

Another Fork in the Road: the Experiences of Retired Teachers and Nurses living in Northeastern Ontario.

by

Elizabeth Ann Patrick

A thesis submitted in partial fulfillment  
of the requirements for the degree of  
Doctor of Philosophy (Ph.D.) in Rural and Northern Health

The Office of Graduate Studies  
Laurentian University  
Sudbury, Ontario, Canada

© Elizabeth Ann Patrick 2023

**THESIS DEFENCE COMMITTEE/COMITÉ DE SOUTENANCE DE THÈSE**  
**Laurentian Université/Université Laurentienne**  
Office of Graduate Studies/Bureau des études supérieures

Title of Thesis  
Titre de la thèse  
Northeastern Ontario. Another Fork in the Road: the Experiences of Retired Teachers and Nurses living in

Name of Candidate  
Nom du candidat Patrick, Elizabeth

Degree

Diplôme Doctor of Philosophy

Department/Program  
Département/Programme Rural and Northern Health Date of Defence  
Date de la soutenance August 08, 2023

**APPROVED/APPROUVÉ**

Thesis Examiners/Examineurs de thèse:

Dr. Nancy Lightfoot  
(Supervisor/Directeur(trice) de thèse)

Dr. Lorraine Mercer  
(Committee member/Membre du comité)

Dr. Daniel Côté  
(Committee member/Membre du comité)

Dr. Deborah van den Hoonaard  
(External Examiner/Examineur externe)

Dr. Sara MacDonald  
(Internal Examiner/Examineur interne)

Approved for the Office of Graduate Studies  
Approuvé pour le Bureau des études supérieures  
Tammy Eger, PhD  
Vice-President Research (Office of Graduate Studies)  
Vice-rectrice à la recherche (Bureau des études supérieures)  
Laurentian University / Université Laurentienne

**ACCESSIBILITY CLAUSE AND PERMISSION TO USE**

I, **Elizabeth Patrick**, hereby grant to Laurentian University and/or its agents the non-exclusive license to archive and make accessible my thesis, dissertation, or project report in whole or in part in all forms of media, now or for the duration of my copyright ownership. I retain all other ownership rights to the copyright of the thesis, dissertation or project report. I also reserve the right to use in future works (such as articles or books) all or part of this thesis, dissertation, or project report. I further agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purposes may be granted by the professor or professors who supervised my thesis work or, in their absence, by the Head of the Department in which my thesis work was done. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that this copy is being made available in this form by the authority of the copyright owner solely for the purpose of private study and research and may not be copied or reproduced except as permitted by the copyright laws without written authority from the copyright owner.

## **Abstract**

Canadian women born after the Second World War, between 1945 and 1964, were both credited and criticized for their roles in challenging traditions and forging life pathways that were different to those before them. In recent decades, this cohort has been entering their retirement paths. This qualitative study explored stories about how some women were living the transcendent stage of later life in rural and small towns in Northeastern Ontario. Using a feminist narrative approach, twenty-one primarily boomer women were interviewed by telephone, using semi-structured questions. The women had retired from teaching or nursing, accomplished professional designations in their jobs, and lived in the target areas. Braun & Clarke's (2022) reflexive thematic analysis was followed to generate codes and themes. Ten themes emerged: 1) how do I feel at this stage of my life?, 2) it's my life, my time., 3) where did my identity go?, 4) what do I do now?, 5) the impact of gender roles on participants' stories., 6) options for retirement and feelings about this life event., 7) expectations for the next fork in the road., 8) connection and purpose., 9) the importance of health-financial, mental and physical., and 10) let go, take the plunge.

The results of this study supported the literature regarding retirement pathways; however, this group mainly identified with transitional or continuity models. Freedom to make choices, unencumbered by the rules of a job, resonated throughout the results. Data highlighted the importance of community and family involvement for overall health and wellbeing. This resilient group determined that they would learn new things and adapt to ongoing physical and mental health issues through staying busy and maintaining relationships with family and friends.

Key words: Women, Retirement, Baby Boomers, Professional, Northeastern Ontario, Retirement pathways.

## **Co-Authorship Statement**

I declare that this thesis and the research to which it refers is my original work as principal investigator and that it includes three articles that are a result of guidance from my thesis supervisor Dr. Nancy Lightfoot and my committee members, Dr. Lorraine Mercer and Dr. Daniel Cote. My supervisor and committee assisted me with editing and revisions on several drafts of the articles at Chapters 4, 5 and 6 and the thesis itself.

I certify that this dissertation and research is my own work.

## **Acknowledgements**

Thank you to the participants, without you, this would not have been possible. You arranged your schedules and told your stories with humour and laughter. I cannot express my gratitude enough and I sincerely hope that the results will honour your stories and help others who are standing at this fork in their roads.

Thank you to Dr. Leigh MacEwan who encouraged me to apply to a Ph.D. program. I will always be grateful to you.

To my supervisor, Dr. Nancy Lightfoot, thank you for taking me on as a student and your guidance and advice during this process.

Thank you to my committee, Dr. Lorraine Mercer and Dr. Daniel Cote, who provided guidance and comments, and lots of smiles on Zoom meetings. You questioned and improved my research, my writing and my critical analysis.

Thank you is insufficient for Celisse Bibr, my colleague who kept me on this path with kindness and patience. I hope to always be her friend since “friend” is the best word to describe her forbearance.

Thank you to the Ontario Secondary School Teachers Federation who embraced my study to advertise on all of their social media platforms. Your involvement was so valuable in the poster campaign, especially during a global pandemic.

Thank you to all who encouraged me on this journey, provided technological support, endured this challenging and exciting adventure with me, often making me tea and telling me to take a break.

## Table of Contents

Thesis defence committee.....	i
Abstract.....	ii
Co-authorship statement .....	iv
Acknowledgements.....	iv
Table of Contents.....	v
List of Appendixes.....	vii
Chapter 1: Introduction.....	1
Background.....	3
Chapter 2: Literature Review.....	6
2.1 Introduction.....	6
2.2 Pathways and definitions of retirement.....	7
2.3 Summary: Pathways and Definitions of Retirement.....	13
2.4 Connection and Identity.....	18
2.5 Summary: Connection and Identity.....	22
2.6 Health, wellbeing and purpose.....	24
2.7 Summary: Health, Well-being and Purpose.....	30
2.8 Maintaining Individuality in Retirement?.....	32
2.9 Summary: Maintaining Individuality in Retirement.....	39
Chapter 3: Methodology.....	43
3.1 Reflexivity.....	43
3.2 Theoretical Framework.....	46
Methodology: Narrative Design:.....	48
Methods: Introductory Summary .....	48
Ethics.....	49
Setting.....	49
Sample.....	50
Data Collection and Management.....	50
Data Analysis.....	51
Overview of the Following Chapters.....	52
Chapter 4: It's my time, my life.	
Abstract.....	54
Introduction.....	55
Methods.....	58
Study design.....	58
Recruitment, sample, and setting.....	58
Ethics .....	59
Data Collection.....	59
Data Analysis.....	60

Results.....	60
Theme 1-How do I Feel at This Stage of my Life? .....	61
Theme 2-It’s my Life, my Time. ....	63
Theme 3. Where Did my Identity Go? .....	66
Theme 4. What Do I Do Now? .....	67
Discussion.....	69
Limitations and Strengths.....	72
Future Studies.....	72
Summary.....	73
References.....	75

Chapter 5. Retirement Insights from a Group of Retired Teachers and Nurses in Northeastern Ontario.

Abstract.....	79
Introduction.....	80
Methods.....	81
Study Design, Population, and Setting.....	81
Recruitment.....	82
Ethics.....	82
Data Collection.....	82
Data Analysis.....	82
Results.....	83
Theme 1: The Impact of Gender Roles on Participants’ Stories. ....	83
Theme 2: Options for Retirement and Feelings about this Life Event. ....	86
Theme 3: Expectations for the Next Fork in the Road. ....	89
Discussion.....	92
Limitations and Strengths.....	96
Future Studies.....	97
Summary and Conclusion.....	98
References.....	100

Chapter 6: Retirement: Transition or Take the Plunge. How some Northeastern Ontario Women Chose their Retirement Paths in Life.

Abstract.....	104
Introduction.....	105
Methods.....	109
Study design, Population, and Setting .....	109
Ethics.....	110
Data Collection.....	110
Data Analysis.....	111
Results.....	112
Theme 1. Connection and Purpose. ....	112
Theme 2. The Importance of Health-Financial, Mental and physical Finances.....	114
Finances.....	115

Mental and Physical Health.....	116
Theme 3. Let Go, Take the Plunge .....	118
Discussion.....	120
Limitations and Strengths.....	123
Summary and Conclusion.....	126
References.....	125
Chapter 7: Conclusion	
Summary and Synthesis of the Research and Articles.....	129
Discussion of the Overall Results of the Study.....	133
Positioning the Researcher in the Context of the Study. ....	133
Intersections.....	136
Rurality and Women’s Retirement.....	136
Aging Stereotypes/Discrimination and Retirement.....	138
Defining Retirement.....	139
Some Perceptions of Retirement.....	139
Financial Security and Women’s Retirement.....	141
Relationships and Retirement.....	141
The Uniqueness of Women’s Retirements.....	142
Identity and Retirement.....	143
Literature and the Results.....	144
Study Strengths and Limitations.....	145
Implications for future study.....	147
Some last thoughts.....	152
Chapter 8.....	155
References.....	155
Appendix A. Ethics.....	165
Appendix B. Map of participants’ locations.....	166
Appendix C. Poster, information letter and informed consent form.....	167
Appendix D. Interview Guide.....	170





## Chapter 1

### Introduction

This study will consider how women are aging and retiring in rural Northeastern Ontario. Participants in this study primarily belonged to a cohort identified as Baby Boomers and included those who were born after the Second World War (Airey et al., 2021). The concentration of births after the war occurred over two decades in North America; Canada between 1946 and 1964 and the United States between 1946 and 1964 (Venne et al., 2017). There has been growing interest in the experiences of female boomers including how they defined and determined their retirements (Cahill et al., 2021; Loe & Johnston, 2016; Sawyer & James, 2018). Gilleard & Higgs (2002) suggested that women retiring from the boomer generation would redefine their retirements and break from the traditional life course patterns of their parents. However, the examination into retirement for women needs to consider their roles beyond their careers (Venne et al., 2017).

To consider this phase of life, let's pause to examine aging. Biomedically the body and mind accumulate time, like mileage on a vehicle. Some bodies age with minimal challenges, but for others a physical decline results in the need for health care. Scholars attempt to define aging as successful (Katz & Calasanti, 2014; Rowe & Kahn, 1998) or meaningful. Alternatively, it is defined as fraught with physical, mental, social, economic and a myriad of other challenges. Others propose that aging involves socially constructed stereotypes, discrimination, and gender bias against women in the process of aging and retirement. As such, it is clear that aging is more than the physical changes that occur.

The World Health Organization introduced a plan entitled the Decade of Healthy Aging, 2020-2030 (World Health Organization [WHO], 2020). This global plan to address aging centred

on older persons and included governments, academia, professionals, media, public and private sectors (WHO, 2020). Global population aging continues to increase with projected growth by 2050 to be 2.1 billion persons, doubling from 2019 (WHO, 2020). Women over 60 years of age made up 54% of the world population in 2017 (WHO 2020). The WHO's prediction regarding population aging is that an "increase is occurring at an unprecedented pace and that it will accelerate in coming decades particularly in developing countries" (WHO 2020, p.1).

As population aging occurs it is important to understand how this group of older persons is navigating this life stage, including health and well-being, purpose, connection, their environment, and concerns. The WHO (2020) refers to this combination of factors as "functional ability" (p.3). In order for this population to adequately provide for themselves, they need to be heard. The WHO's plan for 2020 to 2030 included the voices of this aging population in the dialogue. Knowledge and translation of that knowledge to others is paramount to build on the future of aging.

The intention of this thesis is to give voice to the experiences of older women entering, or within, the stage often referred to as retirement in Northeastern Ontario. The study addresses the complexity of this stage such that other women who are approaching retirement may be aware of the diversity of retirement experiences and be prepared for their own retirement. When studying the experiences of retired women academics, Cahill et al., (2021) said that retirement has become more than one event, but rather proceeds over time. I agree with researchers (Cahill et al., 2006; Kajola & Moen, 2016) who found this stage of life to be fluid, changing, and eventually re-setting in the phase called retirement.

Therefore, aging and retirement can go hand in hand, but they are not prescribed to do so. There is no consistent age that this occurs for all. Through their stories, participants provided

their insights into how they would describe retirement, how they spent their days, and what was vital to them (Price & Nesteruk, 2010).

While there are those who see older persons as of declining importance in the world, there are many who fight against this perspective, as they see the benefits of years lived, and the wisdom that can be imparted to future generations. Exploring the necessity to educate about aging through a positive lens is another intention of this study. The participants within this study provided numerous examples of continued purpose, involvement and participation in life; it is another purpose of this study to honour and share these lived experiences. In order to do so, anti-ageism, as a societal flaw, will be addressed continuously.

Pinquart (2002) studied purpose in life across generations. They found that in older persons, meaning in life and purpose are subjective to individuals and therefore both can adjust over time and through circumstance. Karpen (2016) said that after leaving her job, she searched elsewhere for meaning, including sharing her journey and helping others get through this phase.

A historical look at retirement, what it means, how it functions, and how persons are adapting during this stage of life is critical for others to decide what path to choose. This cohort was selected due to being the largest cohort in history whose retirement paths have taken place over the last twenty years. The next chapters will concentrate on the background of the study including statistics, a review of the literature, the research questions, theoretical framework, a summary of the literature, methodology and research methods for this study.

## **Background**

Global aging is a reality (WHO, 2018). It is projected that the world population over the age of 60 years will increase from 12% in 2015 to 22% in 2050 (WHO, 2018). In 2011, the United Nations estimated that the world population of those over the age of 60 years would top

two billion representing the most older persons in history (Novak et al., 2018). The 2021 Canadian census reported that 18.5% of persons were over 65 years of age, and projected to increase to 20% by 2024 and 25% by 2058 (Statistics Canada, 2021).

In Canada and most developed countries, birth rates soared after the Second World War, producing what was termed the baby boomers (Airey et al., 2021). Baby boomers, born between 1946 and 1965, have been grouped together as one cohort, although their life experiences differed, as did their retirement paths (Winston & Barnes, 2015). Terms that now describe older persons and population aging (Statistics Canada, 2021) varied over the years and included seniors, older adults, elderly, boomers, old people, and an aged population. The age ranges for being termed older and/or retired can range from 50 years of age to beyond.

With changes in social norms of the 1970's, women sought higher education and paid work outside the home (Winston & Barnes, 2015). The sociocultural inquiry into war, relationships, women's rights, minority rights, and general angst amongst younger persons, led to a great deal of reflection and upheaval (Tunney et al., 2022). Slevin and Wingrove's (1995) review and critique on women in retirement since 1976 acknowledged that women's many roles in the home and at work differed vastly to men. They also said that inequalities such as inconsistent employment affected the decisions when and if women could retire. Price and Nesteruk (2015) suggested that the change in women's retirement occurred due to more women working. They also highlighted that since the 1970's there has been an increase in the number of women entering retirement "firsthand" as opposed to "indirectly through their husband's retirement" (Price & Nesteruk, 2015, p.137; Slevin & Wingrove, 1995). Therefore, women previously were secondary figures in retirement, or they were ignored (van den Hoonaard, 2015). Researchers began to investigate how these boomer women would retire and how they would

transition into later life. Studies considered “demographic changes, such as population aging...examining changes in women’s labor force participation rates and career patterns” (Venne et al., 2017, p.475). Studies have examined the intersections of interrupted work, caregiving roles, financial security of female retirees, and how longer female life spans would affect this stage of life (Price & Nesturuk, 2010). Research also began to explore women’s own experiences and how they might distinguish this phase of their lives (Byles et al., 2012, Price & Nesteruk, 2010). Female experiences of retirement are not homogenous, but reflect their individual experiences of education, working and raising families or caregiving for others (Marks et al., 2016).

Ford (2016), writing about rural health concerns, highlighted that, although approximately only one quarter of the Canadian population live in rural areas, a shift was occurring. He said that boomers were moving back to rural living, and that some younger persons were looking for changes in lifestyle. However, older persons living in rural communities face the challenges of distance, healthcare, and transportation. In contrast, rural areas have been known for their tight knit communities where support is often found in friends and family (Ford, 2016). In 2018, an environmental scan suggested that those creating policy, researchers, and local governments needed more information regarding the issue of rural aging; and resolutions to rural and urban health care disparities which were well recorded (Jeffery et al., 2018). Some of the suggested outcomes of this scan encouraged more coordination to promote those who choose to age in their rural communities, with the development of resources, collaboration from various governments, and information.

Population aging is important when considering resource allocation, housing, and healthcare. With a large older persons demographic in Northeastern Ontario, it is important to

consider how the women in this group are living and retiring. What are they doing with their time? How are they maintaining their health and well-being? And what can be gained by studying this cohort for those who follow in their path?

## **Chapter 2: Literature Review**

A number of national and international studies were explored to consider aging, identity, challenges, health, and wellbeing, and how one lives as a retired person. Preference was given to more recent studies since the participants primarily belonged to the cohort of baby boomers who had begun to retire in the past twenty years. A number of databases were used to access the many studies, books and articles addressing these topics. These were read and prioritized according to themes.

The varied issues addressed in the literature have been organized into four main headings entitled: (1) pathways and definitions of retirement., (2) connection and identity., (3) health, wellbeing, and purpose, and (4) individuality in retirement. All four headings will include a summary section. The literature review is followed by the methodology, and then three chapters that comprise papers that will be submitted for publication.

### **Introduction**

Pettican and Prior (2011) said that the word retirement is used to describe many situations as part time work instead of full time, starting a business, changing professions or volunteering. Retirement is as complex in definition as it is in approaches or pathways to achieve it. The traditional definition of retirement is in flux. Historically, the man worked, the woman stayed home to care for family, but at retirement they could both be heard saying “we just retired.” This notion of women retiring when their partners left work is no longer the norm, and especially since baby boomer women went to work in the early 1960’s and 1970’s. In these two parent

working households, the woman often maintained the role of homemaker and therefore the definition of retirement began to shift. Men and women began retiring differently. This generation who was born after the scarcities of the Second World War were now able to provide for their families in ways not seen before. However, how has that changed retirement and the roles that retirees played in family life, volunteering, and the economy in terms of unpaid community, caregiving, and family work?

In order to understand retirement stories, background is necessary on the women who participated in the study and how they got to this stage of life. An exploration of lived experiences, aging, retirement, why some choose a certain pathway, and what are the outcomes of retirement choices will be reflected in this thesis.

### ***Pathways and Definitions of Retirement***

This section considers the results from seven papers written between 2002 and 2021, from Canada, the United Kingdom, Australia, and the United States of America (Byles et al., 2013; Everingham et al., 2007; Genoe et al., 2018; Kojola & Moen, 2016; Pettican & Prior, 2011; Price & Nesteruk 2010; Wang et al., 2014). These papers were chosen since they highlighted various views regarding pathways and how retirement can be defined. The debate about whether retirement is a stage of life, a process, or a choice is considered in these studies. These qualitative studies include feminist, gender analysis, flexible constructivist grounded theory, and interpretive approaches based on sociology, gerontology, and the life course.

In Saskatchewan, Canada, Genoe and colleagues (2018) investigated boomer retirement experiences by analyzing the online blogs of 25 study participants. They also conducted follow-up interviews and focus groups. Using grounded theory (Charmaz, 2014, as cited in Genoe et al., 2018), the authors characterized three stages of retirement: pre-retirement, initial transition and



mid-transition. A strength of this study was that it was conducted by internet blogging and therefore the participants stories were current. The researchers disagreed with Kojola and Moen (2016) who suggested that boomers do not view this as a life stage. Genoe et al. noted (2018) that their participants illustrated that retirement is a definite stage of life, even though they may not retire in the same traditional ways that previous generations did. One study limitation was that men were not included. Therefore, gender comparisons were not possible. Some confusion could have resulted from the method used in that people were interviewed over months and at various stages of the retirement process. This could make it challenging to compare experiences to generate themes. For instance, if one retiree was still in the initial stages of excitement about retirement their views may differ from someone who had become ill or disillusioned with retirement. However, the importance of the study as relevant Canadian data in recent years will help in understanding how baby boomers are dealing with this phase of their lives. It also provided data to support the women retirees enjoyment of this stage.

An American qualitative interpretive study undertaken by Kojola & Moen (2016) illustrated several paths to and during retirement that depend on many variables. They proposed that retirees want to maintain “meaning and purpose” (p.59) at this stage of life. The study explained that retirement is delayed by transitional processes (Cahill et al., 2011) and that women’s unique work and life paths were not signified in literature (Christie-Mizell, 2006, as cited in Kojola & Moen, 2016). Kojola and Moen (2016) interviewed 27 boomers in Minnesota using purposive sampling and in depth interviews. They explored various theories from sociology, gerontology, and life course. The researchers cautioned against the use of terms that depicted one-sided positive views of aging such as ‘successful’ since this does not consider inequalities. The researchers referred to their interpretive framework that allowed for the analysis

of the participants' stories. The authors found that the traditional paths to retirement had changed and that a more individual route based on personal circumstances had developed. An important message from participants was that retirement involved active commitments to work and/or activities. Most did not see this stage of life as the end, but the desire to continue to be challenged and involved. The researchers suggested that boomers do not treat retirement as a stage, but rather that they continuously flow through work and stopping work. It was uncertain if this stopping and starting involved stages of retirement or retirement patterns interrupted and changed. Limitations of the study included the sample which was white-collar workers in a specific geographical area. One significant aspect of the study was that it highlighted the changing philosophy of retirement for this group of the baby boomer cohort.

Wang et al. (2014) provided a psychosocial analysis of retirement entitled *Finding Meaning During the Retirement Process: Identity Development in the Later Career Years*. The authors used "identity-based retirement" (p.1). "Retirement is a psychosocial process of identity transition and search for meaning (i.e., creation of a new identity) which is triggered by retirement events" (p. 5). This paper addressed opposing views of retirement as an endless vacation or the end of one's life. However, upon reviewing the literature they suggested that retirement resulted from either a choice or a phase of life. These authors also proposed that retirement can be imagined as "life goes on" (p.2). Taking this latter view allowed one to consider all of the 'life' that will continue to be lived and experienced during the retirement years. When one considers retirement as a continuation of life, there are endless experiences that can continue instead of the view that life ends at retirement and that death is the next step. This article highlighted the issue of one's retirement being another component of a person's uniqueness and that one can change a number of times during each phase of life. An important

aspect of this article was that it supported the notion that life is about re-assessment, growth, and transformation over time. This contemporary approach to gaining meaning after retirement promoted the view that life is made up of ongoing changes and challenges. The authors presented a model that could be applied to a person's experiences, for themselves and with others. If one approached retirement with a "life goes on" (p.2) philosophy, they recalculated as they progressed into and through retirement, allowing them to adapt to this new phase. The uniqueness of this period of life and the potential paths that can be taken were highlighted. However, one of the downsides of this "life goes on" (p.23) attitude was that not all retirees have the self esteem or the ability to take this path in life so lightly. Retirees who do not plan for this phase, or who have not been able to project financial security into this phase may have to continue working to support themselves.

Using data from a cross sectional study from the Australian Longitudinal Study on Women's Health (ALSWH, n.d.) and well-being over a 20-year period, Byles et al., (2013) randomly sampled 900 of the 2004 group which resulted in 764 postal questionnaire responses. The authors sought to add to the existing knowledge from women who had retired in particular to expand on Everingham et al., (2007) who established three paths to retirement identified as: (1) gateway, (2) transitional, and (3) transformative. Byles et al.(2013) found that the transformative path created a more balanced work-to-life ratio. Reasons for retiring included personal factors such as caring for another family member, financial security, and the job whether that be increases in stress, or less satisfaction at work. In all categories, a partner's retirement or the woman's own health was important in the decision to retire. Most women said that they were content, felt that they were ready for retirement, and continued to be involved in life. The authors indicated that societal views were changing and that this time of life held the opportunity of

continued purpose and enjoyment. Limitations of this study included that it did not examine disadvantaged women who may be confined due to finances, and it was limited to Australian baby boomers who enjoyed good health.

Pettican and Prior (2011) explored retirement, in the South of England, finding three themes which included the process of retirement, purpose and health, and this new stage of life. This qualitative phenomenological study, using interpretive phenomenological analysis, aimed to understand the experiences of the group regarding retirement. Eight subjects answered semi-structured interview questions. Their results indicated that the process of retirement was transitional, finding that initially a person would recuperate and organize involving a more relaxed and honeymoon type of phase. Afterwards, a more defined stage would ensue where the retiree began to establish purpose and routine. This study was limited by sample size and the scope of the participants. A strength of the study was that the researchers used the lived experiences of the participants to define the themes of retirement.

Price and Nesteruk (2010) identified a number of retirement paths using a feminist study design with 40 women. The sample comprised participants from a midwestern state in the United States of America. In 2010, baby boomer women had begun to enter their retirement phase of life. Previous research had considered that women's retirement was distinctive (Price, 2002) and studies began to use gender based comparisons of retirement. Price and Nesteruk's (2010) analysis identified five retirement pathways with the initial four illustrating how women navigate their own retirement lives. The fifth route, however, involved the challenges faced and, in particular, the women who were not happy in this stage. Retirement, as an end goal, was disputed and suggested that retirement is a series of changes that take place. At any time during the process, an interview could have different results given the social and personal factors at play in

that person's life at that given time. It is important to acknowledge the analysis regarding the interview representing where the women were at that particular time. The authors suggested that women in this stage embraced the many challenges, and changes that will occur in order to maintain health and well being. However, the authors did suggest that what a retired woman brings to her retirement in terms of personal, financial, and social benefits can affect how she feels about this phase.

In 2007, Australia was in the midst of retirement policy concerns given the potential financial burden imposed by a considerable number of retirees. Everingham et al. (2007) set out to study transitional retirement that took place over time, in terms of gender analysis since there continued to be differences in the working lives of men and women. Also at issue was the fact that women continued to occupy family caregiving roles. A qualitative descriptive study, part of an Australian Research Council initiative, involved women who were 53 to 58 and another group ranging from 65 to 70 years of age. For the older cohort, the study included 28 interviews and seven focus groups, and the younger cohort involved 20 interviews and four focus groups. The women's experiences led the researchers to build three theoretical models of retirement: (1) gateway or traditional retirement model, (2) transitional model that allows for a better balance between life and work, and (3) transformative into another type of paid work. Significantly noted in the results was that the gateway or traditional model of retirement reflected the women's husbands' paths to retirement. The researchers reported that the transitional model is the most ideal; however, it relies on the assumption that flexibility in the workplace occurs. Interestingly, the researchers suggested that the transformative model could be important for feminist analysis. However, it presumes that each woman is autonomous in her employment and is able to make choices to promote balance between work and life.

### ***Summary: Pathways and Definitions of Retirement***

There are many definitions of retirement and numerous pathways to choose from. There are potential new experiences in this phase of life. Particularly interesting is that all of these intersections take place while one is adjusting to the physical, mental and social changes that take place (Loe and Johnston, 2016). van den Hoonaard (2018) expressed her sociological perspective of “learning to be old” (p.3) by the exchanges between people. She explained the jests and stereotypical statements made to describe older persons. These generalizations can affect how a woman will approach retirement. A professional woman who has aged in her job and her community will be described differently with the physical changes often becoming the first descriptors, such as her grey hair, or her slower movements. Cecil et al. (2021) provided the symbolic expression of “when I’m old and gray” (p.2) to equate the aging process with hair colour. Such negative stereotypical statements can be ignored by some. However, such external comments can affect self confidence for others.

Most often the retirement phase coincides with the aging process. Age and ageism provide stereotypical and often discriminatory descriptors for the retiree. Some participants in Kajola and Moen’s (2016) study indicated that they had not considered leaving their jobs. While the authors refer to Kaufman’s 1986 term of the “ageless self” and suggest that this may deny the conventional definition of aging, it is not practical. The human body does age, and the signs of aging go beyond physical appearances to mental and physical acuity (van den Hoonaard, 2015). It is also notable that employers circumstances can change over time and that older workers may no longer be valued or employed (Kajola and Moen, 2016). Isopahkala-Bouret (2017), in a study of professional older women, challenged the dichotomy that with age comes negative health, instead looking at the positive effects of new beginnings. Such debate over older looking women

including their grey hair has reached the media recently with CTV anchor Lisa LaFlamme likely being terminated because she no longer represented the demographic watching the news, or “changing viewer habits” (Ricci and Draaisma, 2022, n.p.). Editor of *The Conversation Canada*, Scott White continued the dialogue writing about ageism and the backlash as people grow older. Mr. White referred to the degree that women are judged for their physical changes, but men are praised (White, 2022).

Literature has documented that women are embracing their aging and refusing to be discriminated against on the basis of aging looks (Cecil et al., 2021). Nevertheless, this discrimination leaves women still fighting the double standard of aging which highlights the intersections of gender and aging, including in the workplace (van den Hoonaard, 2015). More aging women, than men, become overtly invisible to others (Cecil et al., 2021; Ward et al., 2008 as cited in Cecil et al., 2021) and this leads to poor self esteem and challenges to identity and ability. Cecil et al. (2021) used a qualitative descriptive design to study 80 women spread across the United States, Australia, New Zealand, Ireland, the United Kingdom, Canada, the Netherlands and Brazil. The results illustrated ageism and sexism against women with participants sharing how they navigate through the physical and societal changes that occur when women age. Findings illustrated that older men are seen as becoming more physically appealing and are celebrated for their age and experience. Aging women, however, experience a deterioration of “desirability,” causing focus and appeal to shift to their younger counterparts (Cecil et al., 2021; Royal Society for Public Health, 2018, as cited in Cecil et al., 2021).

During the sociopolitical 1960’s and 1970’s more women entered higher educational institutions and trained as professionals. After the Second World War women worked for pay and were homemakers who cared for children and family. Many also maintained community

involvement. In the past two decades these women began to retire, and they illustrated how they would enter this life event. How these women would define their retirements began to illustrate a uniqueness considering they worked outside and inside the home. Researchers found interest in this group, not merely using a feminist lens but using sociological, gerontological and life course perspectives (Birkett et al., 2017; Kajola & Moen, 2016; Seaman 2012; Venne et al., 2017) .

Retirement can be viewed as an end to work, a change in work status, or a combination of many interests. This stage has been affected by population changes, technology, culture and the world economy allowing some to shift their employment path as they experience new circumstances (Kajola & Moen, 2016). “Identity based retirement” is “a psychosocial process of identity transition and search for meaning” resulting in identity shifts and changes for each person at their pace (Wang et al., 2014. p.22). Individual choices prevail over a planned route to retirement (Pettican & Prior, 2011). Some retirees are philosophical about this stage and ask themselves what will make the next phase meaningful (Wang et al., 2014).

Retirement paths are individually exclusive, and can be entered with genuine self-reflection, allowing one to process this phase in their own distinctive ways (Wang et al., 2014). As such, retirement can take place as an evolving process over time (Pettican & Prior, 2011). Retirees who experience better health can look for what would connect them and give them satisfaction in later years (Pettican & Prior, 2011). Retirees, to have fulfillment, may need to find a different balance in their lives, look for new structured interests, and ensure financial security (Everingham et al., 2007; Kajola & Moen, 2016).

