

This article was downloaded by: [Laurentian University]

On: 14 March 2012, At: 12:02

Publisher: Routledge

Informa Ltd Registered in England and Wales Registered Number: 1072954 Registered office: Mortimer House, 37-41 Mortimer Street, London W1T 3JH, UK



## Journal of Women & Aging

Publication details, including instructions for authors and subscription information:

<http://www.tandfonline.com/loi/wjwa20>

### Women and Retirement

Virginia E. Richardson PhD

Available online: 22 Oct 2008

To cite this article: Virginia E. Richardson PhD (1999): Women and Retirement, Journal of Women & Aging, 11:2-3, 49-66

To link to this article: [http://dx.doi.org/10.1300/J074v11n02\\_05](http://dx.doi.org/10.1300/J074v11n02_05)

PLEASE SCROLL DOWN FOR ARTICLE

Full terms and conditions of use: <http://www.tandfonline.com/page/terms-and-conditions>

This article may be used for research, teaching, and private study purposes. Any substantial or systematic reproduction, redistribution, reselling, loan, sub-licensing, systematic supply, or distribution in any form to anyone is expressly forbidden.

The publisher does not give any warranty express or implied or make any representation that the contents will be complete or accurate or up to date. The accuracy of any instructions, formulae, and drug doses should be independently verified with primary sources. The publisher shall not be liable for any loss, actions, claims, proceedings, demand, or costs or damages whatsoever or howsoever caused arising directly or indirectly in connection with or arising out of the use of this material.

# Women and Retirement

Virginia E. Richardson, PhD

**SUMMARY.** A feminist analysis of retirement is presented by questioning the applicability of traditional definitions and theories of retirement to retired women. The effects of marriage, caregiving and other family obligations on women's retirement are examined within the context of salient social, psychological and economic factors. An empowerment-oriented perspective that considers interactions and connections between family and work roles, public and private and personal and political levels are recommended to alleviate the high poverty rates among older women, to promote parity among men and women during retirement and to emancipate women from substantial involvement in unpaid work, specifically, caregiving and home labor. [Article copies available for a fee from The Haworth Document Delivery Service: 1-800-342-9678. E-mail address: [getinfo@haworthpressinc.com](mailto:getinfo@haworthpressinc.com)]

**KEYWORDS.** Women and retirement, feminist gerontology, gender differences in retirement, retirement and caregiving, marriage and retirement, older women, poverty among older women

## INTRODUCTION

The labor force participation rates for working-age females have nearly doubled since 1950 (Leavitt, 1996). In 1993, they were 47.3% for women between the age of 55-64 and 8.2% for those over the age of 65. Women's labor force participation rates have increased dramatically among the 55-64 female age group. Although the rates for males

---

[Haworth co-indexing entry note]: "Women and Retirement." Richardson, Virginia E. Co-published simultaneously in *Journal of Women & Aging* (The Haworth Press, Inc.) Vol. 11, No. 2/3, 1999, pp. 49-66; and: *Fundamentals of Feminist Gerontology* (ed: J. Dianne Garner) The Haworth Press, Inc., 1999, pp. 49-66. Single or multiple copies of this article are available for a fee from The Haworth Document Delivery Service [1-800-342-9678, 9:00 a.m. - 5:00 p.m. (EST). E-mail address: [getinfo@haworthpressinc.com](mailto:getinfo@haworthpressinc.com)].

© 1999 by The Haworth Press, Inc. All rights reserved.

49

are higher in both of these age categories, the gap narrows with age; more men than women are leaving the work force early. In contrast to men, early retirement has minimally affected women's employment patterns.

Despite these advances in labor force participation rates among women, substantially more older women live in poverty than older men (Caputo, 1997). Although they constituted 58% of the older population in 1990, women comprised 74% of the elderly poor (Hess & Markson, 1995). With age, women become at even greater risk for poverty. Fifty-one percent of all women over 85 live in or near poverty (Devlin & Ayre, 1997).

The situation is especially grave among older women from diverse backgrounds. For example, older African American women are twice as likely as older white women to be poor and five times more likely than older white men. The percentage of African American women who are between the age of 65-74 who live in poverty is 33.6%; the rate is 43.9% for African American women over the age of 75. These rates of poverty for older African American women exceed not only older white women but also older women from Spanish speaking backgrounds. These circumstances are even worse when one considers those close to the poverty level, i.e., those between 100 and 150 percent of the poverty line (Devlin & Ayre, 1997). Despite the increases in the number of women who have worked long enough to receive retirement benefits, discriminatory work and retirement policies keep many older women impoverished.

