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Creating Retirement Paths: Examples from the Lives of Women

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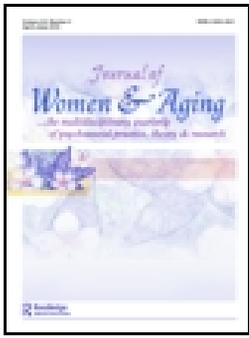


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Price, Christine A. and Nesteruk, Olena, "Creating Retirement Paths: Examples from the Lives of Women" (2010). *Department of Family Science and Human Development Scholarship and Creative Works*. 50. <https://digitalcommons.montclair.edu/familysci-facpubs/50>

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To cite this article: Christine A. Price & Olena Nesteruk (2010) Creating Retirement Paths: Examples from the Lives of Women, *Journal of Women & Aging*, 22:2, 136-149, DOI: [10.1080/08952841003719240](https://doi.org/10.1080/08952841003719240)

To link to this article: <https://doi.org/10.1080/08952841003719240>



Published online: 20 Apr 2010.



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Creating Retirement Paths: Examples from the Lives of Women

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Through in-depth interviews with 40 retired women diverse in age, marital status, ethnicity, income, and occupational background, we explored how women experience retirement. Following our analysis, we identified five retirement pathways: family-focused, service-focused, recreation-focused, employment-focused, and disenchanted retirements. These pathways represent dominant activities and interests at the time the women were interviewed and challenge the cultural portrayal of retirement as an unvarying life stage. The participants' narratives provide a glimpse into the pathways retired women create by revealing the complexity of later life and the changing nature of retirement.

KEYWORDS *women, retirement, social integration, mastery, qualitative methods*

INTRODUCTION

A transformation in the concept of retirement is currently taking place. Rather than associate retirement with an ending (i.e., limited social roles, declining health, or death), retirement can be more accurately characterized as the beginning of a third age of adulthood (Freedman, 1999). Trends of early retirement, the continued increase in the longevity of humans, the healthy status of seniors, and the determination of older adults to remain active and involved in their families and communities have increased interest in the nature of the retirement transition and how individuals live in retirement.

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Contributing to the changing nature of retirement is the increase of women experiencing this later life transition. As a result of the upsurge in women's labor force participation, beginning in the 1970s, more women are experiencing retirement firsthand, rather than indirectly through their husband's retirement (Slevin & Wingrove, 1995). As a result, researchers have effectively demonstrated that the retirement transition can no longer be perceived as a "male-only" phenomenon. Feminist researchers in particular have emphasized a need to recognize the unique nature and context in which women retire (Price, 1998). Reasons for examining women's retirement separate from men's retirement include the difference in how women experience retirement, particularly considering the continuous and discontinuous work histories of women, the influence of family responsibilities, and family life cycle stages on women's retirement, the greater accessibility of social roles beyond the worker role for women, the financial instability of female retirees, and the longer duration of retirement for women due to their extended longevity (Price, 1998; Quick & Moen, 1998). Rather than continue with gender comparison research, which ultimately portrays women as different, (Calasanti, 1996), there is a need to look more directly at the unique retirement experiences of women and document how they redefine their lives. The purpose of this article is to explore what women do in retirement, specifically how they describe and fill their time.

Existing research on women's retirement has focused almost exclusively on women's satisfaction and adjustment. A number of factors influencing women's retirement have been identified: for example, whether women are married, divorced, or widowed in retirement (Price & Joo, 2005; Price & Nesteruk, 2009), their former occupational status, the continuity of their employment history (Price, 2002; Price & Dean, 2009), their psychological health (e.g., self-esteem and mastery) (Reitzes & Mutran, 2004; Price, 2002; Price & Balaswamy, 2009; Solinge & Henkens, 2005), and their racial/ethnic background (Gregoire, Kilty, & Richardson, 2002; Price & Balaswamy, 2009). The formal and informal social networks of women can also influence how they evaluate retirement (Krause, 2001). Specifically, women's involvement in social activities and establishing connections to others can increase retirement satisfaction and provide a sense of purpose (Dykstra, 2006; Moen, Fields, Quick, & Hofmeister, 2000). The quality of friendships, the availability of social roles, and having a confidante can influence women's positive evaluation of their retirement experiences (Dorfman & Moffet, 1987; Szinovacz & Washo, 1992; Wingrove & Slevin, 1991). Finally, the availability of social support can improve the mental and physical health of retired women and consequently influence their positive well-being once retired (Moen et al., 2000; Onyx & Benton, 1996).