Retirement has become a fluid and changing phase of life with each retiree creating their own path. Boomers wanted the power to control and change their retirement paths as they determined (Kajola & Moen, 2016) and wanted to use this period as a time of renewal and



exploration (Genoe et al., 2018). Rather than an end road, many made choices based on their personal circumstances at the time. They may encounter many forks in their roads during this phase and choose to take one or remain where they are. This is where the idea of “blurred retirement” comes in, another unconventional method of navigating this stage. In blurred retirement, retirees can move in and out of the paid workforce as they wish, providing the person has the sufficient physical, mental and financial security (Kajola & Moen, 2017). Professional boomers were generally projected to have financial security, good health, autonomy, and have the ability to be active (McCormack et al., 2008) which has allowed many of them flexibility in retirement.

Everingham et al. and their transformative model (2007) has been cited as important for feminist analysis since this allows the woman to choose when to retire. However, that statement requires that women have control over their careers and that employers are committed to a work-life balance and advancement for women. A key point made by Kajola and Moen (2016) is that retirees want to distinguish this path in life, interpreting their retirements by how they lived, their socioeconomic, and sociopolitical places in society. The privileged retiree could have different perspectives from racially, ethnically, or socioeconomically diverse backgrounds (van den Hoonaard, 2015). However, freedom to choose retirement paths may not be available to those who face financial or housing insecurity. For some, it becomes a necessity to continue working, without the privilege of choice.

Health also plays a role in the ability to continue to work and pursue other activities. Wanting to work and having the physical and mental ability to do so can be in conflict. Many individual experiences affect the decision about retirement including caregiving, financial

security for themselves or assisting other family members, and having the freedom to help others (Genoe et al., 2018).

Retirement research, particularly regarding the intersections of age, gender, retirement, and the stage of life following paid work, is well studied. Although some may refer to retirement as the last stage of life, the literature supports this as a continuation of life, perhaps on a new path. Many of the boomer generation created lifestyles to ensure that they went into the later years with security, pursuing their own retirement experiences. Studies have largely involved privileged members of the cohort (Borrero & Kruger, 2015; Price & Nesteruk, 2015; van den Hoonaard, 2015). Price and Nesteruk (2015), for example, acknowledged that the results of their study could not be transferable to other populations because their participants came from healthy, educated, and prosperous backgrounds. Few studies examined how the less fortunate have sustained their retirement years. The privilege of time and freedom allows retirees to engage in activities such as study participation; it follows, then, that research findings would skew towards the participants recruited. However, voices are still missing from the full picture. These stories are important to include not only for a more accurate view of boomer retirement, but also for others moving towards this stage.

### ***Connection and Identity***

The following six Canadian, American and Australian studies conducted from 2002 to 2015, included feminist, phenomenological, and “symbolic interactionist inspired” (van den Hoonaard, 2015, p.43) theoretical frameworks (Airey et al., 2021; Borrero & Kruger, 2015; Martin & Roberts, 2021; Price, 2002; Price, 2003; van den Hoonaard, 2015). These studies illustrated professional identities, volunteerism, freedom, ongoing education, social connections, importance of self and the ability to choose what to do at this stage of life.

The role of grandparents can include an intergenerational connection; continuing or establishing a relationship that the busyness of life may have interfered with; provide economic benefits and perhaps more financial security to the children, and subsequently the grandchildren. Such a bond could also allow a transitional identity for those who struggled with no longer having a professional identity. The purpose, activities, and exploration could improve physical and mental health outcomes by the mere fact of being involved and valued as grandparents. For some, it would be invaluable to have childcare commitments, and build relationships with another generation of the family. Such involvement with grandchildren could provide reasons to see this fork in the road as a continuation of busy, fulfilling lives. A 2021 Scottish sociological “empirical examination”(Airey et al., 2021, p.14) studied the values of baby boomers questioning if they had denied future generations that which had advanced their lives (Airey et al., 2021). Qualitative interviews of 73 grandparents resulted in a subgroup of 55 who identified as baby boomers. Purposive sampling targeted community locations and organizations. The interviews included probing questions regarding the topics of current childcare obligations; present and future changes; why they provided this service; and who had proposed this arrangement. The results revealed that some childcare was offered in order to establish relationships with grandchildren. Interestingly, grandmothers verified this as a continuation of their caregiving roles, but grandfathers said that it was to make up for what they lost in not being available for their own children. Some grandparents also indicated that they helped out since their children faced more financial insecurity than they did. These baby boomer grandparents acknowledged that their financial security, home ownership, pensions, and good lives were because a generation of prosperity followed their births. The study also revealed that some of the grandparents’ decisions to retire or transition was because they wanted to help their children with

the high childcare costs of having both parents working. Some grandparents who were in the lower income levels willingly forfeited their incomes to help their children. Strengths of this study included the in-depth interviews and probing questions which encouraged participants to explain why they provided this service and the fact that boomer grandparents were willing to help their children become financially secure. These values were important to the grandparents in helping their children. In the United Kingdom (Airey et al., 2021) government policy is contradictory, encouraging people to work past retirement, but the economic benefits of unpaid grandparental childcare were overlooked. With childcare provided by family members, often free of charge, both parents were able to contribute to a nation's economy. The study displayed the accusations lodged against the baby boomer cohort, but also illustrated the cohort's strength of character that they felt an intergenerational connection and wanted to pay things forward, in part, because of their good fortune in being born as boomers.

In an Australian sociological article, Martin and Roberts (2021) considered the baby boomers retirement and their legacy. This sociological discourse suggested that the Covid-19 global pandemic created a new lens to view the generations. The differences that arose between the baby boomers, Generation X, and Millennials provided interesting discussion. The authors refer to society's accusation that boomers were the beneficiaries of social benefits programs and the questions about the potential for future generations to benefit in a comparable way. One intention of the article was to discuss intergenerational entitlements. However, Martin and Roberts (2021) supported Airey et al., (2021) and the socioeconomic benefits of unpaid grandparental childcare. The sociological political-economic debate will continue. Boomers participation in research has provided their narrative evidence of participation in paying forward.

A Canadian “symbolic interactionist inspired research” (p.43) study conducted by van den Hoonaard (2015) explored baby boomer women’s retirement in New Brunswick, Canada. She used semi-structured in depth interviews and subsequently held four meetings with the thirteen participants who self-identified as retired. The sample was English speaking with one French retiree, from the age range of 56 to 77 years, and who had retired in the previous five years. Thematic inductive analysis identified the major themes. The participants suggested that professional identity was critical; there were differences between voluntary and involuntary retirement; examination of the definitions of retirement; and that retirement frees one up to do what they want at this stage. The study also considered the conundrum of the long held self perception of their professional lives and the difficulty that participants experienced in letting this go. These professional women had to work through their identities and how to present themselves to the world now that they no longer held that professional designation. This study was limited by a small homogenous sample size from a particular geographic area. However, the study illustrated the need to continue research with this unique group of women who are continuing to retire as baby boomers.

Borrero and Kruger (2015) conducted a phenomenological study of lived experiences and how these American women ascribed meaning to their lives. The six women studied were between 65 and 71 years of age, in Southcentral Indiana, USA. They identified as retired in the previous one to five years. Purposive sampling was used to recruit the participants. They used photo elicitation and journaling, followed by two in depth interviews. The sample size was determined due to the study design and the data that they required. The study took place over an 11 week period. The interviews referred to the photos that the women took to best represent their identities before and after retirement. The journals provided additional insights into the meaning

of the photos and the participants' identities. There were five main themes that ensued: work and retirement identity, social connectedness, continuing education, continued involvement in work roles and assisting other people. The results indicated that women who had dealt with significant life events of loss, starting over, and other stressors, had secure identities. These women possessed strength of self and identity throughout their lives. Also, the women felt that new learning opportunities were a large part of their identities. They demonstrated an interest in having a connection to a work life either by part-time work, volunteering, or teaching. The women studied agreed that it was important to help others. Limitations of the study included the small sample size, which were Caucasian from one geographic area, the age of the women interviewed, and that the women had only been retired for a brief time. This study suggested holistic retirement planning rather than focusing primarily on financial planning.

An American study by Price (2003), using feminist gerontology and role theory analyzed the data from 14 professional women who ranged in age from 64 to 82 years, and had been retired between 7 and 15 years. The findings revealed that the continuity of retirement as a life path that is unique to each and therefore participants were able to chart their own courses. Findings illustrated that the sample generally saw the transition into retirement as a part of the life course and not as challenging as other events, such as marriage, having children, and moving. The women had shifted their identities from their professions to other roles such as sitting on a board. Identity in retirement and work can link because retirement roles tend to follow what interested the women in their employment. The participants said that they were able to adjust to this life event since they were active, continued to use their professional skills, and promoted self care. This study provided further information regarding how women retire, even though it was limited by demographics.

Price (2002) compared the impact of retirement for professional and nonprofessional women. Twenty-nine women, 14 professional and 15 nonprofessional, were sampled ranging in age from 63 to 83 years of age and retired from five to 20 years and living in the United States of America. The narrative design followed feminist gerontological principles. The sampling used included purposeful, snowball and criterion. The results were categorized into attachment to work, professional identity, social contacts, family roles and obligations, and community involvement. Professional women had difficulty leaving jobs due to significant investment in education and loss of identity, but they did not describe retirement as difficult. Professional women were often involved in community activities that continued after retirement. However, they did miss the social connectedness of work. The women did not report that family had any influence on their decisions to retire, more often pensions were a reason. Many of the women reported that they continued part-time work. Non-professional women expressed relief at not having to go to work and their volunteerism gave them a newfound feeling of importance. Their volunteer work was not related to their previous jobs. They did not report any loss of social connectedness. They identified family roles and obligations as factors in their retirements. Both groups of women defined volunteering and female friendships as key factors in their retirement. Non-professional women seemed to fare better, perhaps because they did not identify so highly with their careers. Limitations of the study included a lack of varied ethnicity, and participants were financially secure and in good health. A strength was that the study provided insight into professional and nonprofessional women and how they viewed retirement.

***Summary: Connection and Identity***

Grandparent's caregiving is an example of a retirement path that is linked to family connection, identity, health and well-being, purpose, being valued and socioeconomics. Some

grandparents have changed or flexed their retirement plans in order to help with grandchildren. Studies have focused on parental need for childcare rather than why grandparents provide care (Airey et al., 2021). Boomer grandparents in the United Kingdom (UK) contribute vast amounts to the country's economy in unpaid childcare (Airey et al., 2021). The UK government policy of encouraging longer work lives seems to conflict with the need for childcare services. Some grandparents have the time and desire to care for grandchildren. The connection and activity can help maintain health and well-being. However, some boomer children work without being able to afford private childcare (Airey et al., 2021). This could produce a complexity between these generations. A cost benefit analysis of the economic and social consequences of such a policy would be an interesting project.

Identity can be explained as the self; the meaning that one places on themselves, their appearance, accomplishments, relationships, professions and their contributions to the world. Identities can be fluid or static. One can have a professional identity and also a personal one. Self-identity can change in retirement if one can accept that new identities can be born of new activities (Borrero & Kruger, 2015; Martin & Roberts, 2021; Price, 2002; Price, 2003; van den Hoonaard, 2015).

Besides identity that emanates from being a grandparent, many experience professional identity issues, post retirement. During conversations with retirees, those who refer to their careers often, imply that their identity comes from their work life (van den Hoonaard, 2015). When one has a secure identity, they can adjust their paths frequently, confident that their identity can shift over time as new opportunities develop (Borrero & Kruger, 2015; Robinson et al., 2011). Price (2002) suggested that professional women carried their work identities with them after retirement and that they had difficulty with themselves if they could not make their



connection to their previous professions. However, some boomer women retire in transitional ways secure with the new beginnings that occur for them (Byles et al., 2013). In order to maintain relevance and health, persons need to be valued in order for their retirement years to be positive (Seaman et al., 2019).

Literature has explored adjustments to retirement, self concept, scheduling, and community activity (Price, 2003; Borrero & Kruger, 2015) but also that the retirement years are emancipation from scheduled lives (Loe & Johnston, 2016). However, this privilege is not available to all retirees since some gain freedom from having income from employment but go on to unpaid family and community obligations. The identity gained from work does not translate over to unrelated volunteerism. Seaman et al. (2019) suggested that some retirees continued to seek out their self by engaging in activities. However, not all retirees had the ability to know how to fill the time vacated by retirement.

### ***Health, wellbeing and purpose***

The following nine studies ranged from 2007 to 2022 and varied disciplines such as gerontology, sociology and economics and implementing various research strategies (Atalay & Barrett, 2022; Cahill et al., 2021; Dixon, 2007; Duberley et al., 2014; Karpen, 2016; Murakami, 2021; Panazzola & Leipert, 2013; Robinson et al., 2011; Sheppard & Stanford, 2019). Karpen (2016) spoke in the first person, writing about her own experiences that led up to and during her retirement. Murakami (2021) conducted two interviews of one person with an interval of one year. The sites of the studies included Canada, Australia, the United Kingdom and the United States of America.

Atalay and Barrett (2022) conducted an economics study using “social well being” (p.2) to determine the well-being of retirees. They considered the facts that population aging is

occurring worldwide, and that the baby boomer cohort is at their end of career and beginning of retirement stages. The results correlated intentional retirement with social well-being. The authors suggested that when one chooses to retire they do so with income security and social connections in place. This empirical study was included in this literature review to illustrate economic analysis regarding retirement satisfaction. Results supported the fact that planned retirements are generally effortless. Those who leave employment by their own design have planned for their financial, social and personal schedules. In contrast, those who were forced into retirement by personal or other reasons, are generally not prepared and have a period of negativity attempting to understand and make plans. When one partner continues to be employed but the other is forced out, both are affected negatively. The authors suggested, based on their results, that policy and resource allocation should be specifically for those who experience a traumatic event requiring them to retire early.

Resilience and purpose are important aspects of retirement (Murakami, 2021). This United Kingdom exploratory sole case study discussed aging, late life learning, and retirement using a life course perspective. Two relaxed interviews took place approximately a year apart with emphasis on nonverbal cues. A sociocultural theory framework was used to encourage the researcher and participant to share their stories. Interestingly, the participant used the term “lifework” (p.6) for her life after work. Lifework would not be static, but a living definition would evolve. The study revealed that learning later in life has challenges, however, that embracing a new learning environment and recruiting one’s own support network can be gratifying and supportive. To delve into a woman’s story in great emotional detail provided a richness in the story. This study contrasted with studies that depicted aging as a negative, unhealthy journey towards unproductive lives. Retirees could take ownership over their lives,

and experiences, make changes in their paths, and direct themselves towards a healthy and positive life. The researcher used the terms “personal transformation,” “resilience” and “adaptive capabilities” (p.9). These positive terms compete with the societal negative views of aging and the retirement years.

Cahill et al. (2021) provided research into academic women in Ireland particularly their experiences regarding “identity “ (p.297), autonomy, healthiness, and their ability to maintain relationships after retirement. These four themes linked important aspects contributing to a person’s sense of well being, health, and contentment. They also supported the idea that retirement has changed and that the experience is personal and fulfilled in a variety of ways. Eleven women, retired from academia, were studied using continuity theory that allows retirement to be examined as progression with changes throughout. The interviews were conducted either in person or over the telephone with verbatim transcriptions being analyzed using Braun & Clarke’s (2013) thematic analysis. Identity transformation was an initial theme illustrating that work identity and personal identity are interconnected. Freedom, health, and well-being appeared linked in that when one has more time, there are more opportunities to take care of oneself, and make healthy choices. The freedom from the stress of work was important even though some chose to continue associations in academia. For some, maintaining their academic identity was critical to their health and well-being since identity was woven into their sense of self. The study provided the term “unretirement” (p.306) indicating that this trend could grow for women academics who may have retired to fulfil a role that no longer exists. The re-entry back into academia, the unretirement, fulfills identity and freedom requirements and therefore positive health and well being. Sample bias could have resulted from a small sample size, all who were still involved in academia.

Sheppard and Stanford (2019) used a mixed methods sequential exploratory design to study the health outcomes of 170, American, white, unmarried, retired women who held high school or higher education and who lived alone. The purpose of the study was to understand factors associated with a successful transition to retirement and for nurses to help evaluate and educate clients in preparation for this stage. The themes that developed were: (1) love it/happy., (2) unhappy/regrets., (3) so much time, so little (money/resources)., (4) searching., (5) busy, and (6) relief/freedom. A strength of this study was that it added to the existing knowledge about the retirement transition process and outcomes for women. A positive experience in retirement can impact overall health including how healthy one feels, interactions with others, engagement, supports, and confidence. Importantly, the data revealed that for some, money was an issue; while others felt that the amount of free time was a void. Some felt unconnected and without meaning. A limitation of the study was potential selection bias since participants were drawn from church groups and senior centres.

Karpen (2016) combined retirement research and firsthand experiences to consider the values of retirement in the United States of America. The author noted that privileged boomer women would have the necessities to live secure retirement lives. Karpen acknowledged her privileged academic professional position of 40 years and being married. She asserted, however, as an academic that she was removed from the majority of stories of older persons that she researched. Karpen suggested that feminist research needs to focus on gender based experiences in order to properly define what retirement is for women. The author provided subjective experiences of how her life changed at a point in time, what began to influence her decision to retire, and where to live in retirement. She compared her way of retiring with her husband's retirement, providing insights into how two people in a relationship can experience their

retirements differently. She examined her new life and her decisions. Instead of a paper that reports results from participant data, Karpen told her story and supported her story with research papers. She endorsed other gerontologists who suggested that feminists should write about their own experiences with aging and retirement. A limitation of the study is that Karpen was part of the 20% of privileged boomer women and therefore her experiences may not reflect the other 80%.

Duberley et al. (2014) conducted a mixed methods sequential exploratory study of women's retirement experiences in the United Kingdom. The qualitative part of this study involved semi-structured face-to-face interviews with 28 women who provided their stories of retirement. The participants explained the term continuity as still working at something and the researchers suggest that this term may reflect the critical nature of identity from a career. The authors found that caring for grandchildren was considered working and allowed the participant to be comfortable not using the word retired. The idea of retirement as change included activities, hobbies, new interests, and pursuing education. The study added to the literature that suggests that women have their own unique ways to retire. Although women were subject to limitations placed by their socio economics or family responsibilities they still chose their own identifiers and created their own options for this stage of life. A limitation of the study was the sample size; however, the participants' experiences added to the already growing data at that time concerning how boomer women were going to retire and what descriptors they would use. It revealed that this group of women, in the UK, were not following traditional male models of retirement. These women were creating their own paths in retirement.

Panazzola and Leipert (2013) conducted a secondary analysis whereby they re-examined data that was gathered during focus groups and journal entries using a photovoice study. In this

study, the researchers focused on the elements of rural mental health of senior women, particularly what was needed and how and if it was provided. The study highlighted senior women feeling alone and having poor self image. However, things that positively affected them included social and community resources available to them. They also drew strength from their own attributes and support networks. Canada's delivery of mental health services are generally under provincial authority with some private insurance plans supplementing these services. At the time of the study, there was inadequate knowledge regarding rural mental health resources for senior women. The group consisted of thirty one women, aged 65 to 89 years who lived in four rural areas of Southwestern Ontario. Some mental health issues were linked to loneliness and isolation, and the inability to access transportation. The results showed that the group correlated loneliness to "loss [es] of family and friends, feeling alone, isolated and sad"(p.9). Residential school survivors, traumatized by their experiences, had damaged self images. However, some pictures taken of family and friends illustrated connection and happiness. Positive mental health can come from personal resilience and not dwelling on the negatives. This study was important in that it illustrated that rural seniors must rely on themselves and their resources for their sense of well-being. Another importance of this study was the discussion regarding the church as a community resource and the fact that with the loss of community churches, some rural women experience some loss of self, social and community connections.

Robinson et al. (2011) used a narrative approach to study retirement experiences of men and women in the United Kingdom. Three hundred and sixty-five online surveys led to the selection of 16 women and 14 men, who had been retired two to ten years. Women often had caregiving roles during and after employment. Themes identified included reasons for retirement, change in well-being and satisfaction over time, personal relationships, and

retirement guidance. Themes included positive continuity and challenge; liberation and release; loss and gain; restriction, regret, and decline. The study did not focus on the retirement differences between men and women. The results also considered pre-retirement factors and if they contributed to positive and negative retirement experiences. All meta themes supported preparation and seeking guidance for voluntary retirement. Limitations of the study included that there was no representation from manual labor professions, and there were no questions about retirement income or finances. The researchers considered how the study results might have been different if a feminist theoretical framework had been utilized. However, they chose a non-gender specific analysis of the data. The results determined that retirement is not an end, but a beginning and that counseling may be needed by some to transition into this phase of life.

Feeling important to others, having purpose, and connection is beneficial to all ages. Dixon (2007) referred to authors James (1890) and Lewis (1948) who wrote about being unnoticed in the world; and to Rosenberg (1985) who used the term “mattering to others” (Dixon, 2007, p.83). Dixon’s cross sectional descriptive study involved 167 older men and women of which 76.6% were women, who lived in retirement neighbourhoods in southwestern United States of America. One important aspect of this study was that it addressed the topic of aging, belonging, and knowing that others care. The health and well-being of older persons depended on continued functioning in the world and knowing that there was a purpose for their lives. Many of the participants in the study indicated that they mattered less to everyone, but the study did not explore how this affected their health, and well being.

### ***Summary: Health, Well-being and Purpose***

There is agreement in the literature regarding the importance of health, well-being (Atalay & Barratt, 2022; Dixon, 2007), purpose and meaning in life for retirees (Murakami,

2021). Retirement has changed (Cahill et al., 2021; Murakami, 2021) and has become the journey of one, of self. The paths taken and stopped along the way are personal, and meaningful to the retiree. Murakami's (2021) study of one person over time allowed the experience of retirement to evolve with the term "lifework" being used to describe the fluidity of the retirement process, echoing the fluidity of life's path. Boomer women of privilege were able to make changes, adapt their life, and ensure security in their later years (Karpen, 2016). This was not so for those who had lower earnings during their employment years (Lips & Hasting, 2012, as cited in Sheppard & Stanford, 2019).

For some women, still at work, and content to be there, the Covid-19 pandemic years created unanticipated challenges. Trying to work while the world was in upheaval with continuing public safety concerns was stressful. Women in caregiving and essential services could now face illness or death in their professional and caregiving roles. Each woman made the decision to work or retire based on individual circumstances during a global fast moving pandemic. Decisions were made without the benefit of leisurely considering the pros and cons of continuing to work. For some, decisions included the safety of an older vulnerable family member. For others, personal health dictated that the risk and potential outcome was too much of a challenge. Murakami's (2021) "sociocultural theory framework" (p.9) reflected on older person's ability to be flexible and continue to gather and absorb innovative ideas. The results of this study highlighted the fact that aging does not change a person's ability to use resources available to them or search for new ones. This suggests an alternative to the frail portrayal of older persons; but credits them with being in control of their lives and how to navigate this phase (Cahill et al., 2021; Duberley et al., 2014; Panazzola & Leipert, 2013; Sheppard & Stanford, 2019). The critical importance of being healthy, happy, and with a purpose in life is illustrated in



Murakami's (2021) study of one woman who showed that she could change throughout her life and during retirement. Prior to women working outside the home, important roles in their lives related to caregiving, community, and family. These roles shifted over time but the sense of meaning, and purpose remained (Dixon, 2007). The pandemic created challenges in caregiving roles, but boomer's resilience provided them with the skills to search for and adapt to new challenges.

Continuity theory examines retirement as a fluid process as one passes through this phase (Duberley et al., 2014; Murakami, 2021). For instance, a person may have one view of retirement when they are in the pre-retirement phase and are considering what type of life they will lead. This same person's experience of retirement can change as they progress further in this phase of life. For example, a newly retired person may experience better health after leaving a stressful job in part because they now have time to take care of themselves. A significance of this theory is that it could ameliorate the identity issues that many have from leaving their careers, and by extension, part of their identities. Following continuity theory, one never really retires. A caregiver continues in a role (Duberley et al., 2014) with caregiving used as an identifier. This theory could help with the transition into retirement (Sheppard & Stanford, 2019).

A related concept was explained by Murakami (2021), known as "unretirement": the process through which one could retire from their full time position and then unretire if they return to the same job, for instance on a part-time basis. Continuity theory and unretirement are important to describe those who want to regenerate their life experiences continuously.

Canada's delivery of mental health services generally falls to the provincial governments, private insurance companies or client responsibility. Mental health is affected by isolation, loneliness, and transportation (Panazzola & Leipert, 2013), connection, meaning (Sheppard &

Stanford, 2019), and purpose (Dixon, 2007). However, resilience and self-perception contributes to feeling positive and mentally well (Panazzola & Leipert, 2013). Mattering to others and having purpose in life is important to persons, no matter the age. Invisibility and aging need to be addressed in future studies asking participants how their lack of purpose affects their health and well being (Atalay & Barrett, 2022; Dixon, 2007). In the future, studies need to focus on defining contentment in retirement, and the factors that could contribute to it in order to enhance them.

### ***Maintaining Individuality in Retirement***

The nine papers that follow originated in Canada, Australia, The United States of America, and New Zealand (Katz & Calasanti, 2015; Loe & Johnson, 2016; McCormack et al., 2008; Price & Nesteruk, 2015; Sawyer & James, 2018; Seaman, 2012; Sherry et al., 2017; van den Hoonaard, 2018; Winston & Barnes, 2007). These include the stories of women's retirements from their own perspectives and the authors analysis of those stories. Consistent throughout these papers is the fact that women want to and will retire in their own ways, claiming ownership of this stage of life, and to live as they choose without compromising their own health and well-being.

It is important to consider how retirees feel about this stage of life and how they see themselves. van den Hoonaard's 2018 keynote paper for the International Institute for Qualitative Methodology conference addressed ageism and the concept of becoming "old". van den Hoonaard suggested that being old is a learned behavior from the environment around, how one is seen, assessed, and treated. van den Hoonaard gives credit to the "concept of the looking glass self" (Cooley, 1902 as cited in, van den Hoonaard, 2018, p.3) saying that people see themselves in how others look at them. van den Hoonaard discussed the stereotypes associated with aging and she described them as deep-rooted. She highlighted the jokes that are told about

and by older persons that continue to be acceptable discourse; for instance, “senior moments” (p.4) which can be when one forgets their keys or a word. A key point in the paper is that updated terms for seniors, such as older persons, does not negate the discrimination towards this group. She proposed that when a person is described by their aging, that the person is not being seen, merely the age. A person is many things, including appearance, but also unique with many stories to tell. To judge and stereotype someone according to external looks is not particular to aging however the older person is labelled and judged by that appearance and the deep societal pigeon-holes that have been assigned to aging. Ageism is often highlighted when referencing the growing number of seniors and the definition of boomers as a selfish group (Airey et al., 2021; Martin & Roberts, 2021). However, many retirees continue to work, volunteer, contribute, and access their own resources. van den Hoonaard (2018) suggested that women are more prejudiced during the aging process since youthful looks are encouraged in society. However, she also said that for some older women, the invisibility of aging is positive since they feel free to do and look how they want. This keynote was important to provide a sociological framework for positive aging without the negative connotations associated with growing older. van den Hoonaard (2018) indicated that victim blaming, a societal flaw, does not address the undercurrents of bias and prejudice.

In 2018 Australian researchers Sawyer and James, reviewed qualitative research from Sociology and associated fields that had been published since 2000, to explore women’s retirement knowledge. Social science studies of women’s retirement have been conducted using comparisons of women’s and men’s retirement. However, gaps continue in sociological studies of how women retire. (Sawyer & James, 2018; Slevin & Wingrove, 1995). Gender-constructed analysis was lacking especially considering the inequality between men’s and women’s work,

both paid and not paid (Birkett et al., 2017; Sawyer & James, 2018). Researcher's examination of women's retirement experiences were limited in number and focus using small samples generally from white women of means. Generally, women from other socioeconomic and ethnic backgrounds were absent (Price, 2003; Sawyer & James, 2018; Stevin & Wingrove, 1995) leaving gaps in the voices of a multitude of women. Sawyer and James (2018) suggested that emerging study trends regarding women's retirement follow three main methodologies: critical feminist gerontology, identity theory, and life course perspectives (p.2) directing researchers to areas of examination that could challenge their thinking. The review highlighted deficiencies in other research whereby empowered (Duberley & Carmichael, 2016; Sawyer & James, 2018) women were the primary research participants in qualitative studies.

Sherry et al. (2017) conducted an American study using a sequential exploratory design. The researchers endeavored to understand the role of close relationships in the retirement experiences of women. This was a two-part study using interviews in part one (study 1) and a questionnaire in part two (study 2). The first study included 17 interviews with middle-class professional women. The researchers explored feelings and emotions regarding retirement. Their experiences were important. Women used a variety of words to describe retirement such as: reinvention, loss, free time, panic, purpose, and balance. Some contradictions were evident such as fearing retirement but having more free time (therefore, a fear and joy dichotomy); some feared the lack of structure; some had financial worries; some discussed changes in work relationships; the need for balance for oneself and others was raised; how could they put a value on their time since they no longer received a pay cheque; and the need for reassessment in their lives.

In the second part of the study, the responses were obtained from 45 women, identified as retired and who were part of a large study of women over 55 years of age and retired within the preceding two years (Sherry et al., 2017). Considering the literature and the findings in the first part of the study, the researchers expected that a positive retirement would result in less fears of this stage and that those with greater fears would correlate with less fulfillment in retirement. However, they found that for some women fears about finances, relationships, health, and purpose continued into retirement. Increased fear correlated with a decrease in life satisfaction at this stage. Generally, women's retirement experiences were complex. A strength of the study was that it illustrated both the anxieties and excitement of retirement. The authors identified a number of limitations of the study including possible selection bias given that the study samples were small and included white, educated and financially secure women.

A narrative design, using a feminist gerontological approach was used by Loe and Johnston (2016) studying 17 professional American women, living in the United States, who self-identified as retired in the last three years. Since the baby boomer cohort was the first sizeable group of women professionals to retire, their work experiences were unlike those before or after. This group confronted sexism in and out of the workforce, and they may have confronted ageism and sexism in retirement. They expressed fears about time, purpose, and balance. Time and purpose encompassed relationships. The fears included an adjustment to time, finances, relationships, and purpose. Loss of work friends and then exploring new relationships after work created fears. For many, the extra time allowed by retirement was positive so that health could be a focus. Women need to understand themselves in this new stage and how this impacts relationships, often referred to as rebalancing. A potential limitation was that the sample was restricted to professional women, disproportionately Caucasian, healthy with financial

means. The authors acknowledged that their intention was to study those who did not have financial issues in retirement, however limiting.

Katz and Calasanti (2015) addressed the idea of “successful aging” (p.26) in a Canadian Sociological research article. They argue that “critical gerontology” (p.5) is necessary in order to challenge the terms that are applied to aging; people do not necessarily have autonomy over their later years because this idea fails to take into consideration socioeconomics, geography, education, and other social determinants. Of importance is that ‘successful’ is not a completely subjective term. They suggest that there was a need to describe aging in terms of success or failure; however, using the term success to define aging leads to a false dichotomy. This black-and-white view fails to consider the complexity of the aging process, the subjectivity of success, and the opportunities for growth that can come about from failure. Although researchers will continue to use such descriptive words, Katz and Calasanti (2015) draw attention to the need to reflexively consider all determinants that lead to life stages. Although Rowe and Kahn (1998) said that one can direct their paths to a successful retirement, socioeconomics, gender, culture, access to resources, and other social determinants play a significant role in how people retire.