The purpose of this chapter is to expose "patriarchal" influences that contribute to women's poverty in late life. I first question the applicability of traditional definitions and theories of retirement to women's experiences. Next, I identify and discuss salient concerns of women and retirement. They include economic, caregiving, marriage, and psychological issues that greatly influence retired women. I conclude with recommendations for changes in policy and practice.

### ***TRADITIONAL DEFINITION OF RETIREMENT***

Retirement has traditionally been defined economically, that is, when a person ceases working and begins collecting retirement benefits. Atchley (1988), who offers the most comprehensive definition of retirement defines a "retired person" as (1) any person who performs

no gainful employment during a given year; (2) any person who is receiving a retirement pension benefit, or (3) any person who is not employed year round.

The appropriateness of this definition to women and for many people from diverse ethnic backgrounds is questionable. It fails to consider the multidimensional nature of retirement culturally and personally. It presumes a linear work path, and it fails to consider other roles. The definition excludes the many women who work intermittently, i.e., take time off work for caregiving responsibilities, or who work part-time, and it depreciates “home” work. We need fluid definitions of retirement that recognize the multiple roles that women occupy and consider how these roles interact and intersect.

A feminist analysis that recognizes interchanges between family and work roles, between public and private, and between personal and political will illuminate how and why women experience retirement in ways that are often very different from men’s experiences. Hooyman and Gonyea (1995) endorse a holistic perspective that considers the interconnections between different spheres, such as the interactions between the larger economic and social context and family caregiving.

Similarly, Cox and Parsons (1994) propose an empowerment-oriented practice model that recommends increased attention to the interconnections between person and environment, private and public, and between institutions and individuals. They state, “Perhaps the most intriguing aspect of empowerment-oriented practice is that the focus is not exclusively on the personal or the environmental aspect of problem solving, but rather on the connection and interaction between the two” (Cox and Parsons, 1994, p. 39).

Below is an example of one woman’s retirement experience. Her words reveal why we must consider multiple roles and life events when defining or conceptualizing women’s retirement.

I hadn’t worked for over thirty years when I went to work, and I only had a high school education. My husband died after 27 years of marriage after a long, 4 1/2 year illness which drained our savings. The mortgage was still unpaid. I realized I needed to go to work to try to pay for my bills. Everyone at work was excited about this early retirement incentive program. I also decided to retire early but I didn’t realize until after I retired and I applied for my Social Security benefits that there was some kind

of law, I still don't understand it, which took \$200 off the top of my Social Security. It had something to do with being retired on my husband's Social Security. Now, if I had been retired on my own Social Security I would have gotten the full amount. It's been very difficult to make ends meet. My retirement income is less than half of what I was making.

Ms. Anderson is an example of a woman who returned to work later in life. When she retired, she was poorly informed and ill-advised about her Social Security and other retirement benefits. Ms. Anderson's experience illustrates how inadequate narrow traditional definitions of retirement are for most older women. Retirement is, ultimately, a subjective concept that includes both personal as well as objective indicators. Practitioners working with older women must determine how each woman defines her retirement, what it symbolizes and means to her, and how it affects her feelings about herself, her family, and others.

### ***THEORIES OF RETIREMENT***

Traditional theories of retirement insufficiently explain how many older women experience retirement. For example, continuity theory, which was the primary theory used to understand retirement for many years, suggests that individuals develop habits, commitments, preferences, and other dispositions that become a part of their personalities and persist over time (Atchley, 1977). Proponents of this theory assume that given the opportunity, people will tend to maintain earlier life-style patterns, previous levels of self-esteem, and long-standing values. Although Atchley (1988) and others have proposed more dynamic theories of continuity, they still fail to adequately consider the experiences of many older women who encounter substantial reductions in their resources, especially economic, after they retire.

An alternative theory of retirement that better explains why some people experience more discontinuity in retirement resources than others is critical gerontology, which is based on critical theory. According to Best and Kellner (1991) critical theory is concerned with identifying fundamental relations of domination and exploitation, and the ways that hierarchy, inequality, and oppression underlie social patterns and relations. They state that, "a critical social theory also

detects and illuminates crucial social problems, conflicts, and contradictions, and points toward possible resolutions of these problems and progressive social transformation” (Best & Kellner, 1991, p. 264). All critical theorists, including Habermas (1976) as well as those from the Frankfurt School, e.g., Horkheimer and Adorno (1972), would concur that helping retired women achieve an emancipatory ideal, that is to identify and overcome oppressive forces dominating them and or preventing them from achieving “autonomy, wisdom, and transcendence,” is a preeminent goal (Held, 1980; Moody, 1988).