Factors that predict women's retirement satisfaction and adjustment are valuable to our understanding of this later life transition. Few researchers, however, have investigated what women do once they have retired;

for example, how they fill their time and what they identify as important. Stereotypical images of retired women babysitting grandchildren and volunteering at church may be based in reality yet are a limited representation of the diversity of this population. By examining the narratives of retired women, our intention is to explore what pathways women pursue once retired. As a result of the diversity in their employment histories, relationship networks, and personal interests, women bring to retirement a variety of experiences and skills. Consequently, they display a variety of retirement lifestyles.

THEORETICAL CONTEXT

In this study, the feminist theoretical perspective was used to examine women's retirement. Intrinsic to feminist perspective is the need to investigate and document the unique voices and experiences of women. By listening to women, feminist scholars reveal the distortions and voids in existing traditional knowledge and create new epistemologies that represent the diversity in women's lives (Thompson, 1992).

A qualitative research approach enables the researcher to consider the significance of contextual issues as well as personal meaning of the phenomenon being investigated (Denzin & Lincoln, 1994). Additionally, utilizing this "bottom up" approach empowers women to represent themselves in the research process. It is imperative that researchers investigate the personal experiences of retired women and avoid gender-based assumptions that stem from research conducted entirely on men.

METHODS

The data presented in this article come from a larger study focused on exploring quantitative predictors of retirement satisfaction among 330 retired women residing in a Midwestern state. We used criterion sampling to ensure identification with the work role (Cherry, Zarit, & Krauss, 1984) and to recruit the more recently retired. The first criterion for participation was retirement following a minimum of 10 years of either discontinuous or continuous employment. Because retirement, on average, can last more than 20 years, and the further from the transition the more retrospective the data (Cherry et al., 1984; Floyd et al., 1992), the second criterion for participation was that women were retired 7 years or less.

Using a purposeful sampling method, we then selected 40 out of 330 women diverse in marital status, age, ethnicity, income, and employment history for in-depth personal interviews. We collected data using a trained interviewer, who followed a semistructured interview guide with questions

addressing a variety of topics (e.g., retirement planning and adjustment, retirement satisfaction, social support, depression, and self-esteem).

Sample Description

Study participants were women retired between 1 and 7 years ($M = 3.5$), diverse in marital status (12 married, 12 divorced, 8 widowed, 8 never married), and ranging in age from 53 to 74 ($M = 62$). In recognition of same-sex partnerships, lesbians with lifetime partners were categorized as married (2 out of 40 participants). In terms of ethnicity, 32 women were Caucasian, 7 women were African American, and 1 identified as multiracial. The women represented varied income levels: 12 women reported incomes of under \$15,000 to \$30,999; 19 women reported incomes of \$31,000 to \$60,999; and 6 women reported incomes of more than \$61,000 annually. The sample was relatively well-educated: 16 women had some graduate education and/or a doctoral degree, 18 women reported an associate's degree/a college degree/attending some college, and 6 women had completed high school. The occupational histories of the women were divided among professional ($N = 20$), paraprofessional ($N = 17$), and nonprofessional ($N = 3$) backgrounds.

Analysis

Consistent with grounded theory methodology (Strauss & Corbin, 1998), each author performed open coding independently on an interview-by-interview basis. The first author used the qualitative software Ethnograph (v. 5) to identify segments of text that correspond to each code and to develop theoretical memos. The second author coded by hand, identifying segments of text that correlated with specific codes, and made notes about potential categories and themes. We practiced peer debriefing and regularly met to discuss, compare, and contrast our open coding on a line-by-line, page-by-page basis; each of us leading discussions about specific coding terminology and definitions (Patton, 2002). This strategy contributed to a qualitative version of interrater reliability, where core codes and concepts were (a) identified by each researcher, (b) reoccurred across narratives, and (c) were significant to the experiences of retired women.