Price and Nesteruk (2015) conducted a cross-sectional study in the United States of America examining women’s retirement. The study involved 230 retired women residing in a midwestern state. Volunteers who responded to advertisements were mailed an open-ended question survey. The participants’ ages ranged from 50 to 78 years with the majority being white women. The group comprised 49% professional and 45% nonprofessional women. Four themes emerged from the data: have a plan, financial preparation, expect the unexpected, and re-examine your social network. One of the main points involved the uniqueness of women preparing for retirement, given their employment that included broken work periods, and family obligations.

The women voiced their desire to continue to be challenged and stimulated during retirement and to prepare themselves financially, not being dependent on their partners' finances. A strength of this study was the emphasis that women placed on social connections since relationships can change and that connection, activities, and interests are critical. The researchers suggested that future studies needed to consider the risk factors of interrupted work histories, and home life roles that can result in the woman's financial insecurity in retirement. The authors recognized that women's retirement planning needed more than financial analysis.

While some retirees continue to work, others consider their leisure time. Volunteering involves giving back to community, family, or organizations. Local economies rely on volunteers since they provide unpaid support to community resources that allows these services to function with minimal government expenditure. Seaman (2012) explored how retired women will spend their time after retirement. The 19 English speaking women, living in New Brunswick, Canada, took part in a hermeneutic phenomenological study. Women from various career backgrounds were interviewed twice during a seven to nine month interval. The conversational interviews encouraged the women to tell their stories. Results indicated that these women felt the burden of the expectation to contribute to society, and would do so by volunteering, even though they felt burned out from their employment years. That obligation to help was ongoing. However, for some, a time came when they had to limit or could no longer volunteer. Volunteering is more than service; it involves a support network of colleagues at the organization. When one must leave, they could lose this network. A strength of this study was the participant's honesty about their experiences, both positive and negative when it came to volunteerism and societal pressures for their cohort. A limitation of the study was the rural Eastern Canada nature of the homogenous group of women who participated.

An exploration of the leisure lives of retiring female baby boomers was conducted in Australia to obtain the stories of how these women lived and would retire. McCormack et al. (2008) said that boomers had watched their parents and grandparents enter retirement in declining health. Fifty-five boomer retired women were interviewed using a narrative interpretive framework in order to obtain full experiences of their views on leisure. Using Polkinghorne's (1995) 'analysis of narrative' (Polkinghorne, 1995, as cited in, McCormack et al., 2008) to obtain the stories, McCormack and colleagues categorized their findings into themes for analysis. The findings included the freedom that retirement allowed; to do whatever they wanted and stressing the health benefits of such a lifestyle. Participants explained that they knew that they wanted more than the mundane tasks of "just cutting the sandwiches" (p.161). They wanted the freedom to make choices based on their own personal preferences, family considerations, finances, and what geography allowed: thereby continuing their meaningful, connected lives unique to them. These boomer women also emphasized wanting the stories to come from their lives, and not have them told on behalf of them by others; therefore, another finding of this study was the importance of including boomer women as active participants in the dialogue around retirement in order to authentically tell their stories.

Winston and Barnes (2007) studied baby boomer women using a narrative feminist-guided project. The sample included thirty-two women between the ages of 40 and 59 years at the time of the study, born between 1946 and 1964, and living in New Zealand and the United States of America. The women were primarily full-time university employees, white, in good health and had sufficient funds for retirement. The themes generated were the meaning of retirement; anticipated age at retirement; what activities were they involved in post retirement; and their concerns about this stage of life. The authors determined that baby boomers were



forging new paths in retirement and that further research was required regarding this transition from worker to retiree. This study compared older and younger baby boomers. There was a need to study older groups from various socio-economic backgrounds to determine if similar challenges exist beyond this study. In the context of this thesis, this study illustrated that participants rejected conventional forms of retirement and developed their own terms for their retirement. The women wanted to experience a life balance and to be able to choose how they spent their days.

***Summary: Maintaining Individuality in Retirement***

Self-reflection allows one to question themselves in order to produce options for a decision or step in life. This process does not necessarily mean that one has to look at the physical self (van den Hoonaard, 2018). However, asking oneself what being older means, what is aging, and what does this stage of life entail for 'me' could provide insights into one's own beliefs about retirement. The exploration of learning about aging, the process and what it would mean personally could benefit potential retirees and provide insight into how to proceed, what is important personally, and how best to transition into this new stage.

The above literature includes studies of women's knowledge of retirement (Sawyer & James, 2018), the roles of relationships in women's retirement (Sherry et al., 2017) and the importance of purpose and balance after leaving their jobs (Loe & Johnston, 2016). Women can experience conflicting emotions about retirement, feeling excitement and fear at the same time (Loe & Johnston, 2016). Some literature has suggested that one can thrive autonomously in aging due to the ways that they lived their earlier lives (Rowe & Kahn, 1997). However, this statement has been argued against, due to the many facets and socioeconomic factors at play during a person's life. Other criticisms of Rowe and Kahn (1997)'s explanations include the use

of the word ‘successful’ to define aging, implying that the alternative is failure. Not all aging and retirement is going to involve financial, housing and food security, but that does not mean that they will define themselves as unsuccessful. In exploring aging and retirement, alongside other biases, it is important to examine privilege, and where its influence may contort the view of a retiree’s story.

Women who took control over their retirement plans also considered their continuing family responsibilities, work histories, and connections (Price & Nesteruk, 2015). It is important to recognize that many women had interrupted work histories due to maternity leaves, the inability to rise to management roles due to patriarchal policies at workplaces, and possibly the ongoing need to care for children and/or parents. These ‘risk factors,’ so termed by Price and Nesteruk (2015) can go unnoticed, but at retirement they become crucial. For instance, a woman who has an interrupted work history will probably also have less private pension. This can be the basis for financial insecurity and the quality of aging and retirement experienced by such women. All of these risk factors affect women including broken work histories, part-time employment, lower lifetime incomes, interrupted pension contributions, and living longer.

The leisure factor of aging is important for mental and physical health, connections, the feelings derived from doing for others, and having a purpose. Literature has explored expectations, such as the view that aging persons should still contribute to society in ways such as volunteering. Communities need for volunteers can be a double-edged sword for the retiree who wants to give back; however, this obligation can be in conflict with an aging person who has retired from a lifetime of service to others and may be burned out (Seaman, 2012). Studies have highlighted the need for the aging person to find a balance between taking time for oneself to maintain health and well-being with the desire or expectation of volunteering (Seaman, 2012).

McCormack and colleagues 2008 study of boomer women retirees found that they wanted freedom to make their own choices including whether or not to volunteer, emphasizing that they were more than their abilities in the kitchen. Boomer women experienced their own parents' retirements and decided that they wanted to be more independent, and not require the types of assistance that they had seen their parents require (McCormack et al., 2008).

Women shaping their own retirement experiences wanted to enter this stage of life with as much physical and mental health as they could maintain. They wanted this period to be one of exploration, change, challenge and living life to their fullest abilities. For many of these women, the freedom to be able to take different forks in their roads, depending on where they are when they reach each fork, could be the true definition of success; an individualized concept, unique to each and every path.

The literature highlights how women have been redefining their retirements. It also emphasizes that women have been mindful of what type of retirement works for them based on individual circumstances and not on what will make a 'successful retirement' (Katz & Calasanti, 2015). Research has shown that some continue working part-time or take their skills in a different direction. Some women volunteer (Seaman, 2012), for instance, as board members or for community organizations to maintain their connections and relationships (van den Hoonaard, 2018) and to contribute to their community. For others, the choice has been to shift gears completely and take on new challenges that in no way resembles their previous employment. Study results have also underlined the importance to stop, take time for reflection and at some future date decide how to move forward during retirement in order to remain informed and busy (Sherry et al., 2017; McCormack et al., 2008). Other strengths in the literature include the fact that researchers have explored the many types of roads into and through retirement and the fact

that retirement is not defined as it once was (Loe & Johnston, 2016; Winston & Barnes, 2007). Importantly, the definition of retirement is no longer static but is flexible for each person depending on their experiences.

Studies explored the definitions and pathways for retirement; how women maintain connection (Sherry et al., 2017); the issue of identity, health, wellbeing, and purpose; and how women retirees can maintain their individuality during this phase (Loe & Johnston, 2016). Notwithstanding the challenges of aging that includes physical, mental concerns and general health and well-being (Loe & Johnston, 2016); losses due to poor health or moves; and ongoing self reflection about life and what the path will lead to next, retirement has changed to include a positive reflective period of self awareness, freedom (Sherry et al., 2017) and acknowledgement of contributions made. This phase has become a beginning (Loe & Johnston, 2016), a change over the years, from a time of endings. The literature supports the movement away from abrupt retirements to planning (Price & Nesteruk, 2015), latest ideas, a renewal of self, and continued involvement wherever they choose (McCormack et al., 2008).

### **Chapter 3. Methodology**

The goal of the study is to explore the experiences of women retired from professional careers in education or nursing, and living in Northeastern Ontario, Canada. The research focused on 1) sharing stories of retired women's pre and post retirement experiences in Northeastern Ontario, 2) whether and how retired women, in Northeastern Ontario, maintain purpose and stay connected to others, 3) and identifying what women indicate prepared them for retirement in Northeastern Ontario. In addition, the study explored how living and working in rural Northeastern Ontario affected or impacted professional and personal lives and advice for future retirees was also sought.

## **Reflexivity**

To address reflexivity, I examined my general beliefs and biases. I then asked myself if I could focus backwards in order to conduct the study while remaining objective on the “journey” of reflexivity (Braun & Clarke, 2022, p.15). I had to reflect on what my philosophical beliefs were, and how they could be identified. My philosophy guided my theoretical framework and how I interpreted the world around me. I considered the many frameworks and how I fit into each of them, if at all. I found myself in constructivism (Crotty, 1998; van den Hoonaard, 2018) as I thought that my beliefs came from how I lived in the world. I had been taught at home and at school that deductive analysis was how one arrives at conclusions. The motto was “look for the evidence.” But I asked myself, did my beliefs come from scientific, evidence-based information, the world events that I read about, what I saw and heard in my small, privileged community, or the family that I grew up in? I was also taught not to just accept things. Results could be deductively before me, but they could still be missed if I could only rely on scientific evidence. That might be why I was told that sometimes things just were.

As a professional woman, with a number of academic and employment credits to my name, was I still being shaped by forces that were at play during my childhood as a first generation Canadian, in a confusingly traditional and non-traditional family?

Braun and Clarke (2022) provided guidance to know oneself and to be aware of how we change over time. They cautioned that a researcher must be aware that they are not a “neutral conduit of information” (p.15) and that who we are can influence the research either by omission or commission. My methodological choices seem to have been the product of a liberal upbringing punctuated by some strict conservatism. My sociological and psychological leanings were formed early. My sense of right and wrong was skewed, or perhaps it was wilful blindness.

In my teen years, I witnessed a small community where people appeared one way, but the local gossip took a different direction. Some groups of people presented as better than others and this class structure was passed down through the generations. This class structure played out on the school yard and in the community where bullying and ridicule of the less privileged was fair game.

The creation of and adherence to laws, socially and legislatively created, were important to me. Perhaps this was the result of my immigrant parents who instructed obedience to rules because others would be watching the new families. My feminist leanings came from my own curiosity about the role of women in the family, education, professions that I might choose later in life, and what seemed like an innate feeling that women should be equal. I cannot pinpoint if any one event or teaching put me on a path of feminism, but I felt it even as a young teen. I saw women in secondary roles, more often receptionists and never as a physician. I saw women ogled by the men in town and heard disparaging remarks. I never saw women as powerful, and this did not sit right with me. I knew that something was missing, and I endeavoured to read and learn more. As a young professional woman in social work and the law, I was witness to patriarchy and discrimination of women on account of gender.

I became curious about discrimination, bullying, the revolutionary movements of the 1960's and 1970's. My readings included literature that was outside my grasp living in a small Northern Ontario community and therefore I had to broaden my world in order to be able to read books about racial discrimination, feminism, and patriarchy. Although I was situated physically in rural Northern Ontario, spiritually and emotionally, I felt that I was elsewhere. I observed the world during family vacations through the USA, and Britain. I saw chain gangs and Black people picking cotton as we drove South to Florida. I was told about gangs in England and the historical

frictions in the United Kingdom. I visited castles and the Tower of London and was intrigued by history. Although all of this troubled me, I was not sure of why. At the time, oddly enough, I was not aware of the discrimination and practices that were in my own backyard, with residential schools and the 60's scoop. I later asked myself why I did not challenge the social and cultural hierarchy that was justified by ignoring that there was an issue. I was able to question other cultures, but not the one that was normalized daily in my community.

I did not know that I was part of the baby boomer cohort that would become the largest group of professional women to retire (Sherry et al., 2017). It was normal for women to be the caregivers in the home (Lip & Hastings, 2012; Sheppard, 2019). However, in my low middle class home, my mother received a paid wage by my father for her housekeeping duties. I did not know of another family where this practice occurred.

I later became aware that my interest in politics and social interactions involved the larger world since I was anxious to shed my small town roots and leave rural Ontario. However, I had no ideas how I could have influence in the world, just that I wanted to try.

As a young social work employee, I was introduced to the word retirement since we were required to pay into a pension fund. At the time, with a young family, I resented losing this income. Later, I worked in large institutions and/or government agencies where employees counted the time to retirement, regardless of age. The end goal of retiring with financial security was the star to reach and this confused me since there was so much life between. This helped establish a negative view of retirement, and my deep psycho-social leanings helped to point me in the direction of social gerontology whereby my belief was that retirement was not a goal but in many ways a new beginning. Why would people look forward to the end of life as this made no sense to me. My own retirement began in this negative vein and remained so for the first year.

However, exploration led me to be able to view perspectives of retirement from a new beginning, a new career, or relaxation before the next phase. I began to see that there was not one definition of retirement, but many and that we all choose and live our definitions. This is the context in which I am now, and the mindset within which I have conducted this research.

### **Theoretical Framework**

Constructivism (Braun & Clarke, 2022; Creswell & Creswell, 2018; Crotty, 1998) is the interpretive framework that guided this study. The stories of retired professional women conveyed their individual realities, which were constructed by their interactions with others and in the world (Crotty, 1998). Their realities were constructed by how their lives were influenced by the world around them. Therefore, constructivism allows one to provide their own meanings to their lives.

Since the framework used the lived experiences of the participants to provide the data for analysis, narrative inquiry was a natural approach (Savin-Baden & Major, 2013). This interpretive framework views knowledge as reality, taking the view that this knowledge is dependent on the individual relying on how people interpret their world, their experiences with each other, and in the world at large (Crotty, 1998). This epistemology allows researchers to be situated in the study for the interpretation of the stories provided. During the interviews, participants would provide their experiences leading up to and during retirement. It was important to learn about the social, political, and personal impacts on the participants that led to this stage of life. How these women were positioned in their worlds allowed them to discuss their experiences, what influenced them, what political, social, and environmental factors gave them their uniqueness. Therefore, the personal journeys of the retired professional women, who were interviewed, existed because of how these women lived and worked.



Feminist theory provided the theoretical lens for the research. Although feminism has been accused of speaking with one voice (Crotty, 1998), within this study, a feminist lens assisted in the exploration of patriarchy, oppression of women, social, cultural, economic, and political discrimination. Feminist theory was chosen, not as a dichotomy between men and women, or because it was a study about women, but rather the ideals of equality, equity, power, and justice were at the centre of this choice as a theoretical paradigm for the study.

Some scholars would argue that attempting to provide a definition of feminism continues to be a challenge (Maruska, 2010). Crotty itemized many types of feminism, including liberal, Marxist, radical, socialist, and postmodernist; and he appears to support feminist research to further understand the “culturally imposed stereotypes, lifestyles, roles and relationships” (p.202). McAfee (2018) identified feminism by the movements to address oppression, sexism and patriarchy. The concept of intersectionality introduced new ways of thinking about feminism. It became important to examine the intersection of gender with other factors (Ferguson, 2017). Intersectionality is the interplay between inequities (Calasanti & Giles, 2018) and identifies the social categories, the advantages and disadvantages, that people deal with, and examines them together. Calasanti and Giles (2018) explain that advantages and disadvantages are systematized and socially accepted. Intersectionality is a separate way to examine how women’s disadvantaged cultural position can lead to differences in retirement experiences from, for instance, men, or other groups of society. First, second, third and fourth wave feminism has grown out of intersectionality. Considering the difficulty to pinpoint a definition for feminism, the rationale for using feminist theory for the study came out of the examination of professional experiences which included inequality, inequity, discrimination, and power dynamics. The

intersections of gender with other factors are important pieces of the stories of these retired women.

### **Methodology: Narrative Design.**

Qualitative methodology best suited the goals of the study and the research questions. A narrative design allowed for and encouraged story telling of life experiences (Savin-Baden & Major, 2013). The participants were asked to provide a narration of their experiences leading up to and during retirement. Creswell and Creswell (2018) pointed out that this type of research allows people to assign their meanings to social issues by the collection and analysis of data. Participants' stories, researcher biases, the intricacy of the research problem, the themes, and how the study could address the literature are the building blocks of this methodology (Creswell & Poth, 2018).

### **Methods: Introductory Summary.**

A study of professional women who had retired from teaching or nursing in rural Northeastern Ontario will add to the literature regarding how women are forging their own paths during aging and retirement. Women who grew up primarily in the baby boomer years, after the Second World War, saw the birth of a new sociopolitical world where they could more easily attain post secondary education and become professional women. Some were able to challenge the patriarchal policies of workplaces and managed to secure senior roles, even though the glass ceiling was kept far above their heads. Nevertheless, this renaissance, growing in the developing countries, allowed women to gain a degree of independence. Subsequently they started to determine their lives and then their retirements in their own individual ways. Their experiences, although often influenced by a male partner, had the beginnings of independence and uniqueness not seen before. In some ways, these women wanted it all even though they knew they would

have to make sacrifices. My study will add to the body of literature about these independent women who were pioneering their own paths, all the while maintaining their roles as caregivers, and involved members of their communities. The participants tell their stories of their successes, their concerns, their feelings about what they did and how they would direct others.

### **Ethics**

Ethics approval was received from the Laurentian University Research Ethics Board.

The letter of approval can be found in Appendix A.

### **Setting**

The study took place in Northeastern Ontario which is a large geographic area and home to more than 509,000 people (Statistics Canada, 2021). Although this vast land mass includes a number of municipalities and districts, the participants who responded to the poster campaign lived in Blind River, Thessalon, Elk Lake, Iron Bridge, Iroquois Falls, and Wawa. Historically, these areas were known for forestry and mining industries, but many are now predominantly tied to tourism, and the service industry. However, Elk Lake, with 400 residents, maintains roots in forestry. Nevertheless, these communities all have in common their pride and sense of community, and welcoming tourism industries, boasting the benefits of nature and outdoor activities.

A map is attached as Appendix B.

### **Sample**

Purposive and snowball sampling was used in the recruitment process. A poster campaign occurred through community resources and digitally on Facebook, Twitter, and Instagram. Twenty-one women who had retired from professions in nursing or education

responded. All interviews were conducted in English since the researcher is unilingual; however, a number of the participants identified as Francophone.

Inclusion criteria included university educated women who retired from professional roles in healthcare or education; living in Northeastern Ontario; able to provide informed written consent; and English speaking. The exclusion criteria comprised men, women in nursing or assisted care facilities and women who could not provide informed written consent.

The poster advertisement, and the informed consent form are Appendix C.

### **Data Collection and Management**

The study intended to answer the research questions: what are the experiences of retired professional women in Northeastern Ontario; how can women maintain purpose and stay connected to others in retirement in Northeastern Ontario; and what prepares women for retirement in rural Northeastern Ontario?

The initial telephone screenings of potential candidates provided information about the study, the inclusion and exclusion criteria, the time commitment, and the thank you gift being given. Although the baby boomer cohort became an added focus of the study, some participants who were born before this cohort were included. However, the group consisted primarily of baby boomers. The study began as a study about professional women who had retired from health or education but became about nurses and teachers who had retired. Once the participants had provided written informed consent, interviews were set up. The researcher interviewed participants using an interview guide and in a conversational manner (Creswell & Poth, 2018). The guide was created to help focus the interviews and to provide flow. The semi-structured interviews took place via telephone due to Covid-19 public health protocols. Limitations of rural bandwidths prohibited the use of internet platforms for online face-to-face meetings.

The interviews began with seven demographic and information-gathering questions to establish rapport and answer any questions. This informal approach encouraged participants to become comfortable with the process prior to sharing their personal stories. The second part of the interview, with ten semi-structured questions, asked participants to share their experiences about their decisions to retire, benefits and challenges of retiring, support networks, self descriptions, health, preparedness for retirement, advice to others, the effects of Covid-19 on their retirements, and a general discussion question to elicit further narratives. Because the questions were open-ended, the participant could develop their story as they chose.

The interview guide is attached as Appendix D.

Interviews were scheduled according to the participants availability, conducted by the researcher and no follow-up interviews were requested or required. The interviews lasted between 30-90 minutes and took place over a four-month period. The researcher mailed \$20 Tim Horton's gift cards to each participant after the interview. The researcher transcribed all interviews verbatim as soon as possible after the recordings. The supervisor and researcher reviewed an interview together.

All interviews were recorded digitally, using two separate devices. Storage of data complied with Laurentian University's ethics protocols. The verbatim transcriptions were double-checked against the original audio recording for accuracy. Any paper copies of data were stored in locked file cabinets in the researcher's home due to distance and Covid-19 protocols. All devices were owned by the researcher and therefore kept safe in locked storage. All transcripts were anonymized to protect the participant's identity.

## **Data Analysis**

Data were analyzed through thematic analysis, following Braun & Clarke's (2012; 2022) six step process. Familiarization with the data continued over the process of data analysis to generate the codes and themes. Codes were assigned and then the patterns and themes began to be generated. The themes were reviewed, and graphs were created in order to see the codes and themes. After the themes were defined, the final report was written. During the report writing, Braun and Clarke's six steps were often revisited.

## **Overview of the Following Chapters**

The intent of the study was to record the stories about how the women had lived, how they chose their career paths, progressions and challenges at the intersections of their family life, careers and community commitments, and what led them to retirement. These accounts of their lives would provide the themes: a golden thread that was woven through the stories to tie them together as women of that generation.

Chapter 4, entitled *It's my time, my Life* is the first paper that arose from the data and asks if women are living 'their' best lives in retirement. The title is specifically in reference to the experiences of the participants and therefore the emphasis is on 'their' lives.

Chapter 5, entitled *Retirement Insights from a Group of Retired Teachers and Nurses in Northeastern Ontario* is the second paper, and it examined the transcripts in terms of how this group of women used their own recipes for retirement and how they created their own brand of purpose and contentment during retirement. This part draws from the data to illustrate how each participant had their own ways to navigate their lives, their own experiences and that no two retirement experiences are the same.

Chapter 6, entitled *Retirement: Transition or Take the Plunge. How some Northeastern Ontario Women Chose their Retirement Paths in Life* represents the third paper, which illustrates how these women would guide others to take the plunge and go into retirement. They provided advice to others based on their experiences, calling attention to what was important to them. The data demonstrated the importance of belonging and being secure in themselves.

The following three chapters represent the corresponding three papers that resulted from the data and obtained during the interviews of the 21 women who participated in the study about retirement in Northeastern Ontario.

## **Chapter 4: It's my time, my life.**

### **Abstract**

**Background:** The experiences of rural professional retired women are not widely studied. From 1945 to 1964, the post war birth rate soared in Canada, creating a large cohort who have been dubbed “the Baby Boomers”. Women narrated the uniqueness of their retirement experiences and their ongoing exploration of what was next for them.

**Objective:** This qualitative narrative study aimed to gather the experiences of women who had retired from health or education and lived in Northeastern Ontario.

**Methods:** Purposive snowball sampling resulted in the group of twenty-one women (n=21) in Northeastern Ontario who told their stories about life from several perspectives. These women were primarily baby boomers. Semi-structured questions allowed the participants to provide their life experiences. Data analysis followed Braun and Clarke’s reflexive thematic analysis.

**Results:** Study participants’ stories generated themes, four of which are included in this paper: 1) how do I feel at this stage of my life? 2) it’s my life, my time. 3) where did my identity go? and 4) what do I do now? The participants’ voices described their lives and the influences that led them to take the paths that they did. Some had planned their lives and set out to accomplish their goals. For others, circumstances changed their pathways.

**Conclusions:** The experiences of 21 women who retired from nursing or education in Northeastern Ontario increased the understanding of how women retire. These stories included the benefits and challenges of abrupt, traditional, and transitional retirement models (Everingham et al., 2007). These retirees’ stories included their search for equality and equity at work.

Although participants credited strong partnerships at home, they also emphasized the influence



of the patriarchal society whereby they, as women, were forced to adhere to the unwritten rules at work where men were in charge.

Key words: Boomer, women, professional, lived experiences, life stages, gender, retirement, Northeastern, Ontario.

## **Introduction**

The importance of learning more about the experiences of women as employees, caregivers, volunteers, and community partners will provide information for others to reflect on their own paths, considering the options that have become more available for women's retirement. Adding to that is the importance of hearing from women who lived and retired in Northeastern Ontario, in small rural communities.

Research that illustrates the uniqueness of women's retirement could provide opportunities for others, for instance preparation for an alternative career path post-retirement. For some women, such research could provide them with the potential choices to upgrade education and the financial security to embark on a post-retirement path of employment, entrepreneurship or in a profession that previously seemed out of reach. Not least of all, such research can give women hope that they are no longer bound by the societal handicaps of gender-based accomplishments.

Labels can be stereotypical, the term boomer is used in this study since the generation born after the second world war were dubbed the 'baby boomer' generation (Martin & Roberts, 2021) and this moniker has often been associated with this cohort. The participants in the study are primarily from the boomer cohort.

Although others have examined retirement for women, men, professionals and nonprofessionals, there is a gap in studies regarding the impact of rurality, living, and working in

the same community and how professional women have navigated their retirements in this geographic rural area of Ontario. Since the study participants were situated for most of their lives in Northeastern Ontario, they possessed a unique lens from which to narrate their stories. This Northern lens shines a light on the challenges of transportation, weather, and access to services that are a reality for those retiring in this geographic area. However, it also highlights the spirituality of nature, the availability of outdoor activities and the essence of many smaller communities.

Retirement has been labelled as unclear or vague (Novak et al., 2018). This stage of life can be characterized as a transition from paid work to leisure time (Novak et al., 2018). Although retirement varies in definition, traditionally males retired from paid work and their female partners retired incidentally (Sawyer & James, 2018). However, women predominantly continued to be unpaid homemakers and caregivers, therefore the definition of retirement for women was anecdotal. Women who joined the paid workforce in large numbers in the 1970's (Winston & Barnes, 2008) have been referred to as pioneers (Sawyer & James, 2018; van den Hoonaard, 2015) as they worked both outside and inside the home. These women juggled home and office, and dealt with the consequences of unpaid maternity leaves, interrupted careers, and "gendered inequality" (Sawyer & James, 2018, p.3) that resulted in financial insecurity for some. Unpaid caregiving at home did not allow for income security and pension accumulation (Marks et al., 2016).

The population increase of older women provokes further research into the diverse paths that are being taken in later life, with some continuing to work with no intention of being fully unemployed. Research reveals that female baby boomers' routes to retirement differ to men, and that retirement can be viewed as a beginning to a third stage of life and not the end of a life

(Price & Nesteruk, 2010; Freedman, 1999, as cited in, Price & Nesteruk, 2010). To illustrate the magnitude of persons who will make up the retirement phase statistics have been included. As of 2015, women constituted 3.2 million of the 55.8 million Canadians over the age of 65 years (Hudon & Milan, 2016). It is estimated that by 2031 there will be 5.1 million women over 65 years of age and that this will represent 53% of the entire population of women in Canada (Hudon & Milan, 2016). In Ontario, the projected growth rate for those over the age of 65 years will be from 2.7 million in 2021 to 4.4 million by 2046 (Statistics Canada, 2021).

The boomer cohort has been forging its own paths with retirement (Genoe et al., 2018) and changing the traditional definitions. The hypothesis that the cultural changes that boomers grew up in influenced their lives (Gilleard & Higgs, 2002) and how they view retirement (Hamilton & Hamilton, 2006) was examined and supported in Tunney et al., 2022. However, boomer women retirees illustrated that they did not want to follow the traditional process of retirement and that they wanted more life balance (Genoe et al., 2018). The importance of purpose, meaning and better mental health allow one to be socially connected (Gilmour, 2012) and overall mattering to others leads to healthy self concept, more positivity, and improved outlooks on life (Irving et al., 2017). This attitude has not changed in retirement. Research suggests that women's development and sense of self requires connection, identity, and balance throughout the life stages (Borrero et al., 2015).

The historic notion of working one day and being retired the next has been fading (van den Hoonaard, 2015) and women have chosen to transition from full-time to part-time work, consulting, or changing jobs entirely to enter new career paths at later stages (Price & Nesteruk, 2010). It is important to record how women generally are distinguishing the retirement stage (Price & Nesteruk, 2015).

The stories of professional women who retired are important for a better understanding of how they view later stages of life, what is important to them, what concerns them, and what contributions they continue to make and pay forward. Further exploration of what women see for themselves, and their retirements is necessary to prepare retirees for this life change (Price & Nesteruk, 2015; Byles et al., 2013; Hooyman et al., 2002). Preparation is important for any of life's changes; however, organically moving from one stage to another can lead to fulfillment and positivity looking forward from where one is situated. Some have shown that planning was essential however others challenged themselves in new ways. It is possible to move into the stages of life without having redefined oneself or recalculation of what will transpire. However, many professional women had the financial security to take the risks and move into retirement. Those without sufficient income could have fiscal and other challenges if they had not made some plans. Although the preparation for each stage of life may occur naturally, the retirement phase challenges finances, health, purpose, connection, meaning, and relevance. Individuals experience this stage differently, depending on many factors and the stories of the dynamics at play can provide insight to others no matter what their station in life is at the time of retirement. For these reasons, research that considers how women experience retirement is important.

Constructivism guided the interpretive framework of the study. This epistemology allowed the researcher to position herself (Creswell & Creswell 2018) in order to interpret the stories. A feminist lens focused attention on the experiences of these women who were coming of age during second wave feminism (Jenkins et al. 2019).

The research questions are: (1) What are the experiences of retired professional women in Northeastern Ontario? (2) How can women maintain purpose and stay connected to others in

retirement in Northeastern Ontario? and (3) What prepares women for retirement in rural Northeastern Ontario?

## **Methods**

### *Study design*

A qualitative narrative approach was utilized in this study, involving semi-structured interviews of women who self-identified as retired from their profession.

### *Recruitment, Sample and Setting*

Promotion of the study occurred via community and social media poster campaigns. Potential participants who called for further information were screened for inclusion and exclusion criteria. Individual interviews took place by telephone. A thank you gift card of \$20 for Tim Horton's was provided to those who had given written informed consent.

Inclusion criteria comprised university educated women who had retired from a professional role in health or education, living in Northeastern Ontario, the ability to provide written informed consent and English-speaking. Exclusion criteria encompassed men, women in nursing or assisted care facilities, and women who could not provide informed written consent.

The participants initially self-identified as retired from nursing or education and ranged in age from 56 to 87. Seventeen retired in their 50s, and four in their 60s. The average number of years being retired was 10.2. All participants were either nurses or teachers.

The one-time interviews took place via telephone, over a five-month period, rather than in person, due to Covid 19 public health protocols. Rural bandwidth challenges precluded using computer-based technology for face-to-face meetings. The 21 participants lived in Blind River, Thessalon, Elk Lake, Iron Bridge, Iroquois Falls and Wawa. These locations fall within the Districts of Algoma and James/Hudson Bay in Northeastern Ontario.

### ***Ethics***

The study was approved by the Laurentian University Research Ethics Board (REB file number 6020986). All participants provided written informed consent.