Atchley (1993) proposed a critical gerontological perspective on retirement in which he argued that such a perspective would provide us with a more integrated view of the retirement experience by considering social structural and economic factors along with individual and human development viewpoints.

Overbo and Minkler (1993) were one of the first to appreciate critical gerontology’s understanding of older women’s life transitions, and, specifically, connections between gender and aging. They asserted that “critical gerontology embraces a broad framework of political economy of aging and considers how political, socioeconomic, and related factors interact to shape and determine the experience of growing old” (p. 289). They state it is “deeply concerned with the intersection of gender and aging and views gender (along with race and class) as a pivotal variable influencing the trajectory of growing old by predetermining an individual’s location in the social order” (Overbo and Minkler, 1993, pp. 289-290).

These views concur with Cox and Parsons’ (1994) emphasis on empowerment and powerlessness, which they define, “as a lack of access to the resources, knowledge, and skills that are necessary to solve one’s own problems, including the ability to participate effectively in social change” (p. 18). The primary goal of empowerment-oriented practice, according to Cox and Parsons, is empowerment, which is “a process through which people become strong enough to participate within, share in the control of, and influence events and institutions which affect their lives” (p. 61).

In contrast to prevailing male models of retirement that have dismissed the contributions of other roles, specifically family responsibilities, in this chapter I endorse a feminist and holistic conceptualization of retirement that focuses on empowering older women. This

perspective takes into account the intersection of gender and aging and interconnections among the many roles that women occupy.

The first step in empowerment-oriented practice is assessment, which Cox and Parsons (1994) conceptualize as consciousness raising. They state that “this process considers sources of problems from personal to external (or structural) and from historical to contemporary, thus opening up the personal and political dimensions for consideration” (Cox & Parsons, 1994, pp. 46).

In the spirit of assessment and consciousness raising, in the next section, salient issues especially important to women and retirement are identified and discussed. They include structural issues, such as economic trends, as well as social psychological factors, such as caregiving and marriage. Recommendations for changes in policy and practice are presented later.

### ***ECONOMIC ISSUES AMONG RETIRED WOMEN***

In contrast to retired men, many retired women experience marked reductions in income following retirement, and they often lack pension coverage. Poverty among older women is caused by multiple factors. The most salient include: (1) life long gender inequities; (2) systematic inequities in retirement policies that discriminate against women; and (3) women's life long involvement in caregiving. As long as these gender disparities continue, retired women will continue to struggle with economic issues, especially in their later years.

*Women's jobs pay less than men's do.* Women's lower earnings than men's throughout their lives mean lower retirement benefits in late life. Women who receive Social Security benefits based on their own work records average \$151 less a month than men receive (Older Women's League, 1990). Many female retirees receive higher benefits as spouses or as widows. These gender inequities are not likely to lessen because working women still earn less than men do. Full-time, year-round working women make about 75% of men's wages for the same or similar work (Older Women's League, 1998; Bureau of Labor Statistics, 1995; Bureau of Labor Statistics, 1997). According to the Bureau of the Census, even when men's and women's education levels are held constant, women still make less than men do, and the disparity increases with age. Behling, Kilty and Foster (1983) found that professional women, including those who never married and main-

tained continuous work histories, were still paid less than were their male counterparts.

*Women tend to work at jobs without pensions.* Regardless of women's increased involvement in the labor force 52% of working women still lack pension coverage. Less than half (48%) of these women work at jobs that provide pension coverage (OWL, 1998). Working women under the age of 30 are the least likely to have pension coverage (OWL, 1998).

In 1994, three out of four women age 65 and over received no income from employer-provided pensions. For women who did receive private pensions, their median benefit was \$4,200, compared to a median benefit of \$7,800 for men. Although the percentage of women participating in pension programs should increase in the future, the income disparity between men's and women's pensions will remain. In addition, more women are working part-time, as consultants and in shared jobs that are not protected by pensions. The gender differences in part-time work are noteworthy: over 26% of working women worked part-time in 1996 compared to 10% of the working men (Bureau of Labor Statistics, 1997). Federal laws permit employers to exclude from pension coverage employees who work fewer than 20 hours a week or fewer than 1,000 hours a year. About 75% of women who work part-time in the private sector lack pension coverage (OWL, 1998).