We then used axial coding to identify relationships between categories and the properties of these categories (Corbin & Strauss, 1990). Our discussions consisted of cooperative analysis between the authors. For example, following independent coding, each author brought individual ideas to negotiate theoretical meanings behind these coded categories and to identify core themes from the data. Finally, we used theoretical memos with ideas about coded categories and the relationships between categories to inform the data analysis process. These memos provided a valuable link between the analysis process and the writing of research results.

RESULTS

The retirement lifestyles represented by the participants varied considerably. Through our analysis we identified five pathways: *family-focused*, *service-focused*, *recreation-focused*, *employment-focused*, and *disenchanted* retirements. The first four approaches illustrate the lives women create in retirement, whereas the final one represents the unexpected challenges retired women may encounter, which can result in disappointment. These pathways are not mutually exclusive; instead they represent activities and interests that dominated women's lives at the time they were interviewed. When circumstances change, women may find themselves pursuing a different pathway as demonstrated by the following narratives.

Family-Focused

Retired women represented by this pathway spend a majority of their retirement in family-related roles and activities (i.e., time with husbands/partners, adult children and grandchildren, nieces and nephews, siblings, etc). Although these women may have other retirement interests such as volunteer work or hobbies, a majority of their focus in retirement is on meeting the needs and enjoying the company of their families. Not all women with family-related roles available to them describe a family-focused retirement. Further, not all women in the family-focused pathway report universally positive family relationships. Nevertheless, these women feel their family relationships are central to their retirement experiences, in terms of what they do and with whom they spend their time.

Hobart, a remarried woman with four grandchildren, describes her time with family as the essence of her retirement.

I feel like right now my life is very filled and I feel needed, like [I'm] accomplishing something. I am mostly involved in a lot of family activities. I am not as involved with volunteering as I thought I would be but I'm going to put that on hold. I mostly find that I'm doing things for the family.

Another participant, Sharon, who has no children, emphasizes how important she thinks family is at this stage of life,

So I would say that [my family] has given me a lot of joy. Now all my nieces and nephews are having children. I think being around that mix of generations is really a very healthy thing. I can say that while I was very close to my nieces and nephews before I retired, it's given us a little more time to concentrate on them and to just be friends with them.

Betty, a widow and mother of four, fills her retirement by travelling to see her three sisters and spending time with her daughters and grandchildren. "I visit my sisters and I have the children. The kids are coming

in and out all the time and there's a whole range of things that they do. And with so many of them, I'm always busy. I thank god for that." Finally, Dollie and Kay, both married with children and grandchildren out of state, spend a majority of their time in retirement with their husbands. They speak about the importance of this companionship and describe the joys of doing things like travelling and remodeling the house as well as the challenges of negotiating space and dividing household labor.

The women represented in this retirement pathway recognize that time focused on family might be a temporary phase in their retirement. In fact, several of the women speak about what they will do once the grandchildren are older or mention an interest in doing more volunteer work in the future. Hobart, for example, mentions that things could change if she were widowed or her children moved away.

If something were to happen to Ron or the kids move out of town then my situation, a lot of the things that I'm feeling needed for or feeling fulfilled by then I would need to look for volunteer work, a part-time job or whatever. Situations change and then I'd have to look elsewhere. . . . I wouldn't want to just sit around.

Overall, these women currently view their family-related roles as taking precedence over alternative methods of filling their time in retirement. At the same time, they seem to recognize that these family roles will evolve as circumstances change.