### ***Data Collection***

Telephone interviews lasted from 30-90 minutes and revolved around an open-ended question guide (Creswell & Creswell, 2018). Using a guide allowed the researcher to maintain the conversation flow and encourage their stories. The researcher and thesis supervisor established data saturation (Braun & Clarke, 2021) at 21 interviews.

All digital audio recorded interviews were transcribed verbatim by the researcher who also double-checked audio against transcription to ensure accuracy.

### ***Data Analysis***

The verbatim transcriptions were reviewed numerous times using Braun and Clarke's (2022) steps of reflexive thematic analysis: familiarization of the data, coding the dataset, generating themes, development of the themes further, naming the themes, and writing the paper.

### ***Results***

Pseudonyms were assigned to each participant for anonymity. The participants had held professional designations as teachers or nurses. The study group provided rich data to answer the research questions. They narrated their stories on many levels, with the knowledge that their experiences might guide future retirees.

The themes generated from the data analysis included: 1) how do I feel at this stage of my life?, 2) it's my life, my time., 3) where did my identity go?, and 4) what do I do now?.

Further exploration of what retirement means in general, what it means for women in

Northeastern Ontario, and how others can understand and prepare for this stage was the intention of this study.

The four themes outlined bind to each other in that they tell the stories of how these women were planning for this time in their life, how they felt about the changes that were taking place and what paths they would explore and possibly travel. These themes tied into the overall research question of learning more about retired nurses and teachers who had chosen Northeastern Ontario as their home. The women's paths included possible changes in where they lived, how they lived and what they hoped to do in the future.

### ***Theme 1. How Do I Feel at This Stage of my Life?***

One woman quoted a philosopher to explain her feelings about this stage of life as “life can only be understood by looking backward; but it must be lived looking forward.” (Soren Kierkegaard, 1813–1855). Ruth said that she understood some things better now than she did while the events were happening and explained it as such:

Being able to reflect back on your life and see connections that you didn't see when you were there. And I think old age or retirement times gives you time to do that reflection and to be grateful for what you know...to see things in a different light than you might have seen them at the time ...you know.

Susan seemed to agree in saying that “everything that happened in my life has...has allowed me to do the things that I'm presently able to do.”

Some voiced sadness and regret as working professional women with families at home. Sandy said that “there was a lot of...lot of comparisons and I found that part of life was stressful. For me...just...uhm...I guess in that I wanted to prove that I was a good mother. And I don't think I was.”

The data highlighted the puzzling times that these women came of age in. One woman proudly said that she was the first in her family to attend higher education. Audrey voiced her pride in being a part of that era and the impact on women saying, “we’re part of the movement that liberated women...we were part of the beginning.”

Several participants mentioned the secondary role and discrimination of women in employment. Lou talked about maternity gaps in employment. She said:

Interestingly enough, that also was the era in which if you were leaving for pregnancy, there was no maternity leave, and in fact most places there wasn’t even a guaranteed job for you when you wanted to go back, right? So that was a significant thing. So, because you see...I was married and had a husband gainfully employed...so...I could afford to do that [take the time off].

Lou also identified the societal and institutional biases of patriarchy at work when she explained “back when I first graduated [...] most of the...of the doctors were all men...and when they came on a unit, I mean, you stood up and gave him your chair...and [said] yes sir. No sir...you know.” Audrey supported this when she said, “I spoke up to a Doctor and in those days, Doctors were lords, you had to get up and give your chair at the nurses desk [...] very misogynist.”

Although many participants told their stories about challenges and successes, they highlighted that this was an exciting time in their lives. Some said that letting their hair go grey was their act of freedom. Others expressed their desire to do what they want, go where they want, and live their own lives. These women had grown through decades of changes globally and at home. Some were content to continue growing and learning, making contributions and sharing their lives with family and friends. Others had determined to take on any challenges that came



their way and be independent and happy. In spite of their diverse paths to retirement, these women expressed joy that someone was interested in their stories.

Several of the women spoke about the freedom of this third stage of life, the liberation of being able to do what they wanted, when they wanted. The words adventure, curiosity, excitement, support, and patience were common. Brenda said “it’s the first time that I can actually say its about me. Is this me? I’m doing what I want and I’m loving it. I don’t think I’m supposed to be this happy.”

Many addressed the restored feelings of freedom at this stage of life. Sarah talked about her ability to be an advocate for others without the restraints of employment rules. She said, “I knew when I retired that I could truly take my muzzle off.” In large part, this summarized the way many participants felt about the paths that they had taken and the road to ahead. Although many had concerns about the future of their health, and their ability to participate in community activities, the majority said that they would continue to live happily within the parameters of their abilities, physically, socially, and financially. Several voiced overwhelming joy with Alison saying: “ I think it’s a wonderful stage of life[...] healthy and active. Have a positive outlook. I just love being home [...] doing whatever I want.”

The participants where able to reflect back on their lives and share their stories. They were able to look at where they took an alternative path in life and how they got back on what they saw as their course, their unique course, towards retirement.

### ***Theme 2. It’s my Life, my Time.***

Most of the participants said that they wanted to experience things that they did not have time for while they were working and caring for families. Many had taken on new careers, made commitments to community projects, were family caregivers, or were taking some time to

ponder what the next path would be. “ I didn’t retire from something,” Ruth explained. “ I retired to something.” However, many were still in awe of the opportunities that retirement brought them. As Jane explained:

I always go back to that first couple of weeks when I first retired when I go to the grocery store during the day, outside of school hours I should clarify that...my God there is a world out there...[after working all day]...you forget about the other world.

Ruth had a similar experience after retirement saying, “ I remember being up town in the middle of the day, I thought, Oh my God, what am I doing here?” The realization that so much of a life was dedicated to a job was a common view. Several now had time to do the things that they wanted to do, not what someone else was directing them to do. Susan said:

[...]maybe one of the biggest things, I think, like when you’re working, you get into a routine, and you’ll hardly have...like I can remember...going to the [...] store and sort of not even having time to talk to people cause I have to get in there and get out of there and get going with something else. And there were all kinds of meetings and other things...suddenly you have time...time to interact with people...uh...in a more meaningful way.

Many of the participants said that they needed time to redefine their ideas of what retirement would be. Some left jobs and became caregivers to family or friends immediately. Clara said that she needed time for a post retirement shift to find balance suggesting that “retirement is not what I thought it would be [initially]...Now I think my retirement is starting to...[go] in the direction that I was hoping for...more down time, less stress, more travel.”

Katy cautioned that after retirement, she had to be careful in planning and not to be frivolous because there is a lot of vacant time available explaining “take your time and make sure

that where the activities you select or the committees you want to be on that...that's really what you're going to want. My God, not just jump into things." Some encouraged the idea of taking a rest period after retirement, allowing them to ground themselves and look for the balance -as much or as little as each person wants. Carol suggested that "as you get rested, you're thinking OK...well...what am I going to do now? Like, how am I gonna stimulate my brain [...] so we get involved in community."

Others emphasized a similar idea of the time of retirement belonging to the retiree, and no one else. They said to be mindful that they have a lot of time to think over and explore what their days will consist of. The concern about jumping in or panicking is that one can find themselves either in an activity or group that does not suit, or that retirement can mimic employment where there is no free time. Over commitment can be an issue for retirees who find themselves with little personal time.

### ***Theme 3. Where Did my Identity Go?***

Participants correlated identity as connections to nature, physical appearances, relationships or professional designations before and after retirement. For many, the idea of living and working in the same rural area provided positive and negative encounters in how others identified them. Jane provided her story about small town life and identity:

I don't regret working in a small town. I see staff so I have lots of friends, colleagues still...I see students...I don't go anywhere in this town without someone calling me [by my work name] well, there is a drawback to that because I am in a fishbowl so I always have to be [a professional]...I am sure that they would be shocked to see me running up town in my beach cover up and flip flops. I don't have the anonymity of walking through downtown Toronto for example.

The most cogent identity issue was no longer having a professional designation. For some, the realization came that what had identified them was now gone. What were they now that they could no longer claim membership in a group that identified them as teachers, or nurses? In their professional capacities, they were part of a group but in retirement that changed. As Lou put it “you know you don’t have that same ‘in’ to know...to be part of, or to be able to see ahead... what’s happening,” while Alison said that she “really felt like an outsider [after retirement]. And you’re not part of that [...] inner circle anymore.” Sarah gave her opinion as “it’s not a loss of identity. But it’s that letting go of what you did at work as your main identifier of who you are.”

Some found challenges in being a retired teacher or a retired nurse. The pride of their careers, having been professionals who affected other people, was evident. After retirement they no longer felt that importance of being busy and involved in critically important work. However, some acknowledged the stresses that they left behind because, as Sandy remarked [as a nurse or teacher] “trying to keep on top of everything... and bring forth the best policies... and do the extra work.” Clara said that “teaching is a really important job with a lot of influence. You know you were shaping minds [...] so you miss that busyness.” Their stories spoke of the importance of their work.

One participant talked about completing forms or meeting someone new and her feelings when asked ‘what do you do?’ She expressed her desire to change the narrative when meeting someone new and the need to feel proud of one’s present status without having to fall back on the previous job status. Lou agreed stating her position as “ we are not defined by our [previous] jobs.”

Physical appearance was a controversial subject for many regarding their identity. The issue of grey hair was raised frequently with mixed feelings presented. Some saw letting hair

grey as embracing this stage of life while others said that hair colour has nothing to do with retirement. However, several indicated that their appearance, whether it be hair colour or physical changes in their bodies, was a challenge to accept albeit reluctantly. Mary said:

I just felt like by then I had stopped colouring my hair. So, I...I just thought that [the students] saw me on a different...like I was you know a gray-haired woman...and whether they realized that...they were comparing you [to younger teachers].

Several took the opportunity to start new careers although they had to overcome self doubts regarding starting over at this age. The obvious success of many participants in later life pursuits illustrated that their own ageism and self-doubt could have held them back, but they persevered. As one woman discovered, the societal discrimination that she expected when she said “who’s going to hire a 65-year-old woman” did not exist for her. She was hired.

“There’s a season for everything” Clara explained, summarizing the experience of shifting to what an individual was, to what they could be. “ Like for me...I...I can compartmentalize...I can say OK...that portion of my life is done.” The issue of identity was highlighted by some of the participants as a change that is to be expected but is not fully anticipated. Professional designations require payment of fees and for some, they no longer wanted to have this outlay of funds for a job that they had left permanently. They knew that they no longer were teachers or nurses once they severed their employment affiliations. Some remained as retired status but that was a change to be expected. For some, a changing physical appearance was less important than continuing to have influence, be healthy, connected and involved in community. Those who questioned their identity seemed to be on the basis of no longer belonging to their professional organizations, and connected to their peers, more so than physical changes.

#### ***Theme 4: What Do I Do Now?***

The women, for the most part, selected the time of their retirement in association with other life events. Some retired because a partner was retired, family health issues, or they were ready. In most cases, the participants retired in good health, and with financial security. Some participants said that they had challenges in their lives but that they had found ways to deal with them and move on without hanging onto negativity. Most indicated that they wanted to be mentally and physically healthy in retirement and that their jobs were burning them out. Several indicated that after retiring they took time to recuperate, focus on health and to explore options. Emily emphasized that it is important “to make yourself happy.” Pam said:

Retirement is not boring. It is a time when you choose activities you like doing. If you have the opportunity to retire [since] not everyone can, take advantage of it and consider it a fork in your road.

Several participants advised others to be reflective and thoughtful before they give their time to something since others might be counting on you. Katy said:

[...] if I joined a curling club and I don't like it [...] I can quit...its not a big deal. But if you join a committee or you start volunteering somewhere, working with someone and then [...] it has an impact on other people that you're leaving so early. So, I think you really have to think about that before and make sure it'll be more of a longer-term commitment.

The importance of mental health was a common thread, not having regrets, acknowledging good and bad days, and reaching out for help if necessary. One woman's guidance was to get to know yourself, help others, have fun, and have activities that make you happy. Pam said, “to be

spiritually and mentally fit, you have to be physically fit...if, let's say, my physical abilities would be diminished, I would have a hard time with the other two right now.”

Several women noted that their calendars were full. While some indicated that being busy was important, others said that caution was necessary to enjoy more balance in life than their work lives had provided them. Susan suggested restraint about time commitments, saying:

For someone [who is] going to be newly retired, not to commit to anything right away, give yourself time to rest...to one or two things, but not load yourself as if you're working full time...not to overbook yourself into a variety of different things, but give yourself some space and time to pick out things that you wanna do.

One woman's response sums up this theme by saying “every day you wake up is an opportunity to know yourself better, help someone, play, laugh and do something that you enjoy.”

The women interviewed provided their stories about what this next stage looked like for them, and they were not at a loss for options. For many, this was a time to go on new adventures, shift priorities, relax, and learn something new. None of the women indicated that they were at a loss for things to do.

## **Discussion**

The data from this study provided insights into the experiences of professional women who retired in rural Northeastern Ontario communities. Some had worked part or all of their careers in smaller communities and retired in or close to where they had worked. Retirement for women can be complex due in part to the consequences of interrupted careers, part time employment, continuing to be caregivers (Sawyer & James, 2018), and the amount of community volunteerism. Price & Nesteruk (2015) identified “risk factors” as critical for retirement preparation (p.434). An example of a risk factor would be if a woman's employment

was interrupted by maternity leaves thereby affecting income, pension benefits, and seniority. Women often worked part-time in order to provide family and child-care. The unique experiences (Price & Nesteruk, 2015) of women who worked while caring for their family and homes, potentially faced retirement challenges including financial and housing security.

Most of the participants had growing up in the 1960's in common (Borrero & Kruger, 2015; Miller, 2005, as cited in, Borrero & Kruger, 2015) and therefore they were part of the changing societal norms which included gender roles. The experiences of the women also included the notion that education was important, and that they had wanted to have professional lives along with their other roles.

The current study supported the findings of other research in that this phase provided new opportunities, time to recuperate from the stressful working years, and that their retirements were generally positive (Genoe et al., 2018). The study participants were a happy group, highlighting their senses of humour, acceptance of this stage of life, and their desire to continue to be challenged forward. Lifes' tests were not described as negative, but rather as challenges to be faced and dealt with.

The literature confirms that women decide what they will do at this stage of life (Byles et al., 2013; Sheppard, 2019). Changes in life can be viewed as positive or negative. The findings of the current study confirm that the outcome is determined by how the participant managed their life course shift (Sheppard, 2019). Participants in this study indicated that the transition was not always smooth but that they arrived at their place mentally and physically positive.

Finding balance and a sense of well-being at this stage of life involves more than volunteer hours (Seaman, 2012) since not all retirees have the desire or the ability to give back to the community (Hall et al., 2009, as cited in Seaman, 2012; Seaman 2012). Considering the



amount of time spent at work with colleagues, retirees may need to seek out other social supports (Loe & Johnston, 2016; Sheppard, 2018). Not all participants retained their work friendships, sometimes because they had grown in different directions.

Price (2002), while studying women's retirement, found that professional women felt that they had sacrificed their identity in retirement. The current study participants voiced this concern, and many wondered how they could identify themselves in the future. Their professional designations allowed them membership in groups that gave them status and knowledge that they relinquished in retirement. When participants were introduced after retirement, they felt that once they no longer had a professional designation that there was an uncomfortable silence that followed (van den Hoonaard, 2015). There seemed to be a sense that with the loss of identity came a loss of prestige and that this was difficult to overcome. As van den Hoonaard (2015) described this 'identity foreclosure' (p.54) she found that women were attempting to find new identities in retirement. The fact that some of the current study group had developed and modified their identities throughout their lives (Borrero & Kruger, 2015) left some challenged to understand how to navigate their identities in retirement. Some were left questioning how to label and adapt to this new normal. For those who went on to different careers or consulting positions, they were able to continue without an identity crisis as they now became whatever the new position was. This clouding of profession and identity will continue for other retirees and retirement transitioning may help with re-defining their identities (van den Hoonaard, 2015).

Wang et al. (2014) explored views regarding retirement, with one being "life goes on" (p.2). Many participants of the current study agreed with this sentiment. A positive interpretation allows one to think of the connections between stages and that life presents experiences continuously. Although participants said that they knew time was moving quickly, they

maintained energy to go forward and get as many experiences as they could before they were limited by external factors. The literature highlights an “identity-based retirement” (van den Hoonaard, 2015; Wang et al., 2014) and the fact that one can redefine their identities over time. These studies were supported in the data from the current study in that participants were willing to make the changes, although some maintained a sadness over the loss of a previous identity perhaps because they had lived many years under that identity. Some participants had experienced the loss of work identity, the loss of a relationship and the loss of their physical health.

Participants found the ways and means to realize their career goals, some after having families. This group of predominantly baby boomers illustrated that their lived experiences corresponded with the literature that boomers forged their own paths, and that they are not going to fade into their golden years. Instead, they continue to live and contribute to their communities, families, and friends. These women have reached many forks in their roads during their eventful lives, and at yet another fork, they stop, and consider what will be next.

### **Limitations and Strengths**

This study was limited by a lack of diversity in ethnicity and educational background. All participants belonged to professional organizations and most benefited from private pensions. Financially secure professional women meant that they were able to access resources not available to all retired women. The study was also limited by the global pandemic of Covid- 19, which produced its own challenges and restrictions. The transferability of this study to others is limited by the sample bias. Despite limitations, the participant’s descriptive stories will enrich the knowledge of women retirees.

The study gave voice to the lived experiences of professional women who had chosen to live, work and retire in rural areas of Northeastern Ontario. There are gaps in the literature regarding professional women who chose to retire in the communities that they worked in. These lived experiences in rural Northeastern Ontario provide a unique perspective of the commitment that these women illustrated to their profession and their communities.

### **Future Studies.**

Future studies could examine stories and perspectives of diverse people, not limited to women, in the workforce and living in Northern Ontario. Another potential study could include the spouses and/or children of the retirees to gain their perspectives. Narratives that include the Northern lens of living and working in small rural communities could provide insights into challenges that are experienced by this population in order to contribute to solving them.

The expansion of the study to enhance diversity could provide a wider profile of how culture shaped their lives, including the expectations imposed on the women by their culture during employment, and in retirement. This group of women had been retired from a few months to thirty years and therefore were at various stages of the process. A future study could delve into this, illustrating the ways that one passes through the stages of retirement, in comparison to others in the same study group.

### **Summary and Conclusion**

The stories shared by the women ranged from philosophical to political and from sad times to happy times. Some voiced guilt regarding the role conflicts of mother, partner, and employee. For most, compromises had to be made in order to be a professional woman, a community member, a partner, and a parent. Others were joyful that they were part of the beginning of a new generation of professional women who contributed at home, at work and in

the community. This feeling of belonging to a liberating cohort was euphoric because they were part of the history of the women's movement.

These women were proud of their challenges and growth and happy to be able to say that they now had a sense of freedom to make their own choices. This freedom to be whatever they wanted included upgrading their skills to take on new endeavours, such as a career change or becoming an entrepreneur.

The biggest challenge was the loss of the sense of identity that these professional women acquired from their position at work and in their communities. Some felt that they no longer had an identity since they had lived so long as a nurse or teacher. One of the ways that some were able to regain identity was by volunteerism, continuing to work or adapting their identities to new ways of defining themselves.

Cogent advice for how to deal with retirement included not jumping into other activities too soon after retirement, maintaining health and well-being, and seeking out others to talk to if they felt overwhelmed. Some talked about their full calendars while others cautioned that balance in life was important in order to maintain health and have the free time to enjoy doing nothing at all. Some advised that reaching out and taking chances was necessary to make connections or have relationships at this stage. Staying home and waiting for the phone to ring was not productive. The key messages of staying busy, but not too busy, remaining open to new adventures but being aware of limitations and the belief that this next stage of life was just that, a stage, and not the end. The importance of remaining connected to others, involved and have purpose needs to balance with self care. These women had addressed their individual and family concerns and planned on how to make the most of their retirement years.

## References

- Borrero, L., & Kruger, T. M. (2015). The nature and meaning of identity in retired professional women. *Journal of women & aging, 27*(4), 309-329.
- Braun, V., & Clarke, V. (2013). *Successful qualitative research*. Sage Publications.
- Braun, V., & Clarke, V. (2022). *Thematic analysis: A practical guide*. Sage Publications.
- Creswell, J.W & Creswell, J.D. (2018). *Research Design. Qualitative, quantitative, and mixed methods Approaches*. 5th Edition. Sage Publications.
- Creswell, J. W & Poth, C.N. (2018). *Qualitative Inquiry and Research Design. Choosing Among Five Approaches*. 4th Edition. Sage Publications.
- Genoe, M. R., Liechty, T., & Marston, H. R. (2018). Retirement transitions among baby boomers: Findings from an online qualitative study. *Canadian Journal on Aging/La Revue canadienne du vieillissement, 37*(4), 450-463. Doi: 10.1017/S07149808180000314.
- Gilleard, C., & Higgs, P. (2007). The third age and the baby boomers. *International journal of ageing and later life, 2*(2), 13-30. Doi: <https://doi.org/10.3384/ijal.1652-8670.072213>.
- Gilmour, H. (2012). Social participation and the health and well-being of Canadian seniors. *Health reports, 23*(4), 23-32.
- Hamilton, M., & Hamilton, C. (2006). Baby boomers and retirement. *Dreams, fears, and anxieties*. Sydney: *The Australian Institute*.
- Hooyman, N., Browne, C. V., Ray, R., & Richardson, V. (2002). Feminist gerontology and the life course. *Gerontology & Geriatrics Education, 22*(4), 3-26.

- Hudon, T., & Milan, A. (2016). *Women in Canada. A Gender-based Statistical Report. Senior women*. Statistics Canada. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article>.
- Irving, J., Davis, S., & Collier, A. (2017). Aging with purpose: Systematic search and review of literature pertaining to older adults and purpose. *The International Journal of Aging and Human Development*, 85(4), 403-437.
- Jenkins, K., Narayanaswamy, L., & Sweetman, C. (2019). Introduction: Feminist values in research. *Gender & Development*, 27(3), 415-425. Doi: 10.1080/13552074.1682311
- Loe, M., & Johnston, D. K. (2016). Professional women “rebalancing” in retirement: Time, relationships, and body. *Journal of Women & Aging*, 28(5), 418-430.
- Martin, G., & Roberts, S. (2021). Exploring legacies of the baby boomers in the twenty-first century. *The Sociological Review*, 69(4), 727-742. Doi: 10.1177/00380261211006326
- Novak, M., Norton, H.C., & Campbell, L. (2018). *Aging and Society. Canadian perspectives*. 8<sup>th</sup> edition. Nelson Education Ltd.
- Price, C. A. (2002). Retirement for women: The impact of employment. *Journal of Women & Aging*, 14(3-4), 41-57.
- Price, C. A., & Nesteruk, O. (2010). Creating retirement paths: Examples from the lives of women. *Journal of Women & Aging*, 22(2), 136-149.
- Price, C. A., & Nesteruk, O. (2015). What to expect when you retire: By women for women. *Marriage & Family Review*, 51(5), 418-440.
- Sawyer, A. M., & James, S. (2018). Are baby boomer women redefining retirement?. *Sociology Compass*, 12(10), e12625. Doi: 10.1111/soc4.12625

- Seaman, P. M. (2012). Time for my life now: Early boomer women's anticipation of volunteering in retirement. *The Gerontologist*, 52(2), 245-254.
- Sheppard, F. H., & Stanford, D. (2019). Women's perceptions of retirement. *Journal of Gerontological Nursing*, 45(4), 31-39.
- Statistics Canada.(2021). Annual Demographic Estimates: Canada. Provinces and Territories, 2021. <https://www.statcan.ca/english/Pgdb/popula.htm>
- Tunney, O., Henkens, K., & van Solinge, H. (2022). Children of the revolution: The impact of 1960s and 1970s cultural identification on Baby Boomers' views on retirement. *Research on Aging*, 44(9-10), 747-757.
- van den Hoonaard, D. K. (2015). Constructing the boundaries of retirement for baby-boomer women: Like turning off the tap or is it?. *Qualitative Sociology Review*, 11(3), 40-58.  
Doi: 10.18778/1733-8077.11.3.04
- Wang, L., Hall, D. T., & Waters, L. (2014). Finding meaning during the retirement process: Identity development in later career years. Doi: 10.1093/oxford/fb9780199935291.013.25
- Winston, N. A., & Barnes, J. (2007). Anticipation of retirement among baby boomers. *Journal of Women & Aging*, 19(3-4), 137-159.

## **Chapter 5**

### **Retirement Insights from a Group of Retired Teachers and Nurses in Northeastern Ontario.**

#### **Abstract**

**Background:** Retirement living in Northeastern Ontario can be by choice or by chance. Many of the primarily baby boomers, born between 1945 and 1964, in this study grew up in the area, continued to have lifelong friends and family close by, or they partnered with someone who had roots in the North.

**Objective:** A qualitative narrative study created the milieu to gather the stories of women, including their paths to career choices, their employment and family lives, and retirement.

**Methods:** Recruitment occurred by means of purposive snowball sampling and semi-structured interviews. Twenty-one professional women who had retired from nursing or education participated. They had lived and worked in Northeastern Ontario. Braun & Clarke's (2022) reflexive thematic analysis was utilized.

**Results:** The women's experiences generated themes, three of which will be highlighted in this paper as: (1) the impact of gender roles on participants stories; (2) options for retirement and feelings about this life event, and (3) expectations at the next fork in the road.

**Conclusions:** Irrespective of age at retirement or at the time of their interview, these participants were looking forward to new challenges.

**Key words:** Women, retirement, gender, aging, intersection, lived stories, experiences, identity, boomers, professional, Northeastern Ontario



## **Introduction**

Women who worked and raised families in past eras faced challenges that eventually impacted how they would retire. This paper will highlight some of the issues for women who faced gender challenges, diverse types of retirements and also the numerous paths forward. The women told their stories including details about being a wife and mother while working, losing seniority when they left jobs to move or for medical leaves, and how they were unable to crack the glass ceilings at work. The participants stories in the results section provide first person experiences of their lives.

The generation dubbed baby boomers were the post-Second World War babies (Martin & Roberts, 2021), born between 1946 and 1965 (Lu & Hou, 2022). Traditionally, patriarchy prevailed, and women held secondary roles in the workforce (Duberley et al., 2014). In this study, a feminist lens allowed the attention to be on the stories and how the women lived during changing times for feminism (Jenkins et al., 2019). In the current study women told their stories, but they also situated themselves in the culture of the times in order to narrate their experiences while living, working, and retiring in socially changing times. The intent of this study was to advance the knowledge regarding women, particularly baby boomers who experienced their lives in rural Northeastern Ontario. The majority of the participants fit within the cohort of baby boomers, however 2 participants in their 80s volunteered for the study. Their voices were included since they were important voices. They had also worked and raised families during the era of feminism redefining itself and patriarchy beginning to be questioned.

Rural and small-town life differs when compared to urban experiences in terms of living costs, public transportation, availability of health care, community activities, isolation, and access to nature (Keating et al., 2011).

Researchers have questioned how boomer retirees would spend their retirement years, especially considering the projected longevity of this cohort (Karpen, 2016). Women are following different routes to retirement and that retirement can be viewed as the beginning of another stage (Price & Nesteruk, 2010). Women have created their own unique retirements, even though some may have to consider a partner's retirement plans at this stage (van den Hoonaard, 2015). Boomer women were pioneers in how women retired differently to the institutionalized male retirement (Sawyer & James, 2018). This study explores the legacy of the boomers who grew up in the 1960's and 1970's (Price & Nesteruk, 2015).

For this qualitative narrative study, the researcher considered the ontological and epistemological underpinnings of the experiences of women. Constructivism, as an interpretive framework, allowed the researcher to situate herself in order to allow interpretation and understand the meanings of the stories. The stories of participants came from their experiences and therefore are the subjective narratives of their stories (Creswell & Poth, 2018).

The research questions for this study were as follows: (1) What are the experiences of retired professional women in Northeastern Ontario? (2) How can women maintain purpose and stay connected to others in retirement in Northeastern Ontario? and (3) What prepares women for retirement in rural Northeastern Ontario?

## **Methods**

### ***Study Design, Population and Setting***

This qualitative methods design involved professional women who self-identified as retired from either nursing or education. Inclusion criteria were women, university educated, retired from a professional role in healthcare or education, living in Northeastern Ontario, ability to provide written informed consent, and English speaking. Exclusion criteria included men,

women living in nursing or assisted care facilities, and women who could not provide written informed consent.

Single telephone interviews were conducted with each participant since Covid-19 public health protocols prohibited face-to-face interviews. The researcher initially attempted computer audio/video interviews; however, disruptions in rural bandwidth created challenges that could not be rectified. A guide was used to focus the interviews. Initially seven questions revolved around demographics as age, education, employment history and present status. A further ten questions asked about decisions to retire, benefits, challenges, health, support networks, description of a typical day, and advice to others. Within the guided questions, the researcher could prompt the participant if the interviews were stalling.

All 21 participants resided in Blind River, Elk Lake, Wawa, Iroquois Falls, or Iron Bridge with all locations within the Districts of Algoma or James/Hudson Bay in Northeastern Ontario. From those living in a small community of 400 people in Elk Lake, to almost 5000 in Iroquois Falls, these women primarily began their careers in prospering mining or forestry towns. However, over the years these industries closed and were replaced with tourism, and recreational attractions. Out migration of younger people with few job opportunities changed the demographics of many of these towns to older persons. Forestry does remain active in some communities of the Northeast.

This primarily baby boomer group of women ranged in age from 56 to 87, with two in their eighties. The average age at retirement being 57.7. Pseudonyms were assigned to each participant for anonymity.

### ***Recruitment***

The study was marketed using a poster campaign calling on community and social media to display on their community boards. The potential participants self-identified as retirees from careers in nursing or education.

Telephone screening of potential candidates involved inclusion and exclusion criteria. Written informed consent was required before the telephone interviews were set up. A gift card of \$20 in value was given in gratitude for the participant's time.

### ***Ethics***

The Laurentian University Research Ethics Board (REB file number 6020986) approved this study.

All participants were required to provide written informed consent.

### ***Data Collection***

The participants' time commitment for the interviews ranged from 30-90 minutes. Open ended questions and an interview guide were used, to encourage the conversation if needed. The digital audio interviews were recorded using two devices. The researcher transcribed all interviews verbatim, and double-checked audio against transcription. This verification of the audio allowed for corrections and authenticity. The researcher and thesis supervisor established data saturation (Braun & Clarke, 2021), at 21 interviews.

### ***Data Analysis***

Braun and Clarke's reflexive thematic analysis (2022) was followed using the six steps suggested: familiarization of the data, coding, generating themes, development of themes, reviewing, and writing up the report. Although the steps are stated in a linear fashion, the researcher must revisit steps to ensure that the construction of the story has been interpreted

according to the experiences presented by the participants and not what the researcher has created. Reflexivity is a critical, iterative process.

### ***Results***

At the time of the interviews, some participants had been retired months, while five had been retired twenty years or more. This provided varied experiences along the paths of retirement from those who were still seeking their own path to those well established. The study began by seeking out a cohort of women from health or education. The result of the sampling was a cohort of nurses and teachers, almost evenly distributed between the 21 participants. Two nurse educators spanned both disciplines. The participants had held professional designations in their respective disciplines and spoke about their lives, retirements, emotions, mental and physical health. They also provided insights for future retirees.