The disparities in pension coverage are exacerbated when low income groups are examined. These women have remarkably low rates of pension coverage; about 80% of women earning \$10,000 or less lack pension coverage. Among those who earn between \$10,000 and \$14,999 the percentage is only slightly lower at 60% (OWL, 1998).

About 20% of women contribute to 401 (k) type plans. In contrast to previous assumptions, many women do invest in their retirement and save more of their earnings annually than men (OWL, 1998). At almost every income level, women contribute a higher percentage of their annual earnings to their 401 (k) type plans than men do (Department of Labor, 1994). Although more and more women are investing in their retirement, they still lack adequate resources to invest in the most lucrative retirement resources (Richardson & Kilty, 1997). In an analysis of 242 retirees (125 men and 117 women) from a variety of occupational backgrounds, Richardson and Kilty (1997) found significant gender differences indicating major differences in women's in-



volvement with diverse retirement programs. Perhaps the most interesting finding from this study was that contrary to their expectations, retired women retained much less income after they retired than they expected.

Women's lower pension and investment coverage relative to men's is still explained in part by the types of jobs, specifically at small firms or in the service sector, at which many women work that are less likely to provide pensions. Women also tend to have more intermittent work trajectories. They change jobs more often than men and take more time off work for family responsibilities. Many women lose pension coverage or vesting rights when they change jobs. This lack of pension coverage among working women means that substantial numbers of women depend solely on Social Security benefits during retirement (Gonyea, 1998; Grad, 1996; OWL, 1998).

*Systematic biases in retirement policies exacerbate these gender inequities.* Many women, for example, pay more into Social Security than they get back. The years they worked offered them no advantage. This is what happened to Ms. Anderson, referred to earlier in the chapter.

Dually entitled policies under Social Security suggest that a woman should benefit from working, but she does not if her spouse's benefits or her husband's earnings are larger. Dual entitlement occurs when a woman is eligible for a retirement benefit based on her own work history and a higher benefit as a wife or widow, based on her husband's work record. When a woman qualifies for her own Social Security benefit, she is always paid that benefit first. If her spouse's benefit is higher, she receives an additional Social Security payment to cover the difference. In other words, although many working women have contributed to the Social Security system for many years, they receive no more benefits than if they had contributed nothing. The years that they worked provided them with no advantage.

Most women are also unaware of how devastating divorce can be on future retirement benefits. Women who divorce prior to 10 years of marriage are excluded from consideration for dual entitlements. Divorced women qualify for a spouse's benefit on their ex-husbands' record only if they were married for at least 10 years and if she is currently unmarried.

Widows encounter different problems. Because women typically outlive their husbands, they often deplete their husband's retirement

income. Despite successful passage of the Retirement Equity Act of 1984 that directed employers to directly pay survivor benefits to widows after their spouse died, problems continue. Many couples opt not to include the survivor benefit option. Even if they do, employers usually provide only about two-fifths of what the former spouse received when he was alive (Bell & Graham, 1984; OWL, 1998).

These economic problems have dire consequences for women's retirement. One result is that women have inadequate resources to prepare as well as men can for retirement. Without an adequate income, it is impossible to invest in retirement. Income is the greatest predictor of retirement planning in various forms (Kilty & Behling, 1985). Lack of adequate preparation for retirement can have devastating consequences on women's adjustment later. In 1995, the average annual Social Security benefit for women age 65 and over was \$6,971 compared to an average benefit of \$9,376 for men in this age group (OWL, 1998).

Another consequence of limited income in retirement is that it restricts that types of activities in which people can participate. Entertainment is expensive these days. Retirees in poverty are unable to travel like their more affluent counterparts. They eat out less often and limit their leisure activities to those they can afford.

Many women who do retire return to work as Ms. Anderson did. Substantial numbers of female retirees return to work because they are unable to live on their retirement income. Retired women who report that their primary source of income originates from Social Security are especially likely to return to work after they retire even if they struggle with poor health.

The stresses that retired women experience from low income can not be overemphasized. Persistent financial stress has enormous psychological costs and can result in serious emotional distress, low self esteem, and high anxiety as well as major health problems.