Service-Focused

Women represented by this retirement pathway spend considerable time in retirement serving those outside of their families. They formally volunteer with community and social service organizations but also donate their time in more informal ways by helping out neighbors and close friends. The women in this theme repeatedly emphasize the fulfilment they get from doing for others and mention how the support they received over the years is motivation to give back. Amy, a former nurse with two adult children, who volunteers at church, at an Adult Day Care facility, and a local civic club, describes why she volunteers so much.

I've had so many wonderful support systems. . . . I feel such a need to do this for other people. I'm busier now than I was when I was working full-time but I'm doing things that I enjoy and knowing that I have helped a bit in the community is gratifying.

Cathy, who has two adult children and grandchildren who live nearby, is very active in her local temple's social justice committee. She describes retirement as an opportunity to do what she wants with her time and to

do things that benefit others, “It is nice to have the extra time to be able to devote to something that I enjoy that I think is very beneficial. It’s a really nice way to focus my energies and to get other people involved.” Cathy illustrates that women in this pathway, many of whom have family roles available to them, still choose to spend their time giving back to their communities.

Several of the women who construct their retirement around doing for others, describe what they gain from this involvement but also emphasize how other retirees could benefit by being more civically engaged. Irene, despite having 4 children and 20 grandchildren, spends a majority of her time volunteering for the Make-a-Wish Foundation and Ronald McDonald House. She emphasizes repeatedly that retired women need to “Get involved with something other than themselves. I can’t see any reason for any of the elderly to be lonesome. I do because I’m doing for everybody else. . . . I do not think about myself.” For these women, retirement is an opportunity to give to others and, at the same time, a chance to gain a sense of purpose.

Recreation-Focused

Women who fill their retirement with predominantly recreational activities, such as hobbies, crafts, and favorite past times, represent another retirement path. They communicate a desire to have more freedom in retirement and not be tied down to a particular time commitment or an obligation to a part-time job or volunteer position. In their narratives, retirement is described as “their turn,” an opportunity to pursue interests they have never had time to pursue, such as traveling, genealogy, or reading. Jean, a divorced mother of two, describes taking trips with her local senior center,

I have seen more of the state of Ohio in the past 6 months than I’ve seen in the 27 years I’ve lived here, and it’s beautiful. It’s a lot of fun. One day we went out and looked for covered bridges. Got lost and laughed ourselves silly.

Ann describes her retirement as filled with fun, “I’ve traveled, joined the senior citizen center, played bridge a couple of times a week, walk two miles a day. I’m in water aerobics three to four times a week and that’s fun.” Monica makes a point to do a variety of things, but she is most interested in pursuing things that she enjoys; things she never really had the time to do prior to retirement.

I get up and sit on the deck and read the paper and drink my coffee in the morning. I go to Bible study at the church, go to exercise class at noon, or it might just be doing housework and enjoying my home, which I’ve never been able to do before.

Another theme within this group of women was their intent to create a retirement where they feel in control over their time as opposed to activities controlling them. Roxie, a divorced mother, emphasizes that her grandmother role was important, but she did not want to spend her retirement waiting on others.

I just have never been one of those grandmothers that sit and rock the grandkids. [Laugh] My daughters say, 'We have to make an appointment with you to bring these grandkids over!' I would say, 'Oh well, that's the way it is.' (laughs) I'm not one of those grandmothers that's going to bake cookies and sit in a rocking chair, that's not me.

The women represented in the recreation-focused pathway appeared to view retirement as an opportunity to enjoy themselves and put their interests and desires before the demands of others. For many of these women, this was a luxury they have never experienced before.

Employment-Focused

The women represented by the employment-focused pathway are officially retired and are receiving retirement benefits but still desire the structure, challenge, and social outlet of work. Their choice of how to live in retirement was to voluntarily continue working 3 to 4 days a week. Though they are only working part-time, their emphasis in retirement is completely on their employment, therefore, they list very limited alternative interests or relationships beyond their part-time jobs. None of the women report needing to work for income, though they appreciate the extra money. Rather, they miss the social contacts of work as well as the sense of fulfillment and accomplishment associated with work. Elizabeth, who has been with a partner for many years and has no children, works part-time unloading clothes for a local retail chain and emphasizes how much she enjoys her part-time job

And I truly, I truly enjoy it. . . . It's been good for me because it keeps me busy. It's good to see people and good to be out and hear what's happening in their lives and talk a little bit about the things that are happening around you. It's a good social outlet for me too in addition to bringing in a little bit of money.