A number of themes were embedded in the stories with the following themes explored in this paper: (1) the impact of gender roles on participants stories; (2) options for retirement and feelings about this life event, and (3) expectations at the next fork in the road. The three themes in this paper impact each other. For example, when a women left work for maternity leave, she was not guaranteed a return to work. This impacted her retirement pension, and her options for retirement. These facts result in less choices at the retirement stage. These themes also related back to the research questions that sought to elicit the experiences of these women, their stories both forward and backward. This was evident in the rich data provided by the women.

These professional women told their stories about how they lived, worked, and retired while living in Northeastern Ontario. Their stories highlighted their connections to nature, community, and family. These women have also grown through changing times in history, and

they shared how they navigated as professional women through family life, work, community involvement, spirituality, identity, health, and aging.

***Theme 1: The Impact of Gender Roles on Participants' Stories.***

Gender roles during this period seemed contradictory. A female nurse or educator would witness men in superior roles, a norm that was socially accepted at the time. For instance, physicians in the North were generally male while the nurses were female. Management positions in education were also dominated by men. However, many of the women interviewed praised their husbands for being supportive of their further education and employment. In one situation, the male partner stayed home to care for the house and family. Nevertheless, these women considered this as a supportive, not primary, role for their partner. It was the custom of the time that women held a primary role at home but a secondary role at work. Therefore, any disruption to this flow was not the custom of the time.

For many who began working in the 1960's and 1970's, societal expectations that the woman was still the primary caregiver in the home prevailed. The dichotomy that the man was the breadwinner of the family and the 'babysitter' at home seemed acceptable. Emily recalled that "I took a job [...]he was the babysitter." Gloria said:

[My] husband was a stay-at-home dad for a bit which was different for the time...the kids would run in from school saying dad...not saying mom...because he was the one in the kitchen when they got home. I would be working evenings or whatever.

Some participants viewed these traditional gender roles as positive. Lou credited her husband's help for her return to school. She said:

I have to go back to my husband because he was outstanding in terms of being supportive. He did the extra things. That helped me, supported me, and championed me to [go back to school]...those of us who graduated had tremendous support at home.

Gender was also a factor in the amount of security professional women had. Careers were broken by moves, maternity leaves, or lack of employment in smaller communities. Often women would leave jobs to follow their husbands to another job and be unable to immediately find employment for themselves in small communities. This affected seniority and retirement pensions. The result was often part-time or shift work. Milly's thought was: "[You] couldn't go back to teaching when you had [another child at home]...it was always hard cause you always had to resign your position and hope they had one when you wanted to come back."

In talking about gender equality, Clara said:

I can't stay any place any longer where I'm not accepted as equal. Many times, I couldn't swallow. I couldn't breathe and I just wanted to be my authentic self. One thing I've always fought for is equality of opportunity. In my life I've stood up, I protested, I've written letters.

Participants who spoke about their partners, generally, did so in positive ways. They looked forward to their retirement years together and helping others. Mary said that retirement allowed them to do things without a lot of planning, and that "it was nice for me and my husband to just be a bit more spontaneous" while Brenda spoke about her "100% supportive husband". Sandy said "[retirement affords us the] time to really enjoy my family." Sarah contemplated that "we still had skills that we could impart and help better our community."

The issue of gender roles in professional organizations was still raw in the stories of some participants. Audrey spoke about her life in a hospital where "doctors were lords and you had to

get up and give your chair [at the nurses station]...it was very, very misogynist.” Joan talked about being successfully fulfilling acting positions but when it came time for a permanent hire, “a male counterpart got the job.”

The theme of distinct gender roles rang true for many. The participants insisted that it was the culture and therefore although they spoke up, changes were slow in coming. For the most part, participants did not display anger regarding this subject. However, when the issue was about equality of opportunity, and gender influenced hiring practices, some voiced frustration. Some participants pointed out that they had filled positions on an interim basis, but the permanent job was given to a man. If one is effectively fulfilling a role but is not chosen for the permanent position without explanation, the result is to view it as discrimination. During this time period, whether anecdotally or verbalized, there was a preference to provide full time opportunities to men since they were considered the ‘bread winners in a home.

***Theme 2: Options for Retirement and Feelings about this Life Event.***

Themes regarding the diverse ways that one can retire surfaced in the study. Unique or individualized is best to describe each person’s retirement. No two of the participants had the same pre or post retirement experiences. Since they lived different lives forming their views and stories from where and how they had lived, their retirements would be their own. They discovered how they would retire, some in a planning stage, and others after they had taken the initial step of leaving their jobs.

Retirement planning approaches differed among participants. Although some had considered what their retirements would look like, for others there was no grand plan. Emily explained:



I never thought what retirement would be. I just thought OK, I'm not going to work now. I need to make sure I have enough stuff I wanna do. So, I'm very happy and I enjoy and like [retirement] but I didn't have a preconceived idea of what retirement would be.

During Liza's working as a professional woman, she learned a hobby. She later turned this sideline into a cottage business. She said: "[the hobby] gave me direction...I transitioned." Transition in retirement can be different things. One can go to part time work, semi retire, or transition to another career or education. However, for many to continue working part-time requires ongoing competencies, designations, challenges of modern technology, new policies, and programs.

Participants expressed their feelings about retirement in terms of when to retire, how to retire, fear of the unknown, changes in routines, maintaining connections, the dwindling years ahead, health concerns, and global concerns. Gloria was in tune with her physicality in saying "I thought I was walking like [an old woman]. Well, that's what you are" and she was determined to still be active but mindful of her physical abilities. Katy cautioned:

If you're able to just take your retirement slowly like go to working, maybe half time or something like that, like, I mean...to have to listen to your body and it's what you want. But...there are other options, and you should just explore [...] like one day you're working and the next day you're not.

Some said that retired persons need to pause and reset themselves in retirement. Others said that the time came and suddenly they were ready to leave their jobs, but they had not given a lot of thought to the next stage. Sarah said, "I think people need to be... I think, somewhat self reflective and [...] do you live to work, or do you work to live and whatever that path is that you

feel is most value to who you are.” Lora, Clara, Alison, and Milly all used the word “freedom” as a benefit of this stage.

However, another common sentiment was also emotional burnout. “I was just very tired,” Alison explained, “so I decided it was time to go.” Many of the women said that they were at the end of their rope, that they were tired and needed to leave. Brenda said that “it was getting to be too much for me...I am getting older and [have] less patience.” Clara explained that she felt “tired, because [she] never phoned it in,” emphasizing how much she had dedicated to her job.

For one, health concerns drove her to make the decision to retire without knowing what the next path would lead to. Katy said:

With the last year and a half of Covid...the emotional and I wouldn't say physical strain, but you know that mental strain was very taxing, and I thought I cannot...it didn't make sense for me to continue on in that environment.

Other participants said that it is a time when one slows down, makes decisions about staying in the family home, and for others it was leaving stressful demanding jobs for a more leisurely life that they could control. Pam explained that she “just started a retirement.” She said that her frustrations were growing and there were “some signs” to retire. She expanded saying “I got little signs...ok...I think this is it...you better start thinking about retirement [...]I just wanted to quit while I was still enjoying it.”

Some had concerns about living in small communities. Audrey cautioned that “small towns are great on drama because everybody knows everybody else's business.” But Jane wanted some anonymity, and she said living in a “fishbowl” can be suffocating.

Many admitted that financially secure pension plans motivated their decisions. Clara said that “I knew that my pension was going to be generous, so I didn't focus on retirement.” Sarah

said that “[with] belt tightening, we could make it work.” However, some voiced concerns about limited incomes. Lora said that she “assumed [she] would do a lot of travelling” but explained that it was a “challenge not having enough money to do the things [she] really like[d] to do.”

Milly’s advice for those considering this stage of life was:

Take a moment and get to know yourself...I think sometimes you could lose yourself...and.....and....I think you need to take some time to figure out yourself. Before you retire, you have to start finding like, what are some of those hobbies, interests, or things you really like? To do...and try to do them...in those last years [of working]...or you can maybe embrace some more when you do retire.

Although the participants differed in how they retired, and what they planned for this stage, Jane’s attitude involved embracing it. “If you stay too long, you end up being bitter and you find negative things,” she explained. “You know its your time to go when you are on top...don’t wait until you are a has been.”

Having a cheerful outlook, and drawing it from wherever one could, made this stage of life an awakening for many. The participants gave voice to their lived experiences and narrated their stories with fondness for their many life experiences and optimism for their futures. The women illustrated the many options for their lives at this stage. They were able to provide their stories with humour even though they said that there would be challenges in their futures. The women all communicated their positivity and yet, some reluctance about aging and retiring. Nevertheless, they were determined to see this phase of life looking forward and not putting roadblocks in their own paths.

### ***Theme 3: Expectations for the Next Fork in the Road***

This theme dealt with what the women expected at retirement. Had they thought about this path, and what would await them? Or did they take it all in stride and deal with what presented itself as it came. The current study illustrated that expectations for retirement are as different as the person. Many participants held common beliefs, for instance giving back, helping family and friends, and taking some time to recuperate from the busyness of working. However, there are differences between participants that made their experiences unique to each of them. For some the future held promise of new beginnings in employment, activities and relationships. For others, this stage was important for sharing with others, providing advice if asked, and living their own retirements as it developed. For some, this stage was met with curiosity and held promise of new things to come. Most of the group expressed hope for their futures with Sarah saying:

Through significant self reflection you can [...] figure out ...you know what [it] looks like and then try to become that person so that when you do hit retirement [...] you're dreaming now of other things you would like to do.

Many said that this time belonged to them, and they were as busy as they wanted to be. Audrey needed to consult her schedule every day. She said, " I'll look at my schedule and that tells me what I'm trying to do today." Clara chuckled, saying "when you retire you're not gonna have time for anything, and Joan quipped that she can "get up in the morning and do whatever [she] damn well pleased. It's a great feeling." These women illustrated their senses of humour and positivity. Such expressions of optimism for the future would be of benefit to others who may be approaching this time with apprehension.

When these participants created a list of advice for others approaching this life stage, most important was to think and talk about retirement. For the most part, this group was financially secure, but the issue was raised that one should be prepared for less income and some belt tightening. The general sentiment of participants was to ensure that one will plan for activities including new ones, ensure that a personal level of connection is available, and that this stage be approached with the same enthusiasm as any other. It was important that each person choose their own path from when to retire to what to do during this time period. The primary caution was to be creative with time and enjoy this stage.

Most important in this theme is the fact that each person's story is unique and that what they offer as advice is based on their own individual lived experiences. What one person expects from retirement can be verbalized to others but with the caveat that this may not be another's experience. For instance, some participants expected to work well beyond their retirements from their chosen professional lives. These participants had often planned and trained for another experience post retirement. For others, their expectations included a slower pace, freedom, and the ability to make plans in real time, depending on circumstances presented to them. For instance, a new baby in the family would result in a plan to travel and assist with childcare. Planning and not planning played a role in the lives of participants. The importance of not having to adhere to a set schedule allowed the women to decide on some spontaneous events, something that working did not permit them to do.

Some participants said that they were tired or had become disillusioned by changes in policies, societal attitudes and working in understaffed conditions. These factors lead to retirement decisions. They may have been planning to retire but decided to leave work earlier than anticipated. For some, Covid-19 had not been expected, but was a factor in their retirement.

Freda was stoic, saying “get your ducks in a row. What you’re going to do and what your things are, but you know what? It kind of all falls into place.”

Pam said that she had not given a lot of thought to a life after work. However, she was clear about one of her goals as a retiree.

I gave myself [...] the mission to try and laugh everyday and try to make someone laugh everyday...you know...because I find that we don’t laugh as much when we’re older and uh...so I try to like sometimes...make people laugh.

Freda voiced that it was important to be happy with yourself. She said, “don’t count on other people to be there [...] have your own hobbies [...] keep yourself busy...in the first place. And then have friends to do things with.”

Alison provided sage advice to others whether or not they knew the next stage of their lives when she said:

The only thing is to remain active, stay as healthy as possible... develop [...] other interests outside of work. To have some hobbies, some interests, and some activities. And put away as much money as you can...and have your support system...develop supports...nurture your friendships.

One woman summed up her adventurous attitude regarding travel plans. She said: “when we leave for a holiday and say where are we going? I don’t know. Let’s look at the map.” In essence, she was saying that she may not have all of the ingredients for a particular road trip, but she would improvise along the way. The unplanned road trip was about to become an adventure that would provide future stories to share.

## **Discussion**

Professional women, retired from education or nursing in rural Northeastern Ontario, revealed their stories in the current study. The research delved into gender roles and the potential limitations placed on women, their own definitions of retirement and what they planned or expected for the next phase of their lives. The participants discussed their feelings about their journeys through the work/family commitment dichotomy, how they had arrived at this stage and how their lives had changed over this period of time. Individuals were at various stages of retirement with some newly retired and others well into their lives as retirees. This study provided further information regarding how women are entering their retirement years, what they are doing, how they feel, changes and challenges that are being presented to them, and how they are dealing with this stage while growing older. The research also revealed that many of the women would have discussions with potential retirees, however highlighting that experiences are specific to each person.

This study provided personal perspectives on the lives of those interviewed including their own sociopolitical beliefs. These women who had worked as professional nurses or educators shared their first person views, histories, and how they perceived their futures and those of women who will be retiring one day. The themes of societal gender politics at work, at home and in the community resonated with many. Some of the women reflected back on their disappointment with how employers treated women as secondary, allowing them to fill in but not participate fully in roles that were well within their abilities.

Importantly, during the time that these women were pursuing professions, many were involved with family, community and societal norms that held women back. However, this group

continued to learn about themselves into their retirements, indicating that they could and still can do whatever they set their sights on.

How these women lived life was important to appreciate how they would view their unique futures (Byles et al., 2013; Price & Nesteruk, 2015). This cohort of women illustrated that they would map their own paths in retirement in real time, changing and yet challenging themselves to experience as much as possible. They had compromised their rights advocacy, as women, (Marks et al., 2016) in order to work and help provide for their families. Even though some frustration prevailed, these women chose to work within the parameters provided by their jobs and society, yet they attempted to challenge the status quo. The participants knew that their interrupted careers and pension contributions would affect them at retirement, but that was the price to pay for wanting to work and have a family. These women did challenge themselves, upgrading skills and applying for jobs that had previously been socially outside their grasp. Not all succeeded due to bureaucratic policies that resembled ‘the man brought home the paycheque.’ Nevertheless, many attempted to break glass ceilings, and in many ways they paved the way for future professional women in nursing or education.

These boomer retirees are concerned about balanced lives (Genoe et al., 2018) in retirement since they had to juggle so much during their careers. These women are engaging in part-time work, consulting, transitioning, or changing careers completely (Price & Nesteruk, 2010; van den Hoonaard, 2015). For many, retirement was a short stop, recalculation and moving on to the next challenge.

Women need to tell their stories if we are to understand the paths that they took and the advice that they give. Perspectives of women and men differ (Price, 2002; Richardson, 1999 as cited in Price, 2002). Women tend towards more independence in retirement (Byles et al., 2013;



Sheppard, 2019). Karpen (2016) wrote about her personal and professional stories of retirement. By sharing her personal journey, alongside her professional path, she highlighted that feminists (Karpen, 2016) should tell their own stories of life and career, possibly leading to more inclusive cultures. The study group were proud that they had not held back their experiences in life, that they had stood up for themselves and did what they felt comfortable doing to advance rights. Their voices were critically important to expand on the knowledge of how this cohort lived and how they had retired.

A feminist lens was critical to the current study since the women experienced unique “risk factors” (Price & Nesteruk, 2015, p.421) that contributed to their retirement and planning. For instance, a woman whose maternity leaves resulted in lost seniority and pension benefits (Marks et al., 2016) had a distinct perspective about the timing of retirement, particularly those who are single when planning to retire. Since pension benefits correlate to income, women who were passed over for promotions remained at lower income levels. How women live and how they retire are unique to each, individualized on the basis of their circumstances (Price, 2002).

This study supported the distinctness of womens ’experiences (Price & Nesteruk, 2015) and particularly how professional women who had worked in rural Ontario retired. Preparing for retirement encompassed many lenses because of the complexity of a woman’s life, the interruption of careers to raise families, part-time employment and ongoing family caregiving responsibilities (Foster, 2012, as cited in Sawyer & James, 2018; Sawyer & James, 2018;). For most participants, living in a rural community provided them with connection, albeit sometimes they felt that their fishbowl lives were a bit too transparent. Another unique aspect of retirement for many of these women was how they were identified in public. Even though they had lost their identifier of belonging to a professional organization, the community still saw them as a

nurse or teacher, for instance. The respect that they received while in the community seemed to come from their professional roles, even though they themselves no longer felt identified by that career.

Boomer women have been described as “privileged” (Loe & Johnston, 2016, p.418) and who built uniquely female paths in life. In the past decade, these women have been at a fork in their roads and have been trying to navigate their distinctive retirements (Loe & Johnston, 2016). Several of the participants self-described as fortunate women who said that their fulfilment in life was in part due to their professional careers. Because they had been able to pursue higher education, with some being the first in their families to do so, they were socioeconomically secure. Whether double income household or single income, the participants voiced their gratitude for the choices that they made that allowed them to live securely in retirement.

The results revealed that some participants were exploring what retirement meant while they were in the process. Others collaborated with partners or families in order to determine what the next years would be like, for instance if a partner required more care at home. For some, circumstances changed dreams and replaced them with others. The ability to adapt was important for this study group. Therefore, even though some had planned retirements others were happy to make their decisions as they approached different forks in their roads. For some, part of the fun was the unknown destination. For all, however, remaining active and healthy was critical to being able to maintain independence and continuing to explore what life brought them each day. Those who had been retired a number of years were able to provide advice about their experiences. For others who had just retired the road had just begun and they were exploring options.

This group of women illustrated that they could make themselves happy, be content and maintain purpose in retirement. They adapted themselves throughout their lives and when the time came to choose retirement, they were ready, whether they knew it or not. Their recipe for retirement included experiences, good and bad, and their ability to adapt to change, to happy times, to sad times, in good health and in bad. They had learned throughout the years how to improvise the ingredients that provided them with their recipe for life and its stages.

### **Limitations and Strengths**

The current study was restricted by the inclusion/exclusion criteria which limited participation to professional women who had retired from health or education. Generally, this highly educated and accomplished cohort exemplified privilege. Even though the era was fraught with the secondary roles of women in employment, most of the participants said that they did not have income, food, or housing insecurity. Participants were either English-speaking or bilingual English and French. They lived commutable distances to larger centers; therefore, isolation was less likely to be a factor in their lives.

Covid-19, as a global pandemic with numerous public health protocols in place, limited face-to-face contacts. Therefore, telephone interviews took place and prevented nonverbal cues from being considered as part of the analysis.

With this study being centered on the lives of professional women who had lived and worked in Northeastern Ontario, the rural aspect of professional lives was addressed by terms such as living in a “fishbowl.” Many of the women spoke positively about where they had worked and lived. However, many felt that one can never live down the role that they played in their communities, so they were always identified by what they did in their work. This ultimately provided both positive and negative attitudes about how they would spend their leisure time.

This study provided data regarding retired, primarily boomer women, living in Northeastern Ontario. There were also the stories of those who retired quickly during the Covid-19 pandemic. The intention of the study was to contribute to the increasing literature of these women, and retirement in general. The study group resulted in being made up of nurses or teachers, with 2 women who were born in the pre-boomer era. However, these pre-boomer women provided their stories of having lived and worked as professionals when women were breaking into those roles. Their experiences were important and included.

A limitation of this study involved the various stages of retirement that the women were in. Some had recently retired, at the time of the interviews, but others had been retired many years. The experiences could be reflective of how long a person has been retired, the experiences during the longer retirement years, and other nuances of this difference.

### **Future Studies**

Future studies could explore the experiences of nonprofessional women in health and education. The results of such a study could be compared with this study and may provide innovative ideas about the security or lack thereof for women in nonprofessional roles even though they worked within the same field.

Other ideas for further research could consider ethnicity and retirement in rural Northeastern Ontario. The topics could include cultural differences regarding meaning, connection, staying healthy and volunteerism.

In addition, research could explore women who had no original connections to small communities but had moved in order to work. Women who had to make connections as well as care for family and work might have a unique perspective about income, food, and housing security.

The current study population was small, but it endeavoured to provide a basis on which to build future research. Future research could consider the length of time that the participants had been retired, how stories are similar and different between the longer retired group, moderately retired, and new retirees.

### **Summary and Conclusion**

This study, although limited in recruitment to specific demographics, presented varied experiences of women who had retired. The stories were wide ranging and included how they lived and reached this stage of life. Many participants touched on the fact that their paths had not always been without challenges, but that they were able to navigate themselves to contentment in retirement. For many the challenges afforded them the opportunity to advocate for and help others. All of the participants showed strength of character, fortitude, and senses of humour.

These rural Northeastern Ontario women were busy, involved and evolving. Some changed career paths entirely while others explored paths that they had dreamed of experiencing again. None of the participants were letting any moss grow under their feet as they were on the fast track to purposeful, meaningful, and contented lives, all the while giving back.

With the growing older demographic worldwide, including rural Northeastern Ontario, it is important to listen to, engage with, and understand how women are aging and retiring. This knowledge is critical for future retirees and could be incorporated into seminars, workshops and discussion groups for employers, community partners and aging in place strategies. The importance of knowing how this group is managing retirement in terms of health, finances, housing, and recreation is an important aspect of planning for a multitude of projects from designing senior housing, recreational programs, health initiatives, health care needs in communities and retirement pension plans.

## References

- Braun, V., & Clarke, V. (2013). Successful qualitative research: A practical guide for beginners. *Successful qualitative research*, 1-400.
- Braun, V., & Clarke, V. (2022). Thematic analysis: a practical guide. *Thematic Analysis*, 1-100.
- Byles, J., Tavener, M., Robinson, I., Parkinson, L., Smith, P. W., Stevenson, D., & Curryer, C. (2013). Transforming retirement: New definitions of life after work. *Journal of women & aging*, 25(1), 24-44. DOI: 10.1080/08952841.2012.717855
- Creswell, J.W & Creswell, J.D. (2018) Research Design. Qualitative, quantitative, and mixed methods Approaches. Fifth Edition. Sage Publications. California.
- Creswell, J. W & Poth, C.N (2018). Qualitative Inquiry and Research Design. Choosing Among Five Approaches. Fourth Edition. Sage Publications. California.
- Duberley, J., Carmichael, F., & Szmigin, I. (2014). Exploring women's retirement: Continuity, context and career transition. *Gender, Work & Organization*, 21(1), 71-90. Doi: 10.1111/gwao.12013
- Everingham, C., Warner-Smith, P., & Byles, J. (2007). Transforming retirement: Re-thinking models of retirement to accommodate the experiences of women. In *Women's Studies International Forum*, 30 (6), 295-307.
- Genoe, M. R., Liechty, T., & Marston, H. R. (2018). Retirement transitions among baby boomers: Findings from an online qualitative study. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 37(4), 450-463. Doi: 10.1017/S07149808180000314
- Jenkins, K., Narayanaswamy, L., & Sweetman, C. (2019). Introduction: Feminist values in research. *Gender & Development*, 27(3), 415-425. Doi: 10.1080/13552074.1682311

- Karpen, R. R. (2017). Reflections on women's retirement. *The Gerontologist*, 57(1), 103-109.  
Doi: 10.1093/geront/gnw 114+
- Loe, M., & Johnston, D. K. (2016). Professional women "rebalancing" in retirement: Time, relationships, and body. *Journal of Women & Aging*, 28(5), 418-430.
- Lu, Y., & Hou, F.(2022). Do aging baby boomers work more than earlier generations? *Economic and Social Reports*. Statistics Canada. Doi:  
<https://doi.org/10.25318/362800012022002000001-eng>
- Marks, L., Little, M., Gaucher, M., & Noddings, T. R. (2016). 'A Job That Should Be Respected': contested visions of motherhood and English Canada's second wave women's movements, 1970–1990. *Women's History Review*, 25(5), 771-790. DOI:  
10.1080/09612025.2015.1132876
- Price, C. A. (2002). Retirement for women: The impact of employment. *Journal of Women & Aging*, 14(3-4), 41-57.
- Price, C. A., & Nesteruk, O. (2010). Creating retirement paths: Examples from the lives of women. *Journal of Women & Aging*, 22(2), 136-149.
- Price, C. A., & Nesteruk, O. (2015). What to expect when you retire: By women for women. *Marriage & Family Review*, 51(5), 418-440.
- Sawyer, A. M., & James, S. (2018). Are baby boomer women redefining retirement?. *Sociology Compass*, 12(10), e12625. Doi: 10.1111/soc4.12625
- Seaman, P. M. (2012). Time for my life now: Early boomer women's anticipation of volunteering in retirement. *The Gerontologist*, 52(2), 245-254.
- Sheppard, F. H., & Stanford, D. (2019). Women's perceptions of retirement. *Journal of Gerontological Nursing*, 45(4), 31-39.

van den Hoonaard, D. K. (2015). Constructing the boundaries of retirement for baby-boomer women: Like turning off the tap or is it?. *Qualitative Sociology Review*, 11(3), 40-58.

DOI: 10.18778/1733-8077.11.3.04



**Chapter 6**  
**Retirement: Transition or Take the Plunge.**  
**How some Northeastern Ontario Women Chose their**  
**Retirement Paths in Life.**

**Abstract**

**Background:** This study examined the experiences of rural professional women, living in Northeastern Ontario, who were primarily part of the Baby Boomer cohort, born between 1946 and 1964. This large cohort experienced the societal shifts of the 1960's and 1970's during their teens and early adult years. These changing patterns of life continued in retirement.

**Objective:** A qualitative narrative design allowed an examination of the lived experiences of women who retired from nursing and education.

**Methods:** The participants were recruited following a purposive, snowball method. Twenty-one women who lived in Northeastern Ontario narrated their experiences during semi-structured interviews. Braun and Clarke's reflective thematic analysis was utilized.

**Results:** Analysis of the data generated themes including the following: 1) connection and purpose, 2) importance of health-financial, mental, and physical, and 3) let go, take the plunge.

**Conclusions:** Although the term retirement can be debated, for the purposes of this study, the traditional definition of leaving paid work in one's older years was used. Retirement routes for some boomer women differed to the traditional male model of retirement. As the pioneering boomer women had lived on their own terms, many were forging unique paths in retirement. The results of the study illustrated the attitudes of this resilient group of women who were born and grew after the Second World War. The participants provided stories of stalwart female mentors who had managed families during challenging times. This cohort, who have been referred to as spoiled and privileged, were educated, and employed during changing societal values. These women provided solid leadership examples of combating discrimination in the workplace, in

their healthcare, and at home. This cohort proved that they were in charge of all phases of their lives.

**Key words:** Boomer, women, professional, preparation, financial security, lived experiences, life stages, gender, retirement.

## **Introduction**

Discussions abound regarding the baby boomer cohort, born in the twenty years after the Second World War and in the process of retiring for the past number of years (Martin & Roberts, 2021). Longer life projections illustrate that older persons will live longer and therefore could enjoy a more extended retirement phase than their predecessors (Borrero & Kruger, 2015).

The boomers have been labelled as egocentric and discussions have ensued that this generation has denied future generations such privilege (Martin & Roberts, 2021). Venne & Hannay (2017) state that the baby boomer generation drastically challenged the status quo of women particularly the lives of their mothers; therefore, creating the query if boomers would continue to challenge their roads to retirement. Baby boomers have been identified as a cohort who have been deviating from traditional paths of retirement (Winston & Barnes, 2007).

Researchers have studied the many routes and redirections that retirement can take (Hooyman et al., 2002; Loe & Johnston 2016).

In 2015, there were 5.9 million seniors, with 3.2 million being women living in Canada as compared to 2.4 million in 1981. By 2031, Canadian women over 65 years of age will increase to 5.1 million and make up 24.2% of the total female Canadian population (Hudon & Milan, 2016). Baby boomers in Canada began to reach age 65 in 2011 and therefore in the past eleven years they started the transition to retirement (Genoe et al., 2017; Hudon & Milan, 2016).

Women were educated and employed in vast numbers in the 1970's (Winston & Barnes, 2008) and referred to as pioneers (van den Hoonaard, 2015). Growing up in diverse social and political times such as the countercultural movements of the 1960's (Braunstein & Doyle, 2002) and second wave feminism (Jenkins et al., 2019) created environments for changing ideas about a woman's role at home and at work.

In aging, as in retirement, things are no longer the same. Adjustments must be made. Women experience ageism when they begin to change physically, and they suddenly become invisible or very visible because of their physical changes (Clarke & Griffin, 2008). The emphasis on youth and youthful appearances is prevalent in the media and becomes critically important to identity for some (van den Hoonaard, 2015). The Ontario Human Rights Commission (2015) defined ageism as being a negative response by society to older persons.

The decision to grow out grey hair, for instance, becomes a key factor for some women (van den Hoonaard, 2015). Balancing ageism and how they are viewed can be confusing. There is a certain freedom that comes from no longer transforming physical appearances to what society has deemed a younger person's look. Women talk about the freedom of not having to be concerned with colouring their hair anymore. However, the "social invisibility" (Cecil et al., 2022, p.1; Clarke & Korotchenko, 2010; van den Hoonaard, 2015) of older women can create self doubt and negative feelings about oneself. The process of aging is inevitable however ageism can also be heard in those who have reached their senior years. How age is viewed by others can reflect in the self-doubt and identity of the older person. van den Hoonaard (2018) says that women often respond to how they are viewed, in how they view themselves.

Mental and physical health are important aspects of aging. Having purpose and connection can help alleviate mental (Gilmour, 2012) and physical health struggles. For many,

churches have been important social resources especially in small communities (Panazzola et al., 2013). This connection to a church provides companionship as well as spirituality. Since women have played significant roles in the church communities, the consequences of closure can be pivotal with the loss of a social resource as well as a spiritual home (Panazzola et al., 2013). It is important to matter to others which can help one with sadness, self concept, and mental health (Irving et al., 2017). Many women need the foundations of community, family and relationships in order to feel connection and purpose.

Self concept, connections, life enjoyment, identity and balance help women develop healthy outlooks, however loneliness can cause one to change course and re-engage in work or community to feel connected (Borrero & Kruger, 2015). In a 2015 study, researchers examined factors contributing to loneliness in Canadian older people. The findings indicated that older Canadians did not score high on loneliness criteria (de Jong Gierveld et al., 2015). However, Dr. Amy Green (2022), a Canadian Registered Psychologist, reported that 43% of those over the age of 60 identified as lonely with 25% of those over 65 years socially isolated. The idea of being lonely is subjective and therefore opinions differ, nevertheless isolation and a lack of community and relationships can be factors in feelings of being alone (de Jong Gierveld et al., 2015).

Researchers have grappled with a definition of retirement for years. In 2007, Statistics Canada adopted Bowlby's definition that "retired refers to a person who is aged 55 and older, is not in the labour force, and receives 50% or more of his or her total income from retirement-like sources" (McDonald & Donahue, 2011, p.409). However, an evolving retirement remains fluid allowing the woman to take different paths as she wishes (Byles et al., 2013; Price & Nesteruk, 2010). The evolving retiree could receive retirement income as well as employment income. Women generally combine paid work with family caregiving roles, and therefore each woman

experiences her own version of retirement (Venne & Hannay, 2017). Therefore, being retired can have very different meanings for each person.

Retirement planning is associated with “gender, marital status, immigration status, and financial status” which can leave women socioeconomically deprived compared to men (McDonald & Donahue, 2011, p.410). Longer healthy lives coupled with pension plans, and personal financial security have changed the timing of retirement (Ekerdt, 2009a as cited in, McDonald & Donahue, 2011). Some participants in the current study were able to prolong their work lives, or transition, not necessarily away from, but towards a more satisfying career, paid or unpaid. Other participants said that they retired when they wanted to, even though some would have worked longer if the environment had supported them more. This changing (McDonald & Donahue, 2011) definition of retirement is not available to all groups as it is reliant on health, financial security, and perhaps culture.