### ***CAREGIVING AND RETIREMENT***

More women than men retire for caregiving reasons and often involuntarily (Matthews & Brown, 1987; Richardson, 1993). Unfortunately, those who retire involuntarily, against their wishes, have more problems adjusting to retirement; they tend to have lower morale, less life satisfaction, and unhappy retirements than do voluntary retirees.

They also tend to be more depressed with higher suicide rates than those who retire voluntarily (Richardson, 1993).

Several researchers have documented that when it comes to decisions about retirement women consider their family situations more often than men do (O'Rand, Henretta, and Krecker, 1992; Ruhm, 1996; Szinovacz and Ekerdt, 1995; Weaver, 1990). Hatch and Thompson (1992), who looked at various factors that predicted the decision to retire among women, found that having an ill or disabled household member who required assistance was the greatest predictor of retirement among women.

It is now well documented that compared to men, women provide more informal adult care, and higher levels of assistance (Brody, 1990). Compared to sons, daughters and often daughters-in-law provide more care. According to Matthews and Campbell (1995), approximately three-quarters of all informal caregivers are women who often experience burden, stress, and depression as a result of their caregiving responsibilities.

Emotional strains from caregiving are the most serious negative effects (Brody, 1990). These include depression, anger, anxiety, frustration, guilt, sleeplessness, demoralization, feelings of helplessness, irritability, lowered morale, and emotional exhaustion. Other problems stem from disruptions in other relationships as a result of caregiving, limited free time for oneself, inability to get out of the house, problems with meeting demands of work, and constant sleep interruptions. The stress of caregiving is greatest when family members suffer a dementia, are unable to communicate, and become uncooperative, incontinent, immobile, or excessively demanding (Brody, 1990). These situations require enormous energy, patience, and resilience from caregivers.

Hooyman and Gonyea (1995) argue that three trends will exacerbate these gender inequities in caregiving. First, the trend toward privatization of long term care services will substantially increase women's caregiving burdens. Second, the medicalization of care and shift to highly technical care at the same time that managed care pressures result in shorter stays in hospitals will complicate caregiving. More and families, specifically women, are being required to carry out this medical technical care that was formally provided by professionals. This greater complexity in home care means that caregivers must spend more time and energy away from work and at

unpaid caregiving tasks at home. According to Hooyman and Gonyea (1995, p. 103), "this trend is consistent with the ideology of community care and familism, which has assumed that family care is more cost-effective and more attuned to the needs of the care receiver." As women spend more and more of their time at caregiving, which is likely to increase in the next millennium, they spend less and less time at work or become increasingly stressed. They spend fewer years vesting in pension programs, and more women will retire involuntarily.

### **MARRIAGE AND RETIREMENT**

Patriarchal forces prevail in the timing of many women's retirements. For example, more married women tend to retire when their husbands retire than do husbands for wives (Arber and Ginn, 1995; Matthews and Brown, 1987). Campione (1987) was one of the first to demonstrate that husbands' retirements significantly impacted the timing of wives' retirements. Since this study, more and more researchers (e.g., O'Rand, Henretta, and Kreeker, 1992), have shown that for many older couples, retirement is often a joint decision.

Arber and Ginn (1995) articulate that despite trends toward mutual decision-making, married men more frequently than married women pressure their spouses to retire in accordance with their wishes. Some research suggests when husbands do retire before wives, many marriages struggle with power inequities and disparate commitments to work and leisure. Mason (1987) found that many retired men disliked being home alone without their wives. Researchers who have studied couples where wives work while their husbands are retired report marital problems, specifically, increased marital strain, more spousal conflict and lower marital satisfaction (Szinovacz & Ekerdt, 1995). Many wives who continue working live in low income household in which the couples need earnings from the wife's employment (O'Rand et al., 1992). Some of these couples have dependent children to care for or the husbands are in poor health.

Recent research suggests that contrary to previous assumptions, widowhood and retirement are interconnected. For example, Ozawa and Lum (1998) found that when women retired after widowhood they were more likely to experience poverty during retirement in contrast to those women who became widowed after they retired. Until recently,

gerontologists studied widowhood and retirement separately and assumed these events were unrelated.

### ***PSYCHOLOGICAL ISSUES***

Economics and caregiving are not the only areas in which retired men and women differ. An increasing amount of research indicates that women's and men's adaptation to retirement differs. For example, Szinovacz and Washo (1992) compared the effects of multiple life transitions on retirement adjustment on men and women. They found that as the number of life events experienced increased, women's adaptation to retirement declined. This relationship was not significant, however, for male retirees.