Sharon is a retired professor who chose to continue working part-time and emphasizes the loss of professional fulfillment that she experienced once retired.

I really loved working. To me, my work was really a very important part of my life, the satisfaction of work was not money as much as it was

really my own development and achievement in work, but no one really does recognize you for most of the things you do in retirement.

Finally, Queenie, a divorced woman with five grown children, emphasizes how she uses work to provide structure in her life and to give her a sense of purpose:

I thought that when I retired that I would probably get a part-time job because I know I'm not the kind to sit at home. I was going to do all these closets and things. I had not done that so now I find it very rewarding to get up [and get out of the house].

Disenchanted

For several of the women, retirement was more challenging than expected due to health limitations, economic insecurity, death, or extensive caregiving responsibilities. These demands were out of their control, contributing to feelings of disappointment with retirement. The experiences of these women illustrate that retirement may not always consist of making choices but rather coping with challenges and dealing with limited options and unexpected circumstances.

Gina, for example, encountered multiple difficulties in retirement. She reluctantly retired in order to care for her ailing husband who died shortly thereafter. A widow who misses her former work life, no longer drives, and lives with her adult son, Gina has not enjoyed this stage of her life. Due to increasing health problems she is unable to work, is not interested in volunteering, and has limited social contacts beyond her son:

So many people just love retirement and they do this and they do that, but my husband died. I don't drive anymore, so I'm not like a lot of women that have the freedom. I also miss work—I got out every day and I got exercise and I saw people and I did things I liked to do.

Candy represents challenges associated with extensive caregiving responsibilities and financial instability. She had to retire when her husband suffered a spinal injury requiring constant care. In addition, she spends her retirement caring for her ill mother and mother-in-law, who is suffering from Alzheimer's disease. She also provided care to her father who passed away from cancer. Because she was not financially prepared to retire, Candy works part-time as a hospital cafeteria cashier and babysits for a grandniece a few times a week. When asked to describe her retirement, she responds,

For two and a half years, I've been under such a stress. There are times I cry... I don't sleep. I have those spells like not catching my breath

right, you know, waking up like that. I'm just getting through one day to the next.

Candy had hoped to travel in retirement and do volunteering, but due to her husband's poor health and health-care costs, this is unlikely.

Finally, Jane, a divorced woman, is an example of someone facing both health problems and financial instability following the loss of her job.

Unfortunately my small nest egg has gone kaput with the stock market over the past year so I am not able to live the way I had hoped to live monetarily. Plus my health is failing to where I'm no longer able to work. So the best laid plans can just go up in the air. The only thing I can do is put one foot forward and do the best I can day by day.

The women in this pathway illustrate how unforeseen circumstances beyond one's control can dramatically impact retirement.

DISCUSSION

In this article, we describe how retired women encounter a variety of situations as they adjust to and live in retirement. Qualitative analysis of in-depth interviews with 40 retired women diverse in marital status, employment history, and racial background resulted in five retirement pathways: *family-focused*, *service-focused*, *recreation-focused*, *employment-focused*, and *disenchanted*. The final pathway represented women who, as a result of health problems, economic insecurity, death, or caregiving responsibilities, report being disappointed in retirement. Because of the growing number of women entering retirement and the diverse life histories and experiences women bring to this later life transition, it is important to understand what opportunities and challenges they are likely to encounter. These pathways are not meant to represent all retired women. Rather, our intention is to describe women's varied approaches to retirement and discuss how women construct their lives in retirement.

Though retirement is often viewed as an event or a life stage, the narratives of these women indicate that retirement for them is an evolving process. The focus of their retirements varied at different times, depending on their circumstances and interests. In essence, retirement appears to be a progression where things change as health status, relationships, and family circumstances change. The retirement pathways we present serve as a snapshot of where the women were at the time of the interview. Rather than think of retirement as a stagnant stage of life, women need to recognize the changing nature of retirement and embrace the different phases they may encounter.