Although other studies have examined retirement for women, men, professional and nonprofessional persons, no study has explored the impact of rural Northeastern Ontario life, the rural communities, living and working in the same community and how professional women have navigated their retirements in this geographic area.

One objective of this study was to increase the understanding of retired women who were born, primarily into the baby boomer cohort, between 1946 and 1964 (Winston & Barnes, 2007), and who resided in rural towns in Northeastern Ontario. Another aim of this study was to examine how these women maintained connection and purpose and what advice they would provide to others.

The interpretative framework that guided this study was Constructivism (Braun & Clarke, 2022; Creswell & Creswell, 2018; Crotty, 1998) making the researcher’s role collaborative with

the participants. Using a feminist lens allowed the attention to be focused on the woman and her experiences (Jenkins et al., 2019). The women retiring for the past decade have shown that they are individuals in wanting balance and that they will not follow an institutionalized version of retirement (Genoe et al., 2018). Lived experiences work to form a person's view of society (Crotty, 1998) and therefore most will have views of retirement formed from how they lived and processed their place in the world.

The research questions were: (1) What are the experiences of retired professional women in Northeastern Ontario? (2) How can women maintain purpose and stay connected to others in retirement in Northeastern Ontario? and (3) What prepares women for retirement in rural Northeastern Ontario?

## **Methods**

### ***Study Design, Population, and Setting***

Participants were included in the study if they were women, university educated, retired from a professional role in healthcare or education, living in Northeastern Ontario and had the ability to provide written informed consent. Excluded from the study were men, women in nursing or assisted care facilities primarily due to logistics regarding interviewing. Also excluded were women who could not provide written informed consent.

Due to Covid-19 public health protocols, there were no face-to-face interviews. An attempt was made to interview via computer audio/video means however rural bandwidth issues prevailed. Therefore, all interviews were conducted by telephone. The participants lived in the Districts of Algoma and James/Hudson Bay in Northeastern Ontario particularly the communities of Blind River, Thessalon, Elk Lake, Wawa, Iroquois Falls, or Iron Bridge. The historic industries of forestry and mining that established these communities have changed to

primarily tourism, the service industry and some timber, forestry and mining endeavours.

However, all of the communities are attractive for outdoor activities, close knit community spirit and restful vacation hideaways.

### ***Ethics***

Ethical approval was obtained from the Laurentian University Research Ethics Board (REB file number 6020986).

Participants were provided with information and opportunity to ask questions before the interviews.

Informed written consent was required from each participant before interviews were set up.

### ***Recruitment***

Public forums such as township offices, community centres and digital platforms as Facebook, Twitter and Instagram were used to advertise the research poster and information letter. The public notice invited enquiry to a confidential telephone number or to the study supervisor at her university number. Telephone screenings consisted of a conversation regarding the study, inclusion and exclusion criteria, time commitment, and a gift card incentive. Those who agreed to participate were sent the information letter and informed consent form. Only after the signed informed consent form was received by the researcher, interviews were set up. A \$20.00 gift card was sent to all participants.

### ***Data Collection***

Semi-structured interviews allowed for the collection of the qualitative data. An interview guide was used to maintain flow during the interviews; however, participants were free to tell their stories with minimum influence by the researcher who was there to encourage free and

open dialogue with participants. The guide included demographic questions initially, leading into ten questions regarding their experiences up to and including retirement.

All interviews were conducted by telephone. The interviews had been arranged between the researcher and the participants. Informal conversations lasted from thirty to ninety minutes each with no follow up interviews arranged. The questions remained open-ended to invite the participants stories to develop as they told them. An interview guide (Creswell & Creswell, 2018) kept the conversations on track without wandering into topics outside the study. Reflexivity ensured collaboration without the researcher guiding the interview where she may have wanted (Creswell and Creswell, 2018).

The interviews were recorded on two digital audio recorders and transcribed verbatim. All transcriptions were double checked against their audio version to ensure accuracy. This also proved beneficial to familiarize the researcher with the content of the interviews. The supervisor and researcher coded a sample interview as a means of cross checking the analysis and coding. Pseudonyms were assigned to each participant for anonymity

### ***Data Analysis***

Braun and Clarke's (2022) reflexive thematic analysis was used for the data analysis since it best suited the narrative design followed. The researcher and supervisor determined at twenty-one interviews that saturation (Braun & Clarke, 2021) had been achieved and that data analysis could ensue. Braun & Clarke's six steps include: (1) familiarization of data; (2) coding; (3) generating the first set of themes; (4) the development of themes; (5) reviewing the themes and data, and (6) writing up the report. Critical reflection and data review were common throughout the process, with the researcher referring back to data, and notes in order to ensure reliability of analysis. Inductive analysis allowed the data to generate codes and themes.



## **Results**

The data from the study illustrated that this group of 21 women retirees were willing to share their stories, even though hardships were faced. Some women said that it felt therapeutic to look back at their lives and tell their stories for others to read and perhaps learn from. This group of women, ranging in age from 56 to 87 had retired for assorted reasons. While seventeen had retired in their 50's and four in their 60's, they were enthusiastic about their stories past, present and future.

The data generated interesting themes including: (1) connection and purpose, (2) importance of health-financial, mental, and physical, and (3) let go, take the plunge.

### ***Theme 1. Connection and Purpose.***

The importance of being able to connect with colleagues, friends, family, community, and spiritually during retirement was included in many of the stories. Many said that purpose was necessary to maintain their mental health. Susan stressed that making connections was critical:

You have to make an effort[...] to make the social contacts, whether it was at the grocery store [or other places] to interact with people [...] you can get into some negative habits but if you have something else to think about [...] whatever[ it is] focus on something else other than yourself. For me that was good.

Lou said that her partner, long term friendships, family ties, and community were the main ingredients in sustaining her. She continued by adding that “you need to go outside your comfort zone, try new things and sometimes we meet people there, then pretty soon [you make new connections].” Pam also said that “[you need to] try activities with a different group.”

Some felt that connections were easier in small communities with Jane saying: “I see staff, so I have lot of friends, colleagues...I see the students.” Mary agreed saying “you often bump into people in a small town that you know [so] it was easy to maintain those connections.” Lora talked about the challenges of being single and the benefits of connecting to family, friends, and educational organizations digitally.

Milly said that “you gotta start making that effort to keep the connection strong and alive that you maybe had when you were working.” She also advised that anyone with a partner needed to have activities of their own outside what they do with their significant other. Liza’s view of being away from work colleagues included “loneliness I know could occur because you’re so used to talking and being with [co-workers].” Nevertheless, Emily said that she “didn’t lose touch with people that were still [working].” Mary agreed, saying, “I was still able to maintain friendships with people that were still [working].” For Alison, however, “initially, it was the loss of companionship with your colleagues...that’s an adjustment to get over that.”

Carol stressed the importance of purpose in life. She said, “you need to have a purpose every day and you need to have a purpose in life because if you don’t...you’ll get depressed.” Several participants voiced concerns over their personal relationships with their church or the diminishing congregations that caused churches to close their doors. Lou said that she “liked to be involved with the church” and Sandy agreed saying “I have a good church affiliation.” Joan said, “I don’t go to church on a regular basis, but I do support my church.” Some voiced concerns about the sense of community that they felt going to church and this was lost during Covid-19. One woman was concerned what would happen to congregations since churches were being closed and sold.

Purpose and connection seemed interchangeable as these participants talked about retirement. For many the idea of having a purpose resonated with their lives to date. They had worked outside and inside the home, volunteered, were caregivers, and attended social and community functions. These events provided them with purpose and also connected them to others physically, mentally and spiritually. It seemed that without connection, it was more difficult to have purpose; however, it was not impossible. For someone who preferred to take time alone, and reflect on life, their connection could take another form, for instance spirituality in nature or community. Therefore, their purpose was involvement in their church in all aspects from ministry to community involvement.

Many identified how one could remain in touch with others, and also how to connect either by joining clubs or learning how to use digital platforms. Several cautioned that the lack of connection could lead to health challenges and encouraged seeking professional help. The idea of self reflection and pausing to consider things before jumping in resonated with participants. The planned or unplanned retirement did allow many participants to take the time to look back and decide how they wanted to go forward. For some the challenges of Covid-19 provided connection challenges that were identified and addressed by such things as driveway chats or learning to use social media.

### ***Theme 2. The Importance of Health: Financial, Mental, and Physical.***

Balance can be created when the things that make life function all align. Such is the case with being able to live with as much security as possible financially, and physically. Notwithstanding, as one ages, the body adjusts, and it becomes important to invest in one's health and well-being. This group of women stressed the importance of having adequate finances to live, and enjoy life, but they stressed that some things are free in communities. The

importance of taking a walk in nature is free, but healthy. Enjoying sponsored community events can lead to new skills and relationships. Therefore, although one needs a degree of financial security, it is also critical to be able to seek out and enjoy the many available resources that a community offers.

**Finances.** Several participants highlighted the importance of learning about your own financial health including pension plans, senior benefits, housing options, medical coverages, and community programs. They encouraged seeking out professional guidance, including financial planners, attending employment benefits sessions, retirement counsellors and others if needed.

Since the women studied had belonged to professional foundations they benefited from retirement education information at work. Clara was comfortable with her financial position by saying that “I knew my pension was going to be generous, so I just didn’t even focus on retirement.” Susan was secure in knowing that she could “retire on full salary with bridging benefits...whereby basically you didn’t lose much salary.” Lou added that “you have more options if you have the right pensions, you know that makes a big difference. We could have made bigger pensions if we’d stuck around, but then you’re too old to enjoy them.” Brenda admitted to being stressed over finances, but she said, “at first I thought, well, you know financially its gonna be so much harder, but really it’s not...that was a big stressor [for me] before I retired.” Sarah talked about “belt tightening,” while Liza said that she had been able to “supplement” her retirement income.

Some participants said that, after retirement, they still wanted to have large events at their homes. But this had an impact on them mentally, physically, and financially. Having a lot of time to spare but on limited incomes can conflict for someone who still wants to host events.

Gloria told a story about her own inability to let go and allow others to take charge of occasions. When she was finally able to do so, she felt a freedom and liberation to go and do something for herself. She said it was her own expectations of herself that drove her, she had been that person in charge for many years, and it had become cultural. “It was a real... a huge significant change for me,” she explained. “Of not being in charge, and not worrying about [the event].”

For many of this group of women retirees, issues regarding having enough money seemed to centre on retirement activities like travel. For those who had adjusted their lifestyles, they did not complain but merely focused on other activities. Several of this group said that they had been fortunate to have pensions, and the ability to save or tweak their lifestyles to accommodate any changes in finances.

**Mental and Physical Health.** Carol cautioned others to try to stay involved and busy because “your health is going to suffer...because you’re probably eating too much and drinking too much. It’s not going to be good that your health is going to suffer.” She was grateful that she “retired early because [she and her husband] were healthy [and staying at work too long] you’re not so healthy and you know [that is] not as pleasant.” Susan shared a similar sentiment saying, “I’ve had a few little bumps in the road [and] you can get into some negative habits, but if you have something else to think about [that helps].” Liza was mindful of her own health saying “[in this transition] I’m trying to be kind to myself.”

Joan was philosophical in saying “I think everybody has their good days and their bad days” but was thankful that “I don’t have any financial regrets. I don’t have any emotional regrets.” Mary explained that she “may be a little more apt to react quickly to stuff, you know emotionally” and Freda said, “I think there’s the odd day where you kind of feel down.” Pam lamented the passage of time and said, “when you’re young you look at those people and

think...oh...I don't think I'll ever be that...that old," but Alison said that "it's a wonderful stage of my life...I am very healthy and active...[I] have a positive outlook...doing whatever I want."

Pam looked at her fitness from all aspects saying: "to be spiritually and mentally fit, you have to be physically fit...[if my] physical abilities diminished...I would have a hard time with the other two right now." Some participants were or had been challenged by serious illnesses. One participant who was concerned with mental acuity had talked to her family saying, "tell me if I am off base...if I deviate sharply [from how I am now]." Milly encouraged others to not "hesitate about finding a professional to support you if you are having a challenge...don't be hesitant to speak up...and get yourself that person in your corner that's not family, not a friend, not whatever."

Covid-19 presented challenges for some participants with Susan saying "[Covid] made you focus on what things are really important." Clara lamented that "[Covid] just put a wrench in everything." Brenda said that the pandemic was "boring," and Jane was frustrated that she was "a year and a half waiting to see a specialist." Milly looked at the bright side saying she had "learned to embrace technology" and Liza was concerned for the school children saying, "there are kids in school that have never been in a classroom [at this point] ...[society] will have the results of this for many, many years." Brenda commented that she "[felt] guilty [like] survivor syndrome" since she had retired before the pandemic and was concerned about her colleagues.

This group of professional women had the benefits accumulated from pension plans, and the knowledge to do their best to provide for their futures. Financial security leads to the ability to access services to maintain their physical and mental health. The stories of these women illustrated the resilience to be able to recognize their health and act accordingly. Even though Covid-19 provided extra challenges, most of the participants were patient about it, thankful for

living close to nature, being able to learn modern technology and having supportive families and friends. They found ways to adapt to the changing world, just as they had done during their formative years. They were analytical people and they found ways to enjoy their lives.

***Theme 3. Let Go, Take the plunge.***

For some, letting go is about changes in their physical appearance, but for others it is slowing down the pace, and looking around for things that matter. For Lou, letting go meant that relationships changed. She said “[some people] that we were close with, our paths diverged, and we no longer had stuff in common [and] drifted apart.” Sarah said that “letting go of what you did at work” was a key step in retirement. Sarah believed that one must find new activities that would create a unique way to frame oneself. She continued:

It’s inherent in our society as to how we frame people and what their worth is and who they are, so I would say that was a bit of a challenge because I had to learn to let go that I wasn’t who I was at work.

Lora encouraged discovery when she said “it’s really important to get out...find things that are fun and...find things that are physical” Lou emphasized a planned approach when she said:

You need to be thinking about it and be willing to take opportunities and to take risks. Not just sit back and be comfortable and sit in your chair and wonder what’s going to come [to you]. You have to get out...make it happen. But in order to do that you have to talk about it.

Alison was able to assess what would be important for someone in a pre-retirement phase. She provided a check list for retirement when she said:

Remain active, stay as healthy as possible...positive... develop their other interests outside of work. To have some hobbies, some interests, and some activities. And put

away as much money as you can and have your support system...develop supports...nurture your friendships.

Mary suggested to, “do some volunteering...embark on a few projects that they haven’t done yet, just because they couldn’t while they were still working...[and] see retirement as new doors opening.” Ruth provided advice for single women saying, “have the network. Maybe you’ve never joined a book club. Well, join the book club [to see if that helps you].” Clara said, “number one, look after your health. Number two, learn to say no. Continue with your volunteerism. Keep a schedule.”

Brenda’s advice came from her own experiences of looking after others when she said “in the first few years when I [initially] retired I was taking care of all these other people. I did not [have any] activity like walking every day. So, I would say stay active.” One woman stressed the importance of “[getting] to know yourself...figure out yourself” and taking whatever time that took. In order to enjoy the retirement years, Jane suggested that:

[You must] have your ducks in a row [and] look at all aspects of retirement before [you make] that decision, whether that be financial, social connections...their independence...whether they have never had a partner [or] perhaps [the] partner died or left...[it] could be a real shock to all of a sudden be by yourself.”

For some, organization and thought was important in order to be ready and prepared for this stage of life. There was a need to assess oneself for readiness, and then to make plans about how your days are going to be filled. Freda said:

Make sure that you can fill your time and then the friends [and others] are the extras...and get your ducks in a row...[for instance] what you’re going to do and what [your activities are] but you know what...it all kind of falls into place.



Getting your ducks in a row was a sentiment that seemed to summarize the advice that several participants would give to future retirees. Although this outlook was defined in diverse ways, the message was clear. Future retirees needed to look ahead, and prepare for their financial, physical, and mental health during their older years. For those who would find themselves retired without planning, the advice was to pause, and take time to consider what needed to be accomplished to get on track for a meaningful retirement. There was a need to rebalance at this stage. The importance of doing nothing was not recommended since the consequences for mind and body was not a desirable alternative.

## **Discussion**

This study provided a better understanding of how some retired baby boomer women were living out their best lives in Northeastern Ontario. The sample highlighted what they felt was important in order to thrive during this life stage. Their strategies included purpose and connection, the importance of financial, mental, and physical well being. They also stressed the importance of inward reflection in order to move forward. A self-directed life was important to these women, doing what they wanted, and when they wanted. However, their stories included the value of relationships and community. Some indicated that getting out and making connections was easier in small communities since often they would see others that they had met before. They also voiced concerns if a person was not willing to reach out and try new things in order to make connections. The findings supported that stories, although often having similarities, are as different as each woman. This study improved the knowledge regarding diverse types of retirement and how to prepare for this stage.

The study primarily highlighted stories told about coming of age in 1960's and 1970's society. Women had expanded their role into the workplace, albeit not without gender

discrimination, limited advancement opportunities, unequal pay scales, and clear role definitions at work (Tunney et al., 2022). In retirement these women recalled the joy and heartache of raising families while trying to advance their careers. They laughed at stories remembering about being young women chasing their dreams, but always aware that it was a patriarchal society that they were living in. Nevertheless, pride resonated in the narratives. They were proud of what they had done in their careers and what they continue to do to support their families and communities. Their purpose, connections, health, and general enjoyment of their lives was evident in their stories and how they told them. Even though some stressed the importance of working hard to maintain boundaries at this stage of life, all wanted to maintain specific purposes, be as healthy as possible, and continue to enjoy their lives into the next stages.

Previous research was supported in this study in terms of explaining retirement as transitional, traditional, or a completely different path. My study agrees with Wang et al., (2014) who refer to traditional retirement as sudden, whereas transitioning from employment to retirement is less abrupt. Those studied had taken one or more of these paths with some being jolted into retirement by the Covid-19 pandemic. Continuing to work during Covid-19 was the last step for some of the participants who found the protocols, and threats to their own health, too daunting to continue their careers. Fortunately, those who chose to retire during Covid-19 had the necessary security to be able to make that sudden decision.

Purpose, meaning and being mentally healthy are positive factors in establishing and maintaining social connections (Gilmour, 2012). The research supports previous studies where participants shared the positive effect of relationships, making new friends, and being careful about spending too much time alone (Price & Nesteruk, 2015). The women studied provided stories about their newfound freedom and being able to decide what they wanted to do, and

when. They talked about their new purpose and connections. For many of the participants, the words purpose and connection had deep meaning that interconnected. In order to have purpose, one has to connect to others, community, nature or self. However, this freedom can be a double edged sword when attempting to balance loneliness (Martin et al., 2016) with purpose and connection (Loe & Johnston, 2016). Research regarding purpose was supported in the current study. To have purpose means to have goals, to be able to look forward, to experience and expect direction in life (Pinquart, 2002).

Women's development and self concept requires that they have others to share things with, be connected to, the ability to express their identities, and maintain balance in life (Borrero et al., 2015). A generally positive outlook on life, less desolation, and a positive self concept can help with social connections (Irving et al., 2017).

Studies have concentrated on the lack of financial planning for retirement among Canadians (Curtis & Rybczynski, 2015; Venne & Hannay, 2017). However, the current sample did not express much concern about their finances except a few who were not able to fulfill some of their dreams. Most had more than adequate financial means and those who did not said that they had adjusted with little difficulty.

Genoe et al. (2017) found that retirees expressed positive feelings about this stage of their lives. However, this study touched on the issues of mental health in retirement and the potential for negative feelings and poor self concept (Panazzola et al., 2013). Loneliness is a negative side effect of living in rural communities if not connected. However, being able to go to the store, attend church, or join a small club, can increase self concept, and improve mental health.

The participants said that they would encourage others to plan their retirements (Atalay et al., 2022) since many had sought information regarding this next phase of their lives. For those

in the preliminary stages of retirement planning, this study showed that some professionals have secure work pensions, thus leaving them free to self-reflect on what retirement will mean to them. For others, this study suggests that the planning include hobbies, interests, and social connections. A prepared approach to this stage of life can present innumerable opportunities and unlimited options.

### **Limitations and Strengths**

The study was limited geographically to Northeastern Ontario during a pandemic with Public Health protocols in place. The demographic was specifically retired professional women who had retired from education or health. The study group that resulted where all nurses or teachers, in almost equal numbers. This limits the transferability of the study; however, it does provide a foundation for future studies to build on.

The study highlights women who live, work, and retire in rural Northeastern Ontario communities. However, this study was limited, and future studies should include other ethnic groups or socioeconomic cohorts who have lived and worked in the same geographic area. This might provide alternative insights into this understudied topic. A study of population migration into small rural Northern Ontario communities would be valuable so as to plan for health and social support services to meet newcomers needs for connections and to maintain a sense of purpose in life.

In summary, the findings from this research encourage further study into the impact of retirement on physical, mental, and financial health. The participants were financially secure and therefore had the means to obtain self-care services. They also experienced food and housing security which helps maintain that balance in this stage. However, studying other socioeconomic groups, such as teaching assistants and health care support services, living in the area could

provide valuable data regarding the social determinants of health in rural Northeastern Ontario. Such data may be used to develop social programming and supports for those struggling with retirement in rural communities.

### **Summary and Conclusion**

Professional women who retired, often after a lifetime in the same community, provided their stories with humour and dignity. These women contributed to their families, communities, and careers. For some the path to retirement was planned, and for others it was abrupt. For those with partners credit was forthcoming and for those who lived alone nothing was going to stop them from having connection and purpose. Although some admitted to having physical, mental and/or financial struggles they said that support of family, friends and community maintained them. Spirituality surfaced in the stories with some referencing organized church affiliation and others giving credit to living in Northeastern Ontario with natural beauty and serenity. Some spoke about the need to sit in community at church, while others found that being outside, walking and listening to nature gave them the peace that they had hoped for at this stage. For some, church and nature collided in a most beneficial way.

Generally, this group of participants were optimistic about their futures and the experiences that awaited them. They indicated that their stories would grow with them.

## References

- Atalay, K., & Barrett, G. (2022). Retirement routes and the well-being of retirees. *Empirical Economics*, 63(5), 2751-2784.
- Borrero, L., & Kruger, T. M. (2015). The nature and meaning of identity in retired professional women. *Journal of women & aging*, 27(4), 309-329
- Braun, V., & Clarke, V. (2022). To saturate or not to saturate? Questioning data saturation as a useful concept for thematic analysis and sample-size rationales. *Qualitative research in sport, exercise and health*, 13(2), 201-216. Doi. 10.1080/2159676X.2019.1704846
- Braunstein, P., & Doyle, M. W. (Eds.). (2013). *Imagine Nation: The American Counterculture of the 1960's and 70's*. Routledge Doi: 10.4324/9780203615171
- Byles, J., Tavener, M., Robinson, I., Parkinson, L., Smith, P. W., Stevenson, D., ... & Curryer, C. (2013). Transforming retirement: New definitions of life after work. *Journal of women & aging*, 25(1), 24-44. Doi: 10.1080/08952841.2012.717855
- Cecil, V., Pendry, L. F., Salvatore, J., Mycroft, H., & Kurz, T. (2022). Gendered ageism and gray hair: must older women choose between feeling authentic and looking competent?. *Journal of Women & Aging*, 34(2), 210-225.
- Clarke, L. H., & Griffin, M. (2008). Visible and invisible ageing: Beauty work as a response to ageism. *Ageing & Society*, 28(5), 653-674. DOI: 10.1017/S0144686X07007003
- Clarke, L. H., & Korotchenko, A. (2010). Shades of grey: To dye or not to dye one's hair in later life. *Ageing and Society*, 30(6), 1011. Doi.org/10.1017/S0144686X1000036X
- Creswell, J.W & Creswell, J.D. (2018) Research Design. Qualitative, quantitative, and mixed methods Approaches. Fifth Edition. Sage Publications. California.

- Crotty, M (1998). *The Foundations of Social Research. Meaning and Perspective in the research process.* Sage Publications. U.S.A
- Curtis, L., & Rybczynski, K. (2015). Are female baby boomers ready for retirement?. *Population Change and Lifecourse Strategic Knowledge Cluster Discussion Paper Series/Un Réseau stratégique de connaissances Changements de population et parcours de vie Document de travail*, 3(1), 3.
- de Jong Gierveld, J., Keating, N., & Fast, J. E. (2015). Determinants of loneliness among older adults in Canada. *Canadian Journal on Aging/La Revue Canadienne du vieillissement*, 34(2), 125-136.
- Genoe, M. R., Liechty, T., & Marston, H. R. (2018). Retirement transitions among baby boomers: Findings from an online qualitative study. *Canadian Journal on Aging/La Revue Canadienne du vieillissement*, 37(4), 450-463.
- Gilmour, H. (2012). Social participation and the health and well-being of Canadian seniors. *Health reports*, 23(4), 23-32.
- Irving, J., Davis, S., & Collier, A. (2017). Aging with purpose: Systematic search and review of literature pertaining to older adults and purpose. *The International Journal of Aging and Human Development*, 85(4), 403-437.
- Jenkins, K., Narayanaswamy, L., & Sweetman, C. (2019). Introduction: Feminist values in research. *Gender & Development*, 27(3), 415-425. Doi: 10.1080/13552074.1682311
- Loe, M., & Johnston, D. K. (2016). Professional women “rebalancing” in retirement: Time, relationships, and body. *Journal of Women & Aging*, 28(5), 418-430.
- Green, A. (2022). Growing older can be a lonely trip. *Alive*. 55-57.

- Hudon, T., & Milan, A. (2016). *Senior women*. Statistics Canada.
- Martin, G., & Roberts, S. (2021). Exploring legacies of the baby boomers in the twenty-first century. *The Sociological Review*, 69(4), 727-742. DOI: 10.1177/00380261211006326
- McDonald, L., & Donahue, P. (2011). Retirement lost?. *Canadian Journal on Aging/La revue canadienne du vieillissement*, 30(3), 401-422. Doi: 10.1017/S0714989811000298
- Ontario Human Rights Commission. Age & Intersectionality Section of the Time for Action: Advancing Human Rights for Older Ontarians Report. Ontario: Queen's Printer for Ontario; 2001. <http://www.ohrc.on.ca/en/time-action-advancing-human-rights-older-ontarians/age-intersectionality>. Accessed September 16, 2019.
- Panazzola, P., & Leipert, P. (2013). Exploring mental health issues of rural senior women residing in southwestern Ontario, Canada: A secondary analysis photovoice study. *Rural and Remote Health*, 13(2), 1-13.
- Pettican, A., & Prior, S. (2011). 'It's a new way of life': An exploration of the occupational transition of retirement. *British Journal of Occupational Therapy*, 74(1), 12-19. Doi: 10.4276/030802211X12947686093521
- Price, C. A. (2002). Retirement for women: The impact of employment. *Journal of Women & Aging*, 14(3-4), 41-57.
- Price, C. A., & Nesteruk, O. (2010). Creating retirement paths: Examples from the lives of women. *Journal of Women & Aging*, 22(2), 136-149.
- Price, C. A., & Nesteruk, O. (2015). What to expect when you retire: By women for women. *Marriage & Family Review*, 51(5), 418-440.



- Pinquart, M. (2002). Creating and maintaining purpose in life in old age: A meta-analysis. *Ageing international*, 27(2), 90-114. Doi.10.1007/s12126-002-1004-2
- Sheppard, F. H., & Stanford, D. (2019). Women's perceptions of retirement. *Journal of Gerontological Nursing*, 45(4), 31-39.
- Sherry, A., Tomlinson, J. M., Loe, M., Johnston, K., & Feeney, B. C. (2017). Apprehensive about retirement: Women, life transitions, and relationships. *Journal of Women & Aging*, 29(2), 173-184.
- Tunney, O., Henkens, K., & van Solinge, H. (2022). Children of the revolution: The impact of 1960s and 1970s cultural identification on Baby Boomers' views on retirement. *Research on Aging*, 44(9-10), 747-757.
- van den Hoonaard, D. K. (2015). Constructing the boundaries of retirement for baby-boomer women: Like turning off the tap, or is it?. *Qualitative Sociology Review*, 11(3), 40-58
- van den Hoonaard, D. K. (2018). Learning to be old: How qualitative research contributes to our understanding of ageism. *International Journal of Qualitative Methods*, 17(1), 1609406918810556.
- Venne, R. A., & Hannay, M. (2017). Demographics, the Third Age and partial retirement: Policy proposals to accommodate the changing picture of female retirement in Canada. *Journal of Women & Aging*, 29(6), 475-493. Doi: 10.1080/08952841.2017.1377541
- Wang, L., Hall, D. T., & Waters, L. (2014). Finding meaning during the retirement process: Identity development in later career years. Retrieved from <http://www.oxford-handbooks.com/view/10.1093/oxford-hb/9780199935291.001.0001/oxfordhb-9780199935291-e-2510.1093/oxfordhb/9780199935291.013.25>

Winston, N. A., & Barnes, J. (2007). Anticipation of retirement among baby boomers. *Journal of Women & Aging, 19*(3-4), 137-159

## **Chapter 7. Conclusion**

### **Introduction:**

This closing chapter will discuss some of the data collected and presented in the three papers. However, the volume of evidence presented is a fraction of that which was collected from twenty-one participants. Most of the participants encountered growing up, working and raising families during the challenging and changing times of the 1950's to the 1970's. These teachers and nurses provided stories that encompassed many themes as addressed in the preceding pages. This concluding chapter illustrates how I was situated inside the research, positioning, however interpreting the data as objectively as possible. Such a process required thoughtful reflexivity throughout the analysis and writing process. The chapter ends by a discussion of the overall topics of intersectionality, aging and perceptions of retirement, financial security, relationships and the individual nature of how women are retiring.

### **Summary and Synthesis of the Research and Articles**

This qualitative narrative study of women who had retired from the professions of nursing or education in Northeastern Ontario aimed to advance the knowledge about how women retired. The participants offered their stories, shared their lived experiences and provided guidance for others. The geographic area of Northeastern Ontario was important since the women had lived and worked in rural areas and their stories were reflective of that lens. For instance, many talked about small town or rural life, nature, and friendships that endured for decades. Twenty-one women were interviewed in total. Pseudonyms were assigned to each participant for anonymity and transcripts were analyzed through Braun and Clarke's (2022) reflexive thematic analysis to generate a number of themes.

This dissertation encompassed three articles based on themes that were generated through the interviews. Chapter 4, an analysis of four themes involved how women felt about being at this stage of their lives, their new feelings of freedom, challenges and joys of identity, and what they planned for this stage of life. The results showed that these women had lived most of their lives in rural Northeastern Ontario, working, raising their families and being involved in their communities. Women's retirement can be described as innovative as their gender dictated that they would encounter challenges associated with multiple roles at home, at work, and socially. The changing social norms of the era supported women's professional development and working outside the home. However, these women continued to be the primary caregivers of the children, the home, extended family and, many volunteered in the community, at their churches or in other service.