Retired women are apparently more vulnerable to the accumulation of life changes than men are. A more in-depth analysis of the types of life events that retired men and women experience as well as the differences in the contexts in which men and women retire will illuminate other factors that may account for these differences. They bolster recent indications that gender differences presumably exist in psychological and social experiences during retirement.

Richardson and Kilty (1995), who examined gender differences in mental health among retired women and men, obtained statistically significant gender effects in the expression of symptoms of mental health across three different time periods: (1) at preretirement; (2) six months after retirement; and (3) one year later. They found that gender was significantly associated with psychological anxiety, immobilization, drinking problems and health. A gender × time interaction effect was also observed for physical anxiety as well as psychological anxiety. These data suggest persistent gender differences across time rather than transient or temporary responses.

### ***RECOMMENDED INTERVENTIONS***

According to Cox and Parsons (1994, p. 50), “. . . empowerment-oriented practice may be conceptualized on a continuum of focus that ranges over the personal, interpersonal, environmental, and political aspects of the problem at hand.” They identify four dimensions to

intervention: (1) the personal; (2) the interpersonal; (3) micro environmental and organizational; and (4) macro environmental or sociopolitical. Although the emphasis may vary from personal to political and from political to personal, depending upon the problem, all dimensions are taken into account in empowerment-oriented practice. In this section, Cox and Parsons' model is applied to women and retirement and to what changes we need to make in this area.

On the personal level, practitioners must better inform women about current retirement policies and encourage all women to carefully examine how their unique life circumstances will affect their retirements. The discrepancies, for example, that researchers have observed in women's expectations about retirement compared to what they actually encountered are disturbing and underscore the importance of preretirement planning for women. In addition, women must be aware of the potentially negative consequences to their future retirement when they take time off work to care for others. We must recognize, however, that these changes on the personal level will not eliminate impoverishment among substantial numbers of older women.

On a micro environmental and organizational level, we need better services for working and retired women that are sensitive to the diverse experiences that women encounter in work and family roles. Although many agencies that serve older adults have support groups for widows and caregivers, few offer groups specifically for retired women. Fewer still offer groups that take into account the intricate connections between work and family, between the informal and formal, and between the private and public, that are imperative to consider if we expect to successfully assist older women with their problems. Both preretirement and postretirement groups that take into account these intersections and connections are needed to help women decide when and how they will retire.

Several changes must occur on the macro environmental or sociopolitical level if retired women ever expect to achieve parity with retired men. First, and, most importantly, *we must eradicate gender and ethnic differences in wages that are discriminatory and unjust*. The gender inequities that begin early in women's careers are problematic. Second, and related to the previous recommendation, is that *women who work in female-dominated professions should receive comparable wages*. Third, *women need compensation for caregiving*. Some of the suggestions that Hooyman and Gonyea (1995) recom-

mend include: modifying the definition of work to incorporate unpaid labor in the home and community; providing credit for years lost resulting from caregiving; financing paid caregiving over the family life cycle through a social insurance approach; and providing direct financial support for caregiving. Fourth, *we must eliminate pension policies that require women to pay more into the system or pay women lower benefits because they live longer*. Fifth, *Social Security rules should not penalize married working women when their husbands' benefits are higher*.

Reforms in Social Security and Medicare programs are inevitable. Recent arguments for increased privatization have ominous implications for older women. Gonyea (1998) explains, for example, how Personal Savings Accounts for the majority of women will be smaller because women's wages are lower, their work trajectories are more disordered, they are more likely to work part-time, they live longer than men, and they tend to invest in low risk funds.

Smeeding (1998) recommends we adopt a nonpoverty standard of living for every older American. He suggests that one way to accomplish this is by restructuring both minimum social retirement benefits and income-tested benefits so that poverty is eradicated for all older women. Compared to other countries, the United States has one of the lowest income support systems. By raising the percentage of median income to that which is more comparable to other countries, such as Canada where it is 54-59% or Sweden where it is even higher (66-72%), we could eliminate poverty for most older women in the United States.

### CONCLUSION

When retired women seek help practitioners may "fluctuate" their emphasis from the personal to the political depending upon the circumstances. For example, in the case of Ms. Anderson, a widow who started working for economic reasons after her husband died, several issues ranging from personal to political emerged. On the one hand, she required intervention on an individual level such as education and training that would improve her marketability in the labor market. She also needed financial counseling to help her better understand her Social Security entitlements and how to better invest in her future.