Apparent across the women's narratives is the importance of personal control to women's satisfaction with retirement. The women portrayed in the first four pathways describe an element of control, evident in their varied choices. In contrast, the women who felt disenchanting with retirement have limited control, resulting in reduced satisfaction. Specifically, women in this theme experienced involuntary retirement due to poor health or economic downsizing. Research pertaining to mastery in retirement is limited. The few studies that consider this variable indicate that personal control can directly influence retirement satisfaction (Moen, 1996; Price & Balaswamy, 2009; Solinge & Henkens, 2005). Forced retirement due to health problems, caregiving responsibilities, or pressure from a spouse can result in psychological distress and lowered perceived health in women (Herzog, House, & Morgan, 1991). Despite attempts to plan for retirement, women may encounter unanticipated events such as the illness of a spouse or a downturn in the financial market that may leave them feeling dissatisfied with retirement.

In addition, it is important to recognize the many skills and resources women bring to retirement and how these influence their retirement pathways. Sometimes referred to as human and social capital, these skills impact what they do and how they live. Human capital, which consists of individual characteristics such as health, education, and income (Tang, 2006), can influence the retirement pathways available to women. Those in good health with a secure income or a solid education will inevitably have more choices in retirement than those without these resources, a finding consistently established in retirement research (Richardson & Kilty, 1991; Solinge & Henkens, 2005). Similarly, women entering retirement with social capital (i.e., personal resources gained from social experiences and connections), are likely to find purpose and benefit from opportunities for social engagement (Moen et al., 2000). The women's involvement in family relationships, community organizations, and part-time employment reveal the importance of social integration in retirement. In support of existing research, these connections to others appear to increase retirement satisfaction and add meaning to retirement (Dykstra, 2006; Moen et al., 2000).

CONCLUSION AND IMPLICATIONS

We recognize several limitations to the present study. First, the ethnic backgrounds of the women who participated in the study were limited to Caucasian and African American. Further, the participants were primarily in good health, well educated, and financially secure, thus their experiences are not representative of all retired women, nor can the results from this research be generalized. In addition, the relative human and social advantages these women enjoyed made it difficult to explore in more detail the

challenges faced by women disappointed by retirement. Finally, because we utilized purposive sampling methods to identify participants in this study, we are unable to assess the differences between the women who chose to participate in the study and those who declined participation.

In spite of the methodological limitations, the results from this study do make a contribution to our knowledge of women's retirement. By examining retired women's narratives, we describe how women live in retirement and how they spend their time. Specifically, our analysis revealed the importance of maintaining personal control in retirement. The influence of mastery on women's retirement is relatively unexplored, yet appears to play a critical role in how women evaluate their retirement experiences. Retired women should distinguish what elements of retirement they can control and seek to find avenues for exerting mastery when unexpected challenges confront them. Related to personal control, we recognize how unexpected circumstances combined with a lack of resources can result in women's disappointment with retirement. Finally, we recognize the importance of what women bring to retirement, in terms of their human and social capital. As a result of the varied backgrounds and experiences of women entering retirement, it is critical they evaluate what resources they have available and how they will use them to create a fulfilling life. Therefore, retirement preparation for women should include not only financial planning but also ways of applying their unique skills and experiences in environments that offer social engagement.

Overall, we encourage women to reconsider the cultural portrayal of retirement as a monochromatic stage of life. Instead, retirement should be viewed as a patchwork of different pathways dependent on the changes in the health status, family circumstances, financial security, and personal relationships of women. We often hear popular clichés such as “life begins at retirement,” yet there is very little concrete information about the true diversity of retired women's experiences. The present study, grounded in the narratives of women, provides glimpses into pathways retired women create. While some women may have more freedom to create fulfilling retirements, others face losses and limitations. Collectively, the experiences of these women may serve as a guide for women planning to retire.

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