Similar to the literature, the results of this research upheld the women's unique retirement experiences (Price & Nesteruk, 2015) given that the participants had learned to juggle their many roles (Sawyer & James, 2018) and they determined that they would decide the pathways that they would take in retirement (Byles et al., 2013; Everingham, 2007; Sheppard, 2019). The findings illustrated a cohort of women who acknowledged the stressors in their lives, at work and at home, but that they fulfilled all roles to the best of their abilities. The consequences of being working professional women helped determine how they would manage their retirement years (Sheppard, 2019). My study supported other findings concerning the importance of purpose, meaning, relationships, mental and physical health (Gilmour et al., 2018) which helped provide the contentment and positive outlooks for this stage of life (Irving et al., 2017). However, not everyone felt the need to volunteer (Seaman, 2012) as the stories of retirement included continuing to work and educational upgrades to change careers. An important challenge occurred

when the professional designation ended, and questions about identity began to loom large. Many struggled with how to identify themselves. They were not content with the term retiree as that word did not highlight careers in health or education that had changed lives for others. It was clear that retirees needed to consider this obstacle before retiring and perhaps take steps to distinguish themselves in another way before retirement occurred (van den Hoonaard, 2015; Wang et al., 2014). It is important to note that for some retirees, the loss of identity also occurred with other life events such as the loss of a relationship, loss of physical health, and declining cognitive functioning. The results of my study stressed the need for pre-retirement planning to include discussions about the social and personal factors that influence the retirement years. The findings upheld literature that addressed identity issues that result from retirement (Price 2002; van den Hoonaard, 2015). Community presentations and workshops for those considering retirement need to be expanded beyond financial security issues to self care issues, including loss of self, health and close relationships. The study participants shared their stories of “life goes on” (Wang et al., 2014) supporting literature that encourages retirees to explore and experience. It was clear during the interviews that the women were pleased to be able to share their stories, and some indicated that they casually have conversations with younger family members about their experiences in order to share and educate the next generation of women retirees.

Chapter 5 was an analysis of three themes expanding on how gender roles affected the stories told by the women, including their retirements, what their options were for retirement, how they felt at this stage, and what they expected for this next stage of life. The findings showed that these professional women, for the most part, did not question their many roles within and outside the home. The stories of gender discrimination, although questioned and not accepted, was a fact of the social standards at the time that advocacy did not cure overnight.

Discrimination and patriarchy had been around a long time, and the norms needed long-term challenges, that for the most part prevail today. Corporate glass ceilings have occasionally been broken in the years since the 1960's; however, even now women have found the glass to be tempered remaining a challenge for most. One example of what was discussed by participants included their professions: males within the workplace were given higher-ranking roles, both in education and in the medical field, where it was expected that the women be nurses, while men remained doctors. As such, in the world of the workplace, patriarchal structures still stood strong.

In the home, findings were more positive, with some women enjoying their partner's role as a caregiver to children and a homemaker for the family. However, gender differences persisted; male partners were given a temporary label such as babysitter or were praised for helping his partner obtain her education. Parenting was an extraneous role for men, as opposed to an implicit expectation as it was viewed for women. The idea that parenting would be an equally shared role, between partners who both worked full-time, was not discussed by the participants. This reflected the societal norms of the time; women did not expect that their historical roles as caregivers would be taken over by men, or necessarily believe that they should be. For the many women who worked during this time, day-care, babysitters, and grandparental care was a normally accepted support and generally provided for by the women seeking out these services. It was acceptable to leave children with a babysitter, but not a societal norm for the partner to provide that primary care. While the patriarchal structures played a role at the time, the economy did as well; it was fundamental that both parents worked to reach the socioeconomic levels that they sought and to no longer live like their parents had post-war. The results of this study supported literature that discussed the way work lives of women would be interrupted by ongoing caregiving roles (Sawyer & James, 2018) the subsequent reduced incomes, and pensions

(Marks et al., 2016). The findings illuminated another glaring gender discrimination in professional settings where patriarchy prevailed with male physicians elevated, and in education where men successfully defended their rights to be in charge.

Some women felt that they had burned out at the time of retirement; a physical and mental process individuals experience when they are stressed, overworked, and possibly on the brink of collapse. Many reasons were provided for individual burn out, including changing times, a global pandemic, increased caregiving roles, and a general feeling of having done too much and wanting to reset. The results showed that a number of things contributed to how participants would retire, how they would contribute to others, and the potential for them to finally be free to live their own lives on their own terms. The results showed that the financial security that professional career pensions provided allowed many to be free to take time out (Genoe et al., 2018), focus on themselves and take the time to decide how their next stages of life would play out. As such, these retirements were unique (Price & Nesteruk, 2015). However, the lessons of their stories remain something that could provide a compass for others, even if all are following their own paths.

The results of the third article (Chapter 6) highlighted how to adjust and embrace the participants' lives at this stage, as well as the importance of being included and connected to others and maintaining a drive to function. This paper provides analysis of how one can live in retirement uniquely, but securely, even if the years are challenging the body and mind. The chapter also speaks to the importance of maintaining healthy minds, bodies and being financially secure in order to live these years as one hoped to. The belief that one is living life in real time, surrounded by what is important to that person, having the supports in place that are necessary, and being able to be free to make choices are some of the results generated from the findings.

The connections made over life or at this stage; the purpose of having family; friends and community involvements; the benefits of financial and health security or the ability to adapt to challenges in these areas; the love of life that propels one on to jump into the deep end and live life to the fullest; all the time aware that there is a life preserver available to them if need be, is how these professional women were living this phase of their lives. There is no need to label these things as success. For these women, this was simply life.

## **Discussion of the Overall Results of the Study**

### **Introduction:**

It was important for me to include the topic of positioning in the overall discussion of the study. This paper illustrated how the researcher, who was at times referred to in the first person, was able to feel a connection to the data provided by the participants. However, positioning also requires regular reflexivity and introspection into the interpretations being made.

I wanted the reader to understand how I had arrived at my study, themes and results.

Intersectionality was explored since being a woman is one component of who we are. There are many points where we intersect with our age, gender[s], our perception[s] of retirement or this stage of life, our financial security, how we live in rural communities, and what changes we make or are made for us as we age. These intersections can occur simultaneously since when we age, we become more aware of biological changes, and then we determine if we want to continue to work, help with grandchildren or endeavour to find a new career path. While this paper could not do justice to these intersections individually, the intention was to introduce them, provide some substance and leave the reader with a taste of the topic. Any of these subtopics in the next section could warrant lengthier discussion based on evidence from the data. However, limitations prevail in any paper.



The following will be an overview of the highlights of the research, supported by the literature.

***Positioning the Researcher in the Context of the Study.***

Mitchell and Clark's editorial (2018) encourages researchers to be creative writers which requires reflexivity, innovative thinking and having a connection with those reading. The idea of positionality is addressed by the question: where has the researcher chosen to be in a research study (Savin-Bader & Major, 2013)? The importance of self-reflection concerning positionality is critical to the ongoing processes of qualitative research since one's position can change, potentially influencing the outcomes (Holmes, 2020). Savin-Bader & Major (2013) provide guidance to researchers to 'locate themselves regarding their research topic including their position regarding the subject, the participants, and the research framework and procedure. Reflexivity needs to be ongoing, with the researcher continuing to monitor themselves and their biases as they remain involved in the research. Therefore, at this stage, it is important to revisit reflexivity and where one is positioned in this research. It is important, too, that the reader keeps this perspective in mind throughout the research.

I was once asked "how many cups of tea do you think we have left?" What was this question? Was it a euphemism for the fact that I was aging? Was this a subtle way to ask how long I thought I would live? An interesting question since I belong to the cohort known as the baby boomers, born after the Second World War up to 1964. As Karpen (2016) wrote about her own experiences as a privileged, educated and financially secure academic, often in the first person, I was moved to uncover the experiences of others, in order to attempt to understand myself. As Karpen said (p.2) that she "struggle[d] to define what a good retirement might mean

for” [her]. This type of research in which the authors’ own questions and answers are included in the research process is novel.

My support circle is mainly women who are at least a decade from decisions about retirement. As a result, I was alone during my transition into retirement. Attempts to reach out in a new rural community were not fruitful. I had no way to assess the meaning of this question about cups of tea. As van den Hoonaard (2018) said:

People let us know that they see us as old by the way they talk to us and treat us – often showing discomfort by couching their words in teasing or joking. We learn that we are old (or at least not young) by the way others react to us...[others] provide a mirror through which we understand that we are getting older (p.3).

So, finally in retirement, I had to find out what it meant to age, outside of what the mirror told me. I wanted to hear stories from others who had been professional women and were on their retirement paths. Are aging and retirement synonymous, or did they just happen to occur at the same time?

Leung et al. (2019) wrote that an aim of feminist theory is to inspire women and girls and to confront disparities in research. The authors encourage feminist methodology to address gender imbalances and the social dilemma of patriarchy. Eichler (1997) said that feminist research, which was reborn in the 1970’s, has as many definitions as those conducting the research but, to generalize, such research is aimed at advancing women and conducted by researchers who identify as feminists. Crotty (1998) attempted to provide a definition for feminism, but was careful not to categorize women into types of feminists. A critical analysis of feminism in reading research articles illustrates that a golden thread of patriarchy, inequality, oppression, movements, waves, and masculinism runs throughout. Stories evolve from how a

person lived, where they were situated, in the world at large, in their families, in their communities, their spiritual connections and their political views. Therefore, a woman's own definition of feminism can change over time as I know mine has. I have been conflicted with my feminism, even though my main characteristics involve justice, equity and equality. I have been frustrated with feminism since there are so many definitions and I hear others making comments about radicalism and women wanting it all. I had to unpack my beliefs and resolved that feminism for me is my strength. What I heard from the women, in my study, was strength.

Garner (1999) suggested that the growing demographic of women working in the 1970's and subsequently retiring, would be of interest to gerontologists. As Garner (1999) indicated this cohort had been raised and worked in patriarchy, so how would they retire? Price's (2003) research examined professional women's adjustment to retirement, noting that professional women had been overlooked in the literature (Price, 2002; Wingrove & Slevin, 1991). Price & Nesteruk (2015) said that their study provided added information about how women will retire and advise future retirees. This study is part of that ongoing research into how women have and will continue to adjust to retirement, and what advice they would provide to others.

### ***Intersections***

One of the goals of this research included identifying the intersections of aging, gender, retirement, financial security, rurality and change. Therefore, the following section will be broken down into subheadings.

***Rurality and Women's Retirement.*** The participants of this study were part of a unique cohort: those living in rural Northeastern Ontario. As such, their experiences differed to other women, who retired in urban Ontario, or elsewhere in the world. When discussing their stories through a Northern lens, to tell their stories, the women included their connections to nature, the

longevity of friendships and community connections, and their perceptions of having chosen to live in these rural areas, and why. When the women talked about nature and their encounters with others in the community, it was the importance of smaller community living that was reflected. The women told stories of walking community pathways and either engaging in a group activity or encountering others along the way. The interactions that this environment offered allowed for conversation and connection, even for a brief time. For some, encouraging others to join group activities, either walking or biking, can result in common interests potentially leading to other group events. The interactions are another way of advertising local events and encouraging others to participate. Such is rural life in small communities in Northeastern Ontario.

Participants disclosed that the choice of where to live often resided with the male partner who had family, a job or connections to the community. At times, both had connections that kept them in a certain area, after graduating post-secondary education, and returning 'home.' The intergenerational nature of community was strong for some considering they attended school, church and family events for years, with no need to venture too far afield: their families were all around them. Participants found strength in this family and community connection, an important piece of the puzzle considering that feeling connected to others and community can allow the maintenance of health and wellbeing (Arbuthnot et al., 2007). The era of retirement is no different, and indeed, the connections of a small community can avoid the isolation and loneliness that can otherwise be experienced during the aging years (de Jong Gierveld et al., 2015). Being able to walk pathways, stopping to talk to lifelong friends, be a member of the church, or making new friends at community events, is one aspect that stabilizes lives and provides purpose and meaning (Pinquart, 2002). The downside of the small community, on the

other hand, is the fishbowl experience—living as a fish who sees the same thing and is always seen in return. As such, in a small, rural community, individuals tended to be identified by what they were in the community, even after they had left the role. For example, whether a teacher or a nurse, they will always be “Mrs. X,” and as such there is a reluctance to run to the store in camp clothes. The identity that the community labelled one as, will remain. The lack of any anonymity can be taxing at times. Participants shared memories and experiences, further explaining the new passions that they finally had time for after retirement, new relationships, grandchildren, and travels. Their stories included that life does go on, and that life can be full of new adventures, activities, interests, and friends.

Participants emphasized that where they lived helped them to stay active, healthy and positive. However, the stories also illustrated that rural communities could limit the employment opportunities, and discontent at a job cannot always be rectified by finding another job. The lack of alternative work can lead to burn out. The findings disclosed situations where burn out led to early retirement, where other solutions such as a sabbatical in order to rejuvenate and continue on, could have been an alternative. However, in small communities with limited resources, the opportunities for such measures were inadequate. Although participants enthusiastically told their stories, for some there was a sadness that they had left jobs early because of the physical and mental pressures placed on them by employment. The participants stories illuminated the benefits of living in rural Northeastern communities, including family, lifelong friends, community closeness and support, activities and the beauty and benefits of their proximity to nature.

***Aging Stereotypes/Discrimination and Retirement.*** Aging occurs biologically but also socially. Age is described in the number of lived years . How age is viewed is different over the

world, and within countries according to culture and societal views on aging. Therefore aging, it can be argued, is a social construct that varies societally and culturally (Johfre & Saperstein, 2023). In some cultures, older persons, often referred to as elders, are the story tellers who provide the historical journey of the culture and therefore guidance for the future generations (Ayalon & Tesch-Romer, 2018). The social construction of aging and the process of retirement happen at a similar time. While some can face the collision of these occurrences, others are challenged. For some, the negative stereotypes associated with aging are discriminatory and can impact the retiree. One participant said that she hesitated to apply for a course due to her age since she assumed that her age would prohibit her from being accepted. Studies have looked at aging and retirement (Sheppard, 2019) with findings linking society's bias against aging with the physical and mental transitions that take place (van den Hoonaard, 2015). Some references to older persons strike at mental or physical acuity, or the aging body. Some of the participants said that they would embrace their grey hair and that accepting this stage meant letting go of the physical attributes that were so important when they were younger. The interviews produced similar views on embracing the aging experience, even though identity is often linked to one's more youthful appearance (van den Hoonaard, 2015). For those who said that they felt a freedom in no longer colouring their hair, or wearing makeup, the questions remained: was this a reaction to society's discrimination against aging or was it an acceptance of the aging process? I suggest that the subject of ageism should have more prominence in literature and discourse.

Understanding what makes up ageism may lead to more cultural awareness: perhaps societal solutions or merely respect of a life well lived. As seen in the interviews conducted in this study, some women embrace the aging process and are not encumbered by the invisibility of being an older person. However, many of us choose to follow another path and employ the enhancements

that we are comfortable with. This summarizes one of the results of this study: to show that retirees are individuals and that each will choose and follow their own pathways.

*Defining Retirement.* Key to this study was the fact that professional boomer women were entering retirement when the definition of what it meant to retire was in flux (Novak et al., 2018; Sawyer & James, 2018). In order to understand how this group was entering these later years, it was important to hear their stories, and understand their experiences. Continuity, or the life goes on model of retirement, (Duberley et al., 2014; Murakami, 2021) and transformative, the process of moving towards retirement, (Everingham et al., 2007; Pettican & Prior, 2011) are theories that relate to my study. The participants expressed their desires to be free, achieve balance while maintaining community and family involvement, and continuing their work lives in similar or different pathways to previous careers. In my study, the idea of continuing onwards in life was significant, even though participants described how the roles they played had changed. The idea that “life goes on”(Wang et al., 2014.p.2) and that retirement is a phase that encompasses that, is both supported and challenged by my participants. Some participants described how not all can continue in the same ways as they did in younger years, and therefore changes are made throughout this period according to health, wellbeing and finances. The idea of life continuing on as it was, for these participants, is inaccurate. However, for others, this phrase means that they continue to work in their retirement in order to provide a semblance of financial security. My study supported both positions since some had the means to continue secure lifestyles, while others tightened belts and gave up on dreams of travel.

My findings also support Kojola and Moen (2016) in that retirement cannot be described by one word, for instance, the word “successful”, because each retirement is an individual journey. Each story arose from unique perspectives and self-reflection of participants (Wang et

al., 2014) to consider where they had been and where they wanted to go. The participants shared their difficulties, the loss of friendships, illness of family or friends, their loss of church communities, missing colleagues that they had grown apart from, and no longer having a connection to their professional designation. Some told stories of extreme health issues that they battled and the benefits of having health care, and support through these challenging times. One benefit that arose from health challenges was the desire to give back and provide education and support to others who are fearful of what lies ahead. These stories illustrated the individuality of the journeys, lending credence to the idea that everyone's pathway is special to that person. In this way, the results of this study emphasized that an external viewer cannot truly define another's path as a success or a fail; these descriptions are up to the individual themselves.

*Some Perceptions of Retirement.* This study endeavoured to discover how some boomer women transition into retirement. In particular, how are professional women, who held positions, and identities from work, navigating this phase? Reference to the literature on point was necessary to gain further knowledge about this phenomenon. There is no shortage of wisdom regarding the stage of life that encompasses the retirement phase; such guidance will reflect either the positive or negative aspects of later life, from boredom to freedom, happiness to depression, and purpose to waiting for the end. Pinquart et al. (2002) said that "retirement is an opportunity at a new life with endless possibilities" (p.161). The stories and voices could only be heard by interviewing women who held this status in rural Northeastern Ontario.

For the most part the stories provided hope for the retirement phase of life, with regrets only representing a small portion of their narratives. The losses that some had experienced were a part of their stories, but they did not identify with any one particular loss or challenge. The women discussed the challenges of trying to fulfill many roles, including their professional



employment in highly visible community careers of health or education. For some, it was natural to have a family, while working inside and outside the home. However, participants also described some regret when looking back, acknowledging that the necessity for work may have sacrificed their children's formative years.

Nevertheless, participants expressed that they as individuals would navigate their lives, however remaining considerate of outside influences. Many said that they had to determine what they would do at this stage, charting their own courses. This individual responsibility for health, happiness and fulfillment resonated in the stories told. However, this individuality did not stop them from caring for others, helping in the community and sharing their lives with family and friends.

***Financial Security and Women's Retirement.*** Financial security during retirement was part of the participants' stories. The women voiced their gratitude for the pensions generated by professional careers, even though their work histories were interrupted by caregiving, continuing education, or raising families (Price & Nesteruk, 2015). The women were able to maintain financial security by various means, including partners income, community living arrangements, part-time or consulting work, or having learned financial lessons throughout their lives. The findings did illustrate that this group of women felt privileged, and knew that other women struggled at this stage of life.

***Relationships and Retirement.*** For this group of women, a significant challenge was maintaining independence but giving back to family, friends and their communities when the need arose. Although some found the balance that they sought, others were still looking for what they needed to accomplish for balance. Some of the women described their journeys to retirement, while others retired and unretired (Murakami, 2021) to challenge themselves in

diverse ways. These professional women spoke of strength, meaning, health and well-being, and the next paths left ahead of them (Kajola & Moen, 2016) no matter what age they were at the time of the study. The issue of marital discord, separations, death or new relationships was presented as a consequence of this phase of life. Personal differences in relationships occur at any age (Karpen, 2016) but the challenges in later life of health, mobility, mental and physical stamina, and changes in interests as one ages can cause divides that are difficult to navigate. The loneliness of this stage of life cannot always be filled by a partner, and it is necessary to engage with other like-minded and enjoy common interests (de Jong Gierveld et al, 2015). Some explained that they became more independent from their partners who were not able or not interested in social functions. For others, their lifelong roles continued and allowed couples to enjoy life in harmony, with independence but together.

***The Uniqueness of Women's Retirements.*** The study results highlighted the varied definitions of retirement, and what made each day special. It also underlined the uniqueness of this life stage for women, illustrating that each woman had firmly stood in their own story, and that each story provided its own definition of retirement. However, these women shared a time in history and therefore some of their experiences were similar, creating themes across their stories. These women were the captains of their own ships and they determined how they would pilot this phase. Even though some of the women had interconnected their retirements with partners (Kajola & Moen, 2016) many adopted the view that their personal retirements would be individualized to themselves (Pettican & Prior, 2011). However, their reality included another person, family, and community that they would continue to support and be supported by. Many of these retired women followed a transitory (Byles et al., 2013) path to retirement that suited

them and complemented their other commitments. This supports the individual nature of how these retirees are living their lives during this phase.

***Identity and Retirement.*** Many studies have explored identity (van den Hoonaard, 2015; Borrero & Kruger, 2015; Byles et al., 2013; Price, 2002) during this phase and my research supported the notion that some of these professional women had difficulty navigating without the compass that was their professional identity. Although some said that work did not define them, many indicated that they missed their jobs, their work friends, and the sense of importance of what they had worked for. Many women in this study grappled with the idea that they had given so much to a job and faced post retirement challenges for how to describe themselves. In the world of work, they identified professionally and personally as a ‘nurse, manager, teacher, counsellor, or Principal of a school.’ After retirement they continued to be identified by their surname and title, but they questioned the value of that in terms of who they were. They had possessed a professional identity for so much of their lives that when they gave up their professional memberships, they could no longer identify as such. For some, they did not see any merit in identifying by a previous descriptor. Some asked how long they could continue to call themselves a ‘nurse’ or ‘teacher.’ When did the word retired take over and provide their identity especially when they still did not know what retirement meant? Some felt rudderless in terms of what they were now, and they continued to seek a label or a satisfaction that they had other identifiers. Post-retirement, many continue to talk about their jobs or colleagues and wonder what is happening at the job. This illustrates that the career was the identifier (van den Hoonaard, 2015) and my study supports the challenges that come from this, especially in the immediate aftermath of retirement. Often looking for a new identifier can be a struggle and a conflict for the woman to link herself to other important roles in life. Although she may still be a mother,

grandmother, wife, partner or other role identifier, for some it is difficult to dig deep for an identity that is new and purposeful. This struggle is reflected in the literature (van den Hoonaard, 2015; Price, 2002), and again in my study.

***The Literature and the Results.*** The exploration of professional women, from the fields of education and nursing, were living their retirement years in Northeastern Ontario was important to rectify gaps in the literature regarding these rural professional retirees. Similar to the literature, some of the participants in my study described their journeys to retirement as linear, while others retired and unretired (Murakami, 2021) to challenge themselves in diverse ways. These self-assured women told their stories proudly.

The study results highlighted the varied definitions of retirement, and what made each day special. It also underlined the uniqueness of this life stage for women, illustrating that each woman had firmly stood in their own story, and that each story provided its own definition of retirement. Even though some of the women had interconnected their retirements with partners (Kajola & Moen, 2016) many adopted the view that their personal retirements would be individualized to themselves (Pettican & Prior, 2011). However, their reality included some “rebalancing” of their connections with family, community and friends (Loe & Johnston, 2016, p.418). Many of these women followed a transitory (Byles et al., 2013) path to retirement that suited them and complemented their other commitments. Transition into retirement (Everingham et al., 2007) was advised to be a way to take one’s time and adjust to on the way.

At the time of the single interviews, study participants had been newly retired to an even spread over five years, five to ten years, and over ten years. The significance of these numbers is reflected in the literature that suggests that there are stages of retirement. As one passes through a phase they may change how they describe retirement at that time. A person’s satisfaction and

changes that take place can adjust as one passes through the phases ( Byles et al., 2013; Everingham et al., 2007; Pettican & Prior, 2011). For instance, when one has planned for a phase of life, and is looking forward to it, they may have a positive outlook, looking forward. However, for another person who has lived in retirement and perhaps had some losses and/or health issues, their perspective may have changed. Therefore, each person's description of a phase of life can depend on where they are along that path. Someone newly retired may have a different view to another person who has been retired 10-20 years for example.

### **Study Strengths and Limitations**

The research focused on the narratives of an understudied but growing population of Northeastern Ontario. The in-depth interviews were collected and analyzed. The research experience was positive since the participants had an opportunity to be heard and because they would be part of the advancement of the knowledge about rural women and retirement.

Using a feminist paradigm studying professional older women (Hooyman et al., 2002), allowing them to tell their own stories, interpreting their own lives and how their views were constructed was critical to a pure understanding of them. Their lives had construction and meaning beyond other persons or institutions. The participants spoke about feminism and their own worth as women in the world and in their professions. Patriarchy was discussed mainly in terms of the inequalities and inabilities to progress at work, with none of the women voicing frustration about their roles at home. Some of the participants continue their advocacy in their own ways in their communities.

Another strength involved the use of a constructivist standpoint (Braun & Clarke, 2022; Creswell & Creswell, 2018; Crotty,1998). The participants lived and made sense of things around them and interpreted their lives by their own creativity. Therefore, following a qualitative

constructivist approach, the narratives were individual and each person's story. Although similarities occurred between stories, no two would ever be the same, since no two people construct their interpretations of retirement in exactly the same way (Cahill et al., 2021; Kajola & Moen, (2016)).

One limitation of the study included the restricted cohort of professional women who acknowledged their privileged positions in society and in their communities. Another limitation of the study was that it did not address the population in terms of sexual orientation, culture or race. Retirees who have financial, food and housing security do not have the same challenges that the less privileged face.

A significant limitation was that the study took place during a global pandemic when Covid-19 public health restrictions and policies were being evaluated on the public. The decision to interview via Zoom was hindered by the rural bandwidth issues and telephone interviews were the only alternative. Although the interviews were double recorded, there were issues involving missing words, talking over each other, the visibility of emotions and not having body language to review alongside the interviews.

The research questions implied limitations. For instance, the issue of spirituality was introduced but not explored, even though many had strong connections to their churches during a time when churches were being criticized, or financially burdened causing the doors to close. The scope of this study could not accommodate the depth of the stories of those whose lives were closely aligned with their church. Spirituality was addressed in terms of church and nature, but not fully explored in depth in either category. Keeping the research question quite broad in terms of wanting to record the lived experiences of the women made it difficult to narrow in on certain aspects of a woman's story. For instance, when relationship issues arose in conversation,

the topic was not expanded. I had not accounted for the fact that some stories would involve the depth of relationship issues, for instance. Similarly, the marital status was asked but not expanded on in terms of the statistics or what it meant to be single, married, divorced or in a new relationship during this time. Future studies could account for these limitations.

### **Implications for Future Research**

Research regarding how women retire has been growing over the years. Studies have included the comparison of men to women's retirement; boomer retirements in general (Airey et al., 2021) comparing professional and nonprofessional women's retirement (Price, 2002); identification of themes generated from stories; and how women are navigating this phase of life (Loe & Johnston, 2016) including their attitudes (Sherry et al., 2015) hopes, passions, and fears. It is critical to obtain stories from women when the research is about them. With women overrepresented in the age group of 65 years plus (Hudon & Milan, 2016), their stories of how they arrived at and are coping with retirement is important historical knowledge. In an aging world, it is important to understand this demographic and how retirement impacts populations, communities, resources, and economics. A future study might include considering how many of the participants continued to work part-time, consult, or work full-time at another job. Further details could be explored surrounding the experiences of babysitting grandchildren, volunteering, and working for their churches in education or religious interventions. Since the church was an important connection in small communities, this is worthy of further exploration.

I was moved when some of the women were thankful that I had chosen this study. They were happy that someone wanted to hear their stories and that they had the opportunity to revisit their lives, looking back, and interpreting things perhaps the same, perhaps differently. Even though women's experiences are individual and unique to them, their retirement paths could

provide a resource to others. The women are the experts of their stories. As a researcher, I learned from these women that this time of life is as important as all others.

In this study, some of the women identified as Francophone. However, one of the limitations of this project was the fact that I am monolingual. At times, this caused awkward moments attempting to find the correct English to explain what the participant was trying to say. This limitation was inevitable with a unilingual researcher in a French Language Services [FLS] area of Ontario; however, a future study could anticipate the demographic and have the resources available to offer both English and French interviews, as well as transcription and analysis that would take both languages into account.

Future studies could also include women living in more urban areas in Northeastern Ontario which would allow a comparison of the resources available to each group, the importance of urban accessibility to programs, and the importance of a larger community for single retired women. Other areas of exploration could include diversity; a more diverse group, whether that be ethnically, financially, professionally, or through gender identity, would produce interesting cultural, financial, social and narratives about the life up to and including retirement. A more inclusive sampling would also allow future retirees, educators, policy makers, and local governments to plan for this phase. The area sampled included Francophone, Indigenous and immigrant families who would have their own unique experiences and that would have made the study richer culturally. However, studies such as these would require a research team with members who have expertise in diverse cultures, and therefore would be outside the scope of this project. It would however be a suggestion for seasoned researchers to establish such a study since the culture of Northern Ontario is changing rapidly and to leave certain others out of the research is a disservice to them and to research in general.



## **Some last thoughts**

All who are retiring or will retire need to ask ourselves how we are going to prepare for this stage. What will this stage encompass? And are we ready financially, physically, mentally, and socially. When I was asked about the cups of tea that I had left, I had not prepared for this stage, and began to wonder why. Was it that it just happened overnight? Had I been wilfully or otherwise inattentive to the aging process taking place and the procession of my life thus far? I had started to ask myself how I could have missed the forward marching of time and my place in that parade. I had no answers to these questions until after this study. The stories of the women, told in their voices with humour, kindness and thoughtfulness brought me to a place that I might have navigated to on my own, had I given it thought. I was educated, privileged, and had supports in place if I needed more information. I still cannot understand how I chose not to look ahead. In retrospect, it was inevitable that when I arrived at this stage, I was stunned, unhappy, lost and somewhat afraid.

The results of this narrative study, based on a feminist paradigm (Ferguson, 2017), offered me an opportunity to look at my own retirement, and the positive effects of that self-reflection has given me a perspective that can only serve me well for my future. This confirmed for me that this study was important for women like me, who had not stopped to consider how I could make this phase as productive and involved as my past decades had been. Retirement is not a stop sign, but rather a caution sign. It tells us to slow down, think things over, make our adjustments, and then move forward. The results also show us that we can go in different directions and challenge ourselves and society to enter other careers, return to school, or become a carpenter when we had never attempted to build anything before. We do not have to adhere to socially constructed agism or do what the media tells us is age appropriate. We can get to that

fork in the road and take any number of routes and society needs to make this readjustment to the powerful forces of older persons and the contributions that they continue to make.

The findings furthered research into how women are retiring from professional careers, particularly in rural Northeastern Ontario. The stories provided complimented some of the already available literature regarding women's retirement whether they are baby boomers (Airey et al., 2021; Atalay & Barrett, 2022; Byles et al., 2013; Chambre & Netting, 2018), pre-boomers or those nearing the stage. Women's stories of adversity and triumph can be transferable to other groups of rural women who are in the path of retirement.

Suggestions for others regarding retirement flows from the narratives which alone could provide encouragement about this stage of life, hope, courage and the determination that these retired women obviously spoke about in their stories. The participant's messages were that they were generally happy, enjoying the freedom to make their own choices even though questions loomed about identities (Price, 2002; van den Hoonaard, 2015) and what the future held for them. The importance of health, connection, security, and what was around the next corner provided the women with the purpose to continue to help others, be community minded, and enjoy the years as healthy as possible. These professional women spoke of strength, meaning, health and wellbeing, and the next path since retirement was not an end (Kajola & Moen, 2016) no matter what age they were at the time of the study. The participants did not engage in negative talk about disappointments and sorrows. Instead, they accepted their stages of life, the challenges, the happy times and they determined to move forward. Inspirational stories, or anecdotes, are necessary to understand what has come before, and how others can navigate using the lessons of the stories told.

I recently heard an interesting discussion about regrets and the passing of time. However, this group of women did not dwell on regrets but rather provided insights into how to find their way in this next stage. The participants provided advice from being ready to take on the new challenges and experiences to ensuring that leisure time was included. They said to take the extra time for the things that they did not have time for while working, raising families and providing for others. The word freedom was used frequently, at times as advice. Freedom included leisure, exploration in nature, learning new hobbies, exploring a new job opportunity or education, and the freedom to just sit and relax.

