation, death or divorce'. While not gender-specific displaced homemakers are usually women who do not qualify for any benefits relating to unemployment, old age or dependent children.

Since the enactment of the Displaced Homemaker's Bill in 1978, much has been written giving practical advice on re-entry into the job market and the individual experiences of women who have made this transition. But, as the author indicates, there have been few systematic empirical studies which described the employment problems of such women. This paper describes an exploratory study carried out in 1980. A survey was undertaken of displaced homemakers who had been through a Career Path training programme at the Centre for Displaced Homemakers of the University of Baltimore. The aim of the training programme was to prepare the women for the job market, and included workshops in areas such as assertiveness training and preparing a *curriculum vitae*, students also undertook job internships, primarily in counselling and secretarial work.

Ninety-one women were interviewed from the 137 who had completed the programme during 1978. Of these, 85 lived in the Baltimore Metropolitan Area, 50 were white, over 60% were 46 years of age or older, 75% had at least a high school education, 68% had at least one legally dependent child, 70% had been married only once and had been married for an average of 19.1 years. The main source of income (median \$446 per month) was from wages or salaries. The author comments that this group are relatively highly educated, but experienced a dramatic loss of income when they became single. For a majority their career history since becoming a displaced homemaker and going through the programme had been characterised by job mobility (42% of the women had had four or more jobs), low status and low salaries. Approximately one-third had been job losers; e.g. they were laid off, the company moved, the jobs were temporary; and two-thirds were job leavers. Reasons for leaving employment included: health problems, home and family responsibilities, low salaries and a variety of poor working conditions.

Having described the sample the main section of the article considers the questions, 'why do displaced homemakers encounter employment

problems?'. A range of issues are considered at the individual, group and system levels. Barriers to employment experienced at the individual level include low self-esteem and lack of confidence, health problems and unrealistic job aspirations. Low self-esteem often arises due to the circumstances in which women find themselves; they often feel guilty that their marriage has failed and yet have little experience of paid employment to draw upon when re-entering the job market. They are in need of a great deal of confidence building.

Health problems were frequently cited as reasons for turning down job offers and leaving jobs, and the author suggests a variety of reasons for this trend including age-related illness, poor health and depression due to trauma of divorce, and dissatisfaction with employment. The last of these may also be linked to the tendency to have unrealistic job aspirations. Whilst a majority (71 %) of those interviewed had never expected to be self-supporting, most had very definite views on what kind of paid employment they would have liked, and it was not uncommon for them to have high aspirations without the necessary qualifications. The author suggests that, as predominantly middle-class women, their subsequent dissatisfaction with employment may be due to their unwillingness to accept low-paying positions, that their aspirations reflect the socio-economic status of their ex-husbands, and that they are not sufficiently informed about the realities of the job market. Many seemed disappointed that the Career Path programme did not result directly in employment.

Problems experienced as a group relate to the obstacles to employment, which in turn appear to be linked to the actual training programme received. First, the author considers 'inadequate preparation', citing four areas: (i) occupational choice – a majority were steered towards certain occupations, e.g. nursing, counselling, clerical work; few were trained for the private business sector; (ii) marketability – most had little idea of the current needs of the job market; (iii) job interviews – respondents reported a variety of reasons for not attending job interviews; and (iv) testing – some employers used screening tests for which many respondents were unprepared and failed. The second area relating to the re-training programme was a lack of follow-up once displaced homemakers have entered the job market. Forty-five per cent of women felt they needed job-counselling two years after leaving the Centre. There was also a greater demand for additional training and skills such as assertiveness training and stress-management. Given their lack of self-confidence concerning re-entry into employment it seems essential that those taking some form of training should be followed up. Finally, 'systematic barriers' to employment for displaced homemakers

are discussed, in particular the various types of discrimination experienced by respondents with regard to sex, age and race.

The conclusion discusses various barriers to employment ranging from the individual to the structural. At the individual level, she suggests that displaced homemakers need psychological and health counselling by professionals; at the group level that training programmes should be more aware of the current job market, and nationally that women continue to 'lobby, sue (if necessary) and seek positions through which women can enforce existing anti-discrimination laws'.

COMMENT

These two exploratory studies from the United States explore the experiences of older women as they re-enter and leave the job market, and highlight areas for further research. While we are beginning to see more discussion of the structural causes of inequality surrounding older women and employment/retirement in Britain,¹ to date there has been a paucity of empirical research regarding the experience of older women in these areas. The new EEC-funded research in this area under way at the Age Concern Institute of Gerontology is therefore a welcome addition to this field of study.

NOTE

- 1 Phillipson, C. *Capitalism and the Construction of Old Age*, Macmillan, London, 1982; Walker, A. 'The poor relation: poverty among older women', in Glendinning, C. and Millar, J. (eds), *Women and Poverty in Britain*, Wheatsheaf, Brighton, 1987.

Centre for Environmental and Social Studies of Ageing,
The Polytechnic of North London