From a sociopolitical perspective, discriminatory retirement poli-

cies that neglected to take into account the many years she spent caring for others also contributed to her impoverishment during retirement. Ms. Anderson's situation was both personal and political.

These issues are complex and multidimensional. They involve variegated interactions in many roles, especially in work and family domains. As a result, interventions for retired women must transpire on multiple levels.

Innovative conceptualizations of retirement that appreciate and consider the diverse paths that many women's lives take will deepen our understanding of older women's lives. Theories of retirement that incorporate the multiple roles that women occupy and recognize interactions between work and family, paid and unpaid work, public and private will advance our knowledge of retired women. Similarly, interventions that seek to empower older women while increasing the control and influences they have over their personal and public lives will help more female retirees. Practice strategies that understand the interplay and interactions between the personal choices women make about their jobs, their marriages, and their families and systemic forces that affect these choices will more successfully emancipate women from involuntary retirement, marital strains, and economic hardship. When retirement policies consider the many hours of unpaid work that women spend caretaking, we will move closer to freeing so many older women from financial stress and impoverishment. Responsible societies take care of their people and support them with services and programs that empower and fortify.

The increasing heterogeneity among older persons requires radical reforms in retirement policies and practices as well as fundamental changes in sex roles. Parity with men in late life will only happen when we change what we expect of women at work and at home and implement progressive policies on behalf of older women. Only then will "Successful Aging" become reality for all older persons regardless of gender, ethnicity, or marital status.

## REFERENCES

- Arber, S. & Ginn, J. (1995). Choice and constraint in the retirement of older married women. In S. Arber & J. Ginn (Eds.). *Connecting Gender & Ageing* (pp. 69-86). Philadelphia: Open University Press.
- Atchley, R. (1977). *Social forces and aging* (Second edition). Belmont, CA: Wadsworth Publishing Company.



- Atchley, R. (1988). *Social forces and aging* (Fifth edition). Belmont, CA: Wadsworth Publishing Company.
- Atchley, R. (1993). Critical perspectives on retirement. In T. Cole, W.A. Achenbaum, P. Jakobi, R. Kastenbaum (Eds.). *Voices and visions of aging: Toward a critical gerontology* (pp. 3-19). New York: Springer Publishing Company.
- Best, S. & Kellner, D. (1991). *Postmodern theory: Critical interrogations*. New York: Guilford Press.
- Behling, J., Kilty, K. & Foster, A. (1983). Scarce resources for retirement planning: A dilemma for professional women. *Journal of Gerontological Social Work*, 5, 49-60.
- Bell, D. & Graham, A. (1984). Surviving spouse's benefits in private pension plans. *Monthly Labor Review*, 23-31.
- Brody, E. (1990). *Women in the middle: Their parent-care years*. New York: Springer Publishing Company.
- Bureau of Labor Statistics. (1995). *Women in the workforce: An overview*. Prepared by Diane E. Herz and Barbara H. Wooton. Washington, DC: Department of Labor.
- Bureau of Labor Statistics. (1997). *Employment and Earnings*, 44, No. 1. Washington, DC: U.S. Government Printing Office.
- Campione, W. A. (1987). The married woman's retirement decision: A methodological comparison. *Journal of Gerontology*, 42, 381-386.
- Caputo, R.K. (1997). Psychological, attitudinal, and socio-demographic correlates of economic well-being of mature women. *Journal of Women & Aging*, 9, 37-53.
- Cox, E. O. & Parsons, R. J. (1994). *Empowerment-oriented social work practice with the elderly*. Belmont, CA: Wadsworth Publishing Company.
- Department of Labor. (1994). *Pension and health benefits of American workers: New findings from the April 1993 Current Population Survey*. Washington, DC: Department of Labor.
- Devlin, S. & Arye, L. (1997). The social security debate: A financial crisis or a new retirement paradigm? *Generations*, 21, 27-33.
- Gonyea, J.G. (1998). Social insecurity: The debate regarding privatization and risk. In J. Gonyea (Ed.). *Resecuring Social Security and Medicare: Understanding privatization and risk*. Washington, DC: The Gerontological Society of America.
- Grad, S. (1996). *Income of population 55 and older, 1994*. Washington, DC: Social Security Administration.
- Habermas, J. (1976). *Communications and the evolution of society*. Boston: Beacon Press.
- Hatch, L. R. & Thompson, A. (1992). Family responsibilities and women's retirement. In M. Szinovacz, D. Ekerdt, and B. Vinick (Eds.). *Families and retirement* (pp. 99-113). Newbury Park, CA: Sage Publications.
- Held, D. (1980). *Introduction to critical theory*. Berkeley and Los Angeles University of California Press.
- Hess, B. & Markson, E.W. (1995). Poverty. In George L. Maddox (Ed.), *Encyclopedia of aging* (Second edition.). (pp. 748-751). New York: Springer Publishing Company.
- Hooyman, N.R. & Gonyea, J. (1995). *Feminist perspectives on family care*. Thousand Oaks, CA: Sage Publications.