Therefore, this study gave voice to the stories of women who retired in small communities of Northeastern Ontario, who provided their own experiences at this stage: whether watching wildlife, weather changes, growth and renewal of nature, or the spirituality of kayaking on a river, engaging with long held friendships or family, supporting others and community or taking a pause before they approach the next fork in their roads. This study was a distinctive examination of women's stories while living and retiring in Northeastern Ontario. Therefore, the study did answer the research questions by providing stories, advice and suggestions to others all the while stressing that each person's experiences will be different, as well as their stages of life.

## Chapter 8

### References

- Airey, L., Lain, D., Jandrić, J., & Loretto, W. (2021). A selfish generation? 'Baby boomers,' values, and the provision of childcare for grandchildren. *The Sociological Review*, 69(4), 812-829.
- Arbuthnot, E., Dawson, J., & Hansen-Ketchum, P. (2007). Senior women and rural living. *Online Journal of Rural Nursing and Health Care*, 7(1), 35-46.
- Atalay, K., & Barrett, G. (2022). Retirement routes and the well-being of retirees. *Empirical Economics*, 63(5), 2751-2784.
- Ayalon, L., & Tesch-Römer, C. (2018). *Contemporary perspectives on ageism*. Springer Nature.
- Birkett, H., Carmichael, F., & Duberley, J. (2017). Activity in the third age: Examining the relationship between careers and retirement experiences. *Journal of Vocational Behavior*, 103, 52-65.
- Borrero, L., & Kruger, T. M. (2015). The nature and meaning of identity in retired professional women. *Journal of women & aging*, 27(4), 309-329.
- Bowling, A. (2014). *Research methods in health: investigating health and health services*. McGraw-Hill education (UK).
- Braun, V., & Clarke, V. (2013). Successful qualitative research: A practical guide for beginners. *Successful qualitative research*, 1-400.
- Braun, V., & Clarke, V. (2021). To saturate or not to saturate? Questioning data saturation as a useful concept for thematic analysis and sample-size rationales. *Qualitative research in sport, exercise and health*, 13(2), 201-216. Doi.10.1080/2159676X.2019.1704846
- Braun, V., & Clarke, V. (2022). Thematic analysis: a practical guide. *Thematic Analysis*, 1-100.

- Braunstein, P., & Doyle, M. W. (Eds.). (2013). *Imagine Nation: The American Counterculture of the 1960's and 70's*. Routledge. Doi:10.4324/9780203615171
- Byles, J., Tavener, M., Robinson, I., Parkinson, L., Smith, P. W., Stevenson, D., & Curryer, C. (2013). Transforming retirement: New definitions of life after work. *Journal of women & aging*, 25(1), 24-44. Doi:10.1080/08952841.2012.717855
- Cahill, M., Pettigrew, J., Robinson, K., & Galvin, R. (2019). The transition to retirement experiences of academics in “higher education”: A meta-ethnography. *The Gerontologist*, 59(3), e177-e195. <https://oi.org/10.1080/03601277.2021.1929266>
- Calasanti, T. & Giles, S. (2018). The Challenge of Intersectionality. *Journal of the American Society on Aging*, 41(4), 69-74.
- Cecil, V., Pendry, L. F., Salvatore, J., Mycroft, H., & Kurz, T. (2022). Gendered ageism and gray hair: must older women choose between feeling authentic and looking competent?. *Journal of Women & Aging*, 34(2), 210-225.
- Chambré, S. M., & Netting, F. E. (2018). Baby boomers and the long-term transformation of retirement and volunteering: Evidence for a policy paradigm shift. *Journal of Applied Gerontology*, 37(10), 1295-1320. Doi: 10.1177/0733464816663552
- Clarke, L. H., & Griffin, M. (2008). Visible and invisible ageing: Beauty work as a response to ageism. *Ageing & Society*, 28(5), 653-674. Doi: 10.1017/S0144686X07007003
- Clarke, L. H., & Korotchenko, A. (2010). Shades of grey: To dye or not to dye one's hair in later life. *Ageing and Society*, 30(6), 1011. Doi.org/10.1017/S0144686X1000036X
- Cook, P. S. (2018). Continuity, change and possibility in older age: Identity and ageing-as-discovery. *Journal of Sociology*, 54(2), 178-190.  
<https://doi.org.librweb.laurentian.ca/10.1177/1440783318766147>

- Creswell, J.W & Creswell, J.D. (2018). *Research Design. Qualitative, quantitative, and mixed methods Approaches*. 5th Edition. Sage Publications. California.
- Creswell, J. W & Poth, C.N. (2018). *Qualitative Inquiry and Research Design. Choosing Among Five Approaches*. 4th Edition. Sage Publications. California.
- Crotty, M. (1998). *The Foundations of Social Research. Meaning and perspective in the research process*. Sage Publications.
- Curtis, L., & Rybczynski, K. (2015). Are female baby boomers ready for retirement?. *Population Change and Lifecourse Strategic Knowledge Cluster Discussion Paper Series/Un Réseau stratégique de connaissances Changements de population et parcours de vie Document de travail*, 3(1), 3.
- de Jong Gierveld, J., Keating, N., & Fast, J. E. (2015). Determinants of loneliness among older adults in Canada. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 34(2), 125-136. Doi:10.1017/S0714980815000070
- Dixon, A. L. (2007). Mattering in the later years: Older adults' experiences of mattering to others, purpose in life, depression, and wellness. *Adultspan Journal*, 6(2), 83-95.
- Duberley, J., Carmichael, F., & Szmigin, I. (2014). Exploring women's retirement: Continuity, context, and career transition. *Gender, Work & Organization*, 21(1), 71-90. Doi: 10.1111/gwao.12013
- Eichler, M. (1997). Feminist methodology. *Current sociology*, 45(2), 9-36.
- Everingham, C., Warner-Smith, P., & Byles, J. (2007). Transforming retirement: Re-thinking models of retirement to accommodate the experiences of women. In *Women's Studies International Forum*, 30(6), 295-307.

- Ferguson, K. E. (2017). Feminist theory today. *Annual Review of Political Science*, 20, 269-286.  
Doi.org/10.1146/annurev-polisci-052715- 111648
- Ford, D. M. (2016). Four persistent rural healthcare challenges. In *Healthcare management forum*, 29(6), 243-246.
- Garner, J. D. (1999). Feminism and feminist gerontology. *Journal of Women & Aging*, 11(2-3), 3-12.
- Genoe, M. R., Liechty, T., & Marston, H. R. (2018). Retirement transitions among baby boomers: Findings from an online qualitative study. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 37(4), 450-463. Doi: 10.1017/S07149808180000314.
- Gilleard, C., & Higgs, P. (2007). The third age and the baby boomers. *International journal of ageing and later life*, 2(2), 13-30. Doi: <https://doi.org/10.3384/ijal.1652-8670.072213>.
- Gilmour, H. (2012). Social participation and the health and well-being of Canadian seniors. *Health reports*, 23(4), 23-32. <https://www.statistics.canada>
- Green, A. (2022). Growing older can be a lonely trip. *Alive*. 55-57.
- Hamilton, M., & Hamilton, C. (2006). Baby boomers and retirement. *Dreams, fears, and anxieties*. Sydney: The Australian Institute.
- Holmes, A. G. D. (2020). Researcher Positionality--A Consideration of Its Influence and Place in Qualitative Research--A New Researcher Guide. *Shanlax International Journal of Education*, 8(4), 1-10. doi.org/10.34293
- Hooyman, N., Browne, C. V., Ray, R., & Richardson, V. (2002). Feminist gerontology and the life course. *Gerontology & Geriatrics Education*, 22(4), 3-26.

- Hudon, T., & Milan, A. (2016). *Women in Canada. A Gender-based Statistical Report. Senior women*. Statistics Canada. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article>.
- Isopahkala-Bouret, U. (2017). "It's a great benefit to have gray hair!": The intersection of gender, aging, and visibility in midlife professional women's narratives. *Journal of women & aging*, 29(3), 267-277. Doi: 10.1080/08952841.2016.1142773
- Irving, J., Davis, S., & Collier, A. (2017). Aging with purpose: Systematic search and review of literature pertaining to older adults and purpose. *The International Journal of Aging and Human Development*, 85(4), 403-437.
- Jeffery, B., Muhajarine, N., Johnson, S., McIntosh, T., Hamilton, C. & Novik, N. (2018). *An Overview of Healthy Aging Strategies in Rural and Urban Canada*. Saskatchewan Population Health and Evaluation Research Unit, University of Regina and University of Saskatchewan.
- Jenkins, K., Narayanaswamy, L., & Sweetman, C. (2019). Introduction: Feminist values in research. *Gender & Development*, 27(3), 415-425. Doi: 10.1080/13552074.1682311
- Johfre, S., & Saperstein, A. (2023). The Social Construction of Age: Concepts and Measurement. *Annual Review of Sociology*, 49.
- Keating, N., Swindle, J., & Fletcher, S. (2011). Aging in rural Canada: A retrospective and review. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 30(3), 323-338.
- Kojola, E., & Moen, P. (2016). No more lock-step retirement: Boomers' shifting meanings of work and retirement. *Journal of aging studies*, 36, 59-70. Retrieved from <https://doi.org/10.1016/j.jaging.2015.12.003>



- Karpen, R. R. (2016). Reflections on women's retirement. *The Gerontologist*, 57(1), 103-109.  
Doi: 10.1093/geront/gnw 114+.
- Katz, S., & Calasanti, T. (2015). Critical perspectives on successful aging: Does it “appeal more than it illuminates”? *The gerontologist*, 55(1), 26-33. Retrieved from  
<https://doi.org/10.1093/geront/gnu027>
- Lippitt, J., & Evans, C. S. (2023). Søren Kierkegaard.  
<https://plato.stanford.edu/archives/sum2023/entries/Kierkegaard>
- Loe, M., & Johnston, D. K. (2016). Professional women “rebalancing” in retirement: Time, relationships, and body. *Journal of Women & Aging*, 28(5), 418-430.
- Leung, L., Miedema, S., Warner, X., Homan, S., & Fulu, E. (2019). Making feminism count: integrating feminist research principles in large-scale quantitative research on violence against women and girls. *Gender & Development*, 27(3), 427-447. Doi:  
10.1080/13552074.2019.1668142
- Lu, Y., & Hou, F.(2022). Do aging baby boomers work more than earlier generations? *Economic and Social Reports*. Statistics Canada. Doi:  
<https://doi.org/10.25318/362800012022002000001-eng>
- Marks, L., Little, M., Gaucher, M., & Noddings, T. R. (2016). ‘A Job That Should Be Respected’: contested visions of motherhood and English Canada's second wave women's movements, 1970–1990. *Women's History Review*, 25(5), 771-790. Doi:  
10.1080/09612025.2015.1132876
- Martin, G., & Roberts, S. (2021). Exploring legacies of the baby boomers in the twenty-first century. *The Sociological Review*, 69(4), 727-742.

- Maruska, J. H. (2010). Feminist ontologies, epistemologies, methodologies, and methods in International Relations. In *Oxford research encyclopedia of international studies*. Retrieved from <https://doi.org/10.1093/acrefore/9780190846626.013.178>
- McAfee, N. (2018). Feminist philosophy. Stanford Encyclopedia of Philosophy.
- McCormack, C., Cameron, P., Campbell, A., & Pollock, K. (2008). 'I Want to Do More than Just Cut the Sandwiches: Female baby boomers seek authentic leisure in retirement. *Annals of Leisure Research*, 11(1-2), 145-167.
- McDonald, L., & Donahue, P. (2011). Retirement lost?. *Canadian Journal on Aging/La revue canadienne du vieillissement*, 30(3), 401-422. Doi: 10.1017/S0714989811000298
- Mitchell, K. M & Clark, A.M.(2018). Five Steps to Writing More Engaging Qualitative Research. *International Journal of Qualitative Methods*, 17, 1-3. Doi: 10.1177/160940691875613
- Moen, P., & Lam, J. (2015). Retirement and Encore Adulthood: The New Later Life Course. In *International Encyclopedia of the Social & Behavioral Sciences: Second Edition* (pp. 592-597). Elsevier Inc. <https://doi.org/10.1016/B978-0-08-097086-8.34048-X>
- Murakami, K. (2021). Learning in retirement: Developing resilience and becoming a resourceful practitioner of life. *Learning, Culture and Social Interaction*, 28, 100463.
- Novak, M., Norton, H.C., & Campbell, L. (2018). Aging and Society. Canadian perspectives. 8<sup>th</sup> edition. Nelson Education Ltd.
- Ontario Human Rights Commission. Age & Intersectionality Section of the Time for Action: Advancing Human Rights for Older Ontarians Report. Ontario: Queen's Printer for Ontario; 2001. <http://www.ohrc.on.ca/en/time-action-advancing-human-rights-older-ontarians/age-intersectionality>. Accessed September 16, 2019.

- Panazzola, P., & Leipert, P. (2013). Exploring mental health issues of rural senior women residing in southwestern Ontario, Canada: A secondary analysis photovoice study. *Rural and Remote Health, 13*(2), 1-13.
- Pettican, A., & Prior, S. (2011). 'It's a new way of life': An exploration of the occupational transition of retirement. *British Journal of Occupational Therapy, 74*(1), 12-19.  
Doi: 10.4276/030802211X12947686093521
- Pinquart, M. (2002). Creating and maintaining purpose in life in old age: A meta-analysis. *Ageing international, 27*(2), 90-114.  
Doi.10.1007/s12126-002-1004-2
- Price, C. A. (2000). Women and retirement: Relinquishing professional identity. *Journal of aging Studies, 14*(1), 81-101. [https://doi.org/10.1016/S0890-4065\(00\)80017-1](https://doi.org/10.1016/S0890-4065(00)80017-1)
- Price, C. A. (2002). Retirement for women: The impact of employment. *Journal of Women & Aging, 14*(3-4), 41-57.
- Price, C. A. (2003). Professional women's retirement adjustment: The experience of re-establishing order. *Journal of Aging Studies, 17*(3), 341-355. Doi.org/10.1016/S0890-4065(03)00026-4
- Price, C. A., & Nesteruk, O. (2010). Creating retirement paths: Examples from the lives of women. *Journal of Women & Aging, 22*(2), 136-149. Doi: 10.1080/08952841003719240
- Price, C. A., & Nesteruk, O. (2015). What to expect when you retire: By women for women. *Marriage & Family Review, 51*(5), 418-440.
- Robinson, O. C., Demetre, J. D., & Corney, R. H. (2011). The variable experiences of becoming retired and seeking retirement guidance: a qualitative thematic analysis. *British Journal of Guidance & Counselling, 39*(3), 239-258.

- Rowe, J. W., & Kahn, R. L. (1997). Successful aging. *The gerontologist*, 37(4), 433-440.
- Savin-Baden, M., & Howell-Major, C. (2013). Qualitative research: The essential guide to theory and practice. *Qualitative Research: The Essential Guide to Theory and Practice*. Routledge.
- Sawyer, A. M., & James, S. (2018). Are baby boomer women redefining retirement?. *Sociology Compass*, 12(10), e12625. Doi:10.1111/soc4.12625
- Seaman, P. M. (2012). Time for my life now: Early boomer women's anticipation of volunteering in retirement. *The Gerontologist*, 52(2), 245-254.  
doi:10.1093/geront/gns001
- 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.
- Sheppard, F. H., & Stanford, D. (2019). Women's perceptions of retirement. *Journal of Gerontological Nursing*, 45(4), 31-39.
- Sherry, A., Tomlinson, J. M., Loe, M., Johnston, K., & Feeney, B. C. (2017). Apprehensive about retirement: Women, life transitions, and relationships. *Journal of Women & Aging*, 29(2), 173-184.
- Statistics Canada.(2021). Annual Demographic Estimates: Canada. Provinces and Territories, 2021. <https://www.statcan.ca/english/Pgdb/popula.htm>
- Tunney, O., Henkens, K., & van Solinge, H. (2022). Children of the revolution: The impact of 1960s and 1970s cultural identification on Baby Boomers' views on retirement. *Research on Aging*, 44(9-10), 747-757.
- van den Hoonaard, D. K. (2015). Constructing the boundaries of retirement for baby-boomer women: Like turning off the tap or is it?. *Qualitative Sociology Review*, 11(3), 40-58.

Doi: 10.18778/1733-8077.11.3.04

van den Hoonaard, D. K. (2018). Learning to be old: How qualitative research contributes to our understanding of ageism. *International Journal of Qualitative Methods*, 17(1), 1-8. Doi: 10.1177/1609406918810556.

Venne, R. A., & Hannay, M. (2017). Demographics, the Third Age and partial retirement: Policy proposals to accommodate the changing picture of female retirement in Canada. *Journal of Women & Aging*, 29(6), 475-493. Doi: 10.1080/08952841.2017.1377541

Wang, L, Hall, D.T, and Waters, L (2022). Finding Meaning During the Retirement Process: Identity Development in Later Career Years. Oxford Handbooks online. Oxford University Press. Doi: 10.1093/oxford/9780199935291

Whaley, J. (2020, March). A longitudinal review of rural health policy in Ontario. In *Healthcare Management Forum* (Vol. 33, No. 2, pp. 53-56). Sage CA: Los Angeles, CA: SAGE Publications. Doi: 10.1177/0840470419886617

White, Scott.(2022, August 8). Grey hair: Fine for George Clooney but not Lisa LaFlamme? [Editorial]. Retrieved from: <https://theconversation.com/ca>

Winston, N. A., & Barnes, J. (2007). Anticipation of retirement among baby boomers. *Journal of Women & Aging*, 19(3-4), 137-159.

Wong, G., & Breheny, M. (2018). Narrative analysis in health psychology: A guide for analysis. *Health Psychology and Behavioral Medicine*, 6(1), 245-261. Doi: 10.1080/21642850.2018.1515017

World Health Organization. (2020). Decade of healthy ageing: baseline report. Retrieved from <https://www.who.int/media/docs/default-source/decade-of-healthy-ageing>.

**Appendix A  
Ethics Approval**



**APPROVAL FOR CONDUCTING RESEARCH INVOLVING HUMAN SUBJECTS**

Research Ethics Board – Laurentian University

This letter confirms that the research project identified below has successfully passed the ethics review by the Laurentian University Research Ethics Board (REB). Your ethics approval date, other milestone dates, and any special conditions for your project are indicated below.

TYPE OF APPROVAL / New <input checked="" type="checkbox"/> / Modifications to project / Time extension	
<b>Name of Principal Investigator and school/department</b>	Elizabeth Patrick, supervisor, Nancy Lightfoot, School of Rural and Northern Health
<b>Title of Project</b>	Another Fork in the Road: The Experiences of Women Post Retirement in Northeastern Ontario.
<b>REB file number</b>	6020986
<b>Date of original approval of project</b>	April 30, 2021
<b>Date of approval of project modifications or extension (if applicable)</b>	
<b>Final/Interim report due on:</b> <i>(You may request an extension)</i>	April 30, 2022
<b>Conditions placed on project</b>	

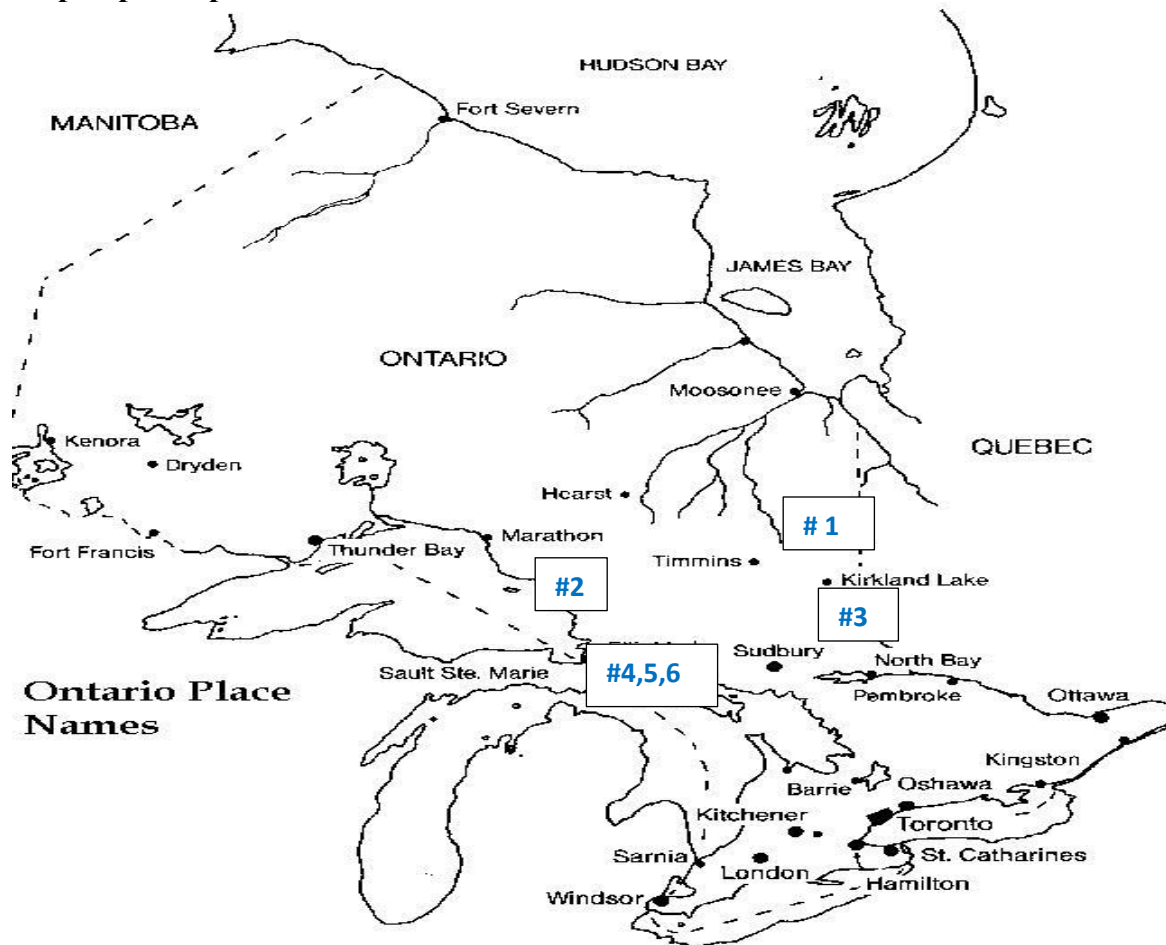
During the course of your research, no deviations from, or changes to, the protocol, recruitment or consent forms may be initiated without prior written approval from the REB. If you wish to modify your research project, please refer to the Research Ethics website to complete the appropriate REB form.

All projects must submit a report to REB at least once per year. If involvement with human participants continues for longer than one year (e.g., you have not completed the objectives of the study and have not yet terminated contact with the participants, except for feedback of final results to participants), you must request an extension using the appropriate LU REB form. In all cases, please ensure that your research complies with Tri-Council Policy Statement (TCPS). Also please quote your REB file number on all future correspondence with the REB office.

Congratulations and best wishes in conducting your research.

Rosanna Langer, PHD, Chair, *Laurentian University Research Ethics Board*

**Appendix B**  
**Map of participants' locations.**



**Ontario Place Names**

Guide: [Approximate]

1. Iroquois Falls
2. Wawa
3. Elk Lake
4. Blind River
5. Thessalon
6. Iron Bridge

[www.yellowmaps.com](http://www.yellowmaps.com)

## Appendix C Poster, information letter and informed consent form



Participants needed for research regarding how professional women\*, who worked in medicine or education are experiencing retirement in Northeastern Ontario\*\*.

We are seeking volunteers to take part in a study regarding the experiences of professional women after retirement in Northeastern Ontario.

As a participant in this study, you will be asked to meet via Zoom [due to Covid 19 Public Health concerns and protocols] with the principal researcher to answer questions and provide your insights into your own lived experiences as a retired professional woman in Northeastern Ontario.

If you have resumed working part time, you may still be eligible to volunteer for this study.

Your participation is completely voluntary and would take approximately [2] hours of your time during one session.

By participating in this study, you will be helping to understand how professional women are experiencing retirement in Northeastern Ontario. The potential to influence future generations of retiring women is a possible benefit of your participation. This study may lead to changes in retirement planning for women.

As a thank you for participating you will receive a \$20 Tim Horton's gift card.

To learn more about this study, or to participate kindly contact the principal researcher Elizabeth Patrick, PhD student in the School of Rural and Northern Health, at 1-705-923-4478.

This study is supervised by Dr. Nancy Lightfoot, who can be reached at 1-705-675-1151 extension 3972 or 1-800-461-1151 extension 3972.

This study has been reviewed and received Ethics Approval by the Laurentian University Research Ethics Board which can be reached at 1-705-675-1151 extension 3681 or 1-800-461-1151 extension 3681.

*\*University educated women from education or medicine.*

*\*\* Participants being recruited from the municipalities of Blind River, Sables/Spanish River/Massey, Espanola, and NEMI.*

### Information letter and informed consent form.



## INFORMED CONSENT TO PARTICIPATE IN A RESEARCH STUDY

**Full Study Title: Another Fork in the Road: The experiences of women post-retirement in Northeastern Ontario.**

### Principal Investigators:

Elizabeth Patrick

PhD student

Contact Information

1-705-923-4478

Email:

ea-patrick@laurentian.ca

### Sponsor:

---

## INFORMED CONSENT



You are being asked to consider participating in a research study. A research study is a way of gathering information on a treatment, procedure or program or to answer a question about something that is not well understood. This form explains the purpose of this research study, provides information about the study procedures, possible risks and benefits, and the rights of participants.

Read this form carefully and ask any questions you may have. The researcher will explain this form and all information concerning the study to you verbally. Ask the researcher to clarify anything you do not understand or would like to know more about. Make sure all your questions are answered to your satisfaction before deciding whether to participate in this research study.

Participating in this study is your choice (voluntary). You have the right to choose not to participate, and you have the right to withdraw from the study and stop your participation at any time. If you decide to stop participating, your data will be removed and there will be no consequences to you or the services you receive.

### **INTRODUCTION**

You are being asked to consider participating in this study because you have contacted the primary researcher from the poster that you viewed, seeking volunteers.

### **WHY IS THIS STUDY BEING DONE?**

The principal researcher is a PhD student at Laurentian University, and she is studying the experiences of professional women after they have retired in Northeastern Ontario. The researcher anticipates that your lived experiences will allow others to better understand how women are retiring, and how women are adjusting to this stage of life.

### **WHAT WILL HAPPEN DURING THIS STUDY?**

The principal researcher will set up a meeting with you via Zoom and will provide you with a series of questions regarding your demographics and ask you to share your experiences of retirement. This is voluntary and your experiences will be recorded, and later transcribed along with other volunteers.

### **WHAT ARE THE RISKS OR HARMS OF PARTICIPATING IN THIS STUDY?**

There are no medical risks to you from participating in this study, but it is possible that a question we ask may be stressful for you or make you uncomfortable. You may choose to decline to answer questions or stop the interview at any time if you experience any discomfort. You do not need to answer questions that make you uncomfortable or that you do not want to answer. You will receive a list of resources available in or near your community that you can access to discuss any issues that arise.

### **WHAT ARE THE POTENTIAL BENEFITS?**

Individual Benefits - You may or may not benefit directly from participating in this study. As a participant, you may influence future research projects based on your own educational priorities and information needs.

Benefits to the Scientific/Academic Community – studies regarding how the baby boomer generation are retiring can help future retirees with planning, and development of best practices for organizations assisting with the planning for this phase. This can assist in providing healthy outcomes for retirees in Northeastern Ontario.

### **ARE STUDY PARTICIPANTS PAID TO PARTICIPATE IN THIS STUDY?**

You will not be paid for participation in this study, it is voluntary. However, you will receive a \$20.00 thank you gift card for volunteering your time.

### **HOW WILL MY INFORMATION BE KEPT CONFIDENTIAL?**

All information that is collected, used, or disclosed for this study will be managed in a confidential manner. Anything that you say or do in the study will not be attributed to you personally. Anything that we find out about you that could identify you will not be published or told to anyone else unless we get your permission. Reports based on the gathered data will contain no information that might link an individual with a particular quote, unless expressed permission has been granted. The information obtained will be kept in a locked filing cabinet in the office of the researcher and be only available to the investigator's team. Data from the study that is collected on technological devices will be password protected with computers kept securely by the researcher who owns the

computer and the devices. No other person has access to the personal computer of the researcher. All data will be uploaded and secured by Laurentian University servers, specifically Laurentian G drive.

**INFORMATION ABOUT THE STUDY RESULTS**

You have the right to be informed of the results of this study once the study is complete. If you would like to be informed of the results of this study, please contact the principal researcher using the contact information at the top of this form.

**WHAT ARE YOUR RIGHTS AS PARTICIPANTS IN THIS STUDY?**

You have the right to receive all information that could help you decide about participating in this study. You also have the right to ask questions about this study and your rights as a research participant, and to have them answered to your satisfaction, before you make any decision. You also have the right to ask questions and to receive answers throughout this study. You have the right to withdraw at any time.

If you have any questions about this study, you may contact the person in charge of this study (Principal Investigator) Elizabeth Patrick at 1-705-923-4478.

If you have questions about your rights as a research participant or any ethical issues related to this study that you wish to discuss with someone not directly involved with the study, you may call **Research Ethics Officer, Laurentian University Research Office**, telephone: 705-675-1151 ext. 3681, 2436 or toll free at 1-800-461-4030 or email [ethics@laurentian.ca](mailto:ethics@laurentian.ca).

**DOCUMENTATION OF INFORMED CONSENT**

You will be given a copy of this informed consent form after it has been signed and dated by you and the study staff.

Full Study Title: Another Fork in the Road: The experiences of professional women post retirement in Northeastern Ontario.

Name of Participant: \_\_\_\_\_

By signing this form, I confirm that:

- This research study has been fully explained to me and all my questions answered to my satisfaction.
- I understand the requirements of participating in this research study.
- I have been informed of the risks and benefits, if any, of participating in this research study.
- I have been informed of any alternatives to participating in this research study.
- I have been informed of the rights of research participants.
- I have read each page of this form.
- I have agreed or agree to allow the person I am responsible for to participate in this research study.

_____	_____	_____
Name of participant/ (print)	Signature	Date

I agree that I will be audio and video recorded during the Zoom interview session.

_____	_____	_____
Name of Participant	Signature of Participant	Date

_____	_____	_____
Name of Person administering	Signature	Date

## Appendix D Interview Guide



Section A. Location of the interview: \_\_\_\_\_

***Begin with an introduction. Introduce researcher; the study; answer questions. Thank the participant at this time for taking the time to be a part of this study.***

1. a. Let's begin with you telling me a little about yourself including your journey towards retirement.
- b. So that I can get the results back to you, how should I contact you?
2. Could you tell me how old you are?
3. How old were you when you retired?
4. What best describes your current relationship status?
5. What is your highest level of education?
6. What is your current employment status?
7. What type of work did you do prior to retirement?

Section B.

1. What made you decide to retire?
2. Tell me a bit about the benefits and challenges of retiring [positives and negatives].
3. What do you do with your days? Can you describe a typical day for you?
4. How would you describe your current support network? Who are they [not names]?
5. How would you describe yourself, either in words, or in a picture, at this time in your life?
6. At present, how are you physically, mentally, emotionally, and spiritually?
7. Is retirement what you thought it would be?
8. What advice would you give to other women to prepare for this stage in life?
9. Describe how Covid-19 has affected your life and retirement experiences to date.
10. Is there anything that you would like to add, anything that we have not discussed that is important for you to talk about?