- Horkheimer, M. & Adorno, T. (1972). *Dialectic of enlightenment*. New York: Seabury Press.
- Kilty, K.M. & Behling, J.H. (1985). Predicting retirement intentions and attitudes of professional workers. *Journal of Gerontology*, 40, 219-227.
- Leavitt, T. (1996). Labor force characteristics of Older Americans. In W. Crown (Ed.). *Handbook of employment and the elderly*. (pp. 15-56). Westport, Conn: Greenwood Press.
- Mason, J. (1987). A bed of roses? Women, marriage and inequality in later life. In P. Allatt, T. Keil, A. Bryman, and B. By the way (Eds.). *Women and the life cycle: Transitions and turning points*. London: Macmillan.
- Matthews, A. & Campbell, L. (1995). Gender roles, employment and informal care. In S. Arber & J. Ginn (Eds.). *Connecting Gender and Ageing* (pp. 129-143). Philadelphia: Open University Press.
- Matthews, S. & Brown, D. (1987). Retirement as a crucial life event: The differential experiences of women and men. *Research on Aging*, 9, 548-551.
- Moody, H. (1988). Toward a critical gerontology: The contribution of the humanities to theories of aging. In J. Birren & V. Bengston (Eds.) *Emergent theories of aging* (pp. 19-40). New York: Springer Publishing Company.
- Older Women's League (1990). *Heading for hardship: Retirement income for American women in the next century*. Washington, DC: Author.
- Older Women's League (1998). *Women, work, and pensions: Improving the odds for a secure retirement*. Washington, DC: Author.
- O'Rand, A., Henretta, J. & Krecker, M. (1992). Family pathways to retirement. In M. Szinovacz, D. Ekerdt, and B. Vinick (Eds.) *Families and Retirement* (pp. 81-98). Newbury Park, CA: Sage Publications.
- Ovrebø, B. & Minkler, M. (1993). The lives of older women: Perspectives from political economy and the humanities. In T. Cole, W. Achenbaum, P. Jakobi, and R. Kastenbaum (Eds.). *Voices and visions of aging: Toward a critical gerontology* (pp. 289-308). New York: Springer Publishing Company.
- Ozawa & Lum (1998). Marital status and change in income status 10 years after retirement. *Social Work Research*, 22, 116-128.
- Richardson, V.E. (1993) *Retirement Counseling*. New York: Springer Publishing Company.
- Richardson, V. E. & Kilty, K.M. (1995). Gender differences in mental health before and after retirement: A longitudinal analysis. *Journal of Women & Aging*, 7, 19-35.
- Richardson, V.E. & Kilty, K.M. (1997). A critical analysis of expected and actual finances among retired women and men. *Journal of Poverty*, 1, 19-47.
- Ruhm, C.J. (1996). Gender differences in employment behavior during late middle age. *Journal of Gerontology: Social Sciences*, 51B, S11-S17.
- Smeeding, T.M. (1998). Reshuffling responsibility in old age: The United States in a comparative perspective. In J. Gonyea (Ed.). *Resecuring Social Security and Medicare: Understanding privatization and risk*. Washington, DC: The Gerontological Society of America.
- Szinovacz, M. & Ekerdt, D. (1995). Families and retirement. In R. Blieszner &

- V. Hilkevitch Bedford (Eds.). *Handbook of aging and the family* (pp. 376-400). Westport, Connecticut: Greenwood Press.
- Szinovacz, M. & Washo, C. (1992). Gender differences in exposure to life events and adaptation to retirement. *Journal of Gerontology*, 47, S191-S196.
- Weaver, D. A. (1994). The work and retirement decisions of older women: A literature review. *Social Security Bulletin*, 57, 3-24.