

# Renegotiating identity and relationships: men and women's adjustments to retirement

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## **ABSTRACT**

Retirement is frequently a period of change, when the roles and relationships associated with individuals' previous labour market positions are transformed. It is also a time when personal relationships, including the marital relationship and relationships with friends and family, come under increased scrutiny and may be realigned. Many studies of adjustment to retirement focus primarily on individual motivation; by contrast, this paper seeks to examine the structure of resources within which such decisions are framed. The paper examines the contribution that gender roles and identities make to the overall configuration of resources available to particular individuals. It draws upon qualitative research conducted with older people in four contrasting parts of the United Kingdom, and examines the combination of labour market and non-labour-market activities in which they are involved prior to state retirement age and as they withdraw from paid work. It explores how older people invoke various gendered identities to negotiate change and continuity during this time. The paper argues that gender roles and identities are central to this process and that the reflexive deployment of gender may rank alongside financial resources and social capital in its importance to the achievement of satisfying retirement transitions. Amongst those interviewed, traditional gendered roles predominated, and these sat less comfortably with retirement for men than for women.

**KEY WORDS** – gender, identity, marriage, non-labour-market activities, paid work, relationships, retirement.

## **Introduction**

As people move into retirement and assume greater or lesser degrees of detachment from the work they have performed for much of their lives, they engage with a series of adjustments in their routines, relationships and expectations. With the loss of paid work, existing roles and identities come under increased scrutiny and pressure, and are likely to undergo substantial change in response to new constellations of resources, such as time,

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money, personal space, health status and social networks. Gender roles and identities are central to this process. Women and men have different patterns of lifetime employment, vary in their friendship and other social networks, and have differing patterns of engagement with caring roles in the family. Gender is therefore an important influence on the ways in which individuals adapt to retirement and on the achieved quality of life during this phase of life.

Men tend to have strong occupational attachments and fewer non-work routines and networks than women, and may find this transition problematic, causing frustrations in the domestic sphere. Relationships often come under intense scrutiny during this period, resulting in polarised positive and negative outcomes, including either enhanced marital satisfaction or divorce. Retirement and preparation for retirement may also prompt the development of new sets of social contacts, drawing upon attachments based in religious, voluntary, community or leisure associations. For some, this process entails a spontaneous consolidation of pre-retirement activities, while for others the acquisition or extension of fulfilling relationships requires more concerted effort. Retirement may in contrast be a time when social networks are curtailed and individuals experience a heightened sense of isolation due to declining health, lack of money, caring responsibilities, bereavement or geographical immobility.

This paper draws upon research conducted with older people approaching retirement or already retired in four parts of the United Kingdom (Barnes, Parry and Lakey 2002). It considers the effects upon retirement of the adoption of certain gender roles, and examines differences between men and women by exploring the extent to which roles and identities are traditional or more egalitarian, fixed or more flexible, and the consequences for individuals and their relationships.

## **Background**

Richardson's (1956) seminal study of male retirement found that people generally experienced mixed feelings about leaving work. These attitudes were influenced by health, the meanings attached to former jobs, how long people had been retired, time use in retirement, and relationships with family and friends. These were confirmed by Crawford's (1972) research, which found that some couples perceived retirement as a time of crisis. Recent years have seen a heightened recognition of the retirement transition as a critical phase in the family lifecycle (Szinovacz, Eckert and Vinick 1992), and more applications of life course perspectives (George 1993; Moen 1996). Slevin and Wingrove (1995) found that five factors

were consistently reported in the American literature as determinants of retirement satisfaction: self-perceived health, financial security, retirement planning, participation in activities and marital status.

Role theory provides a way into these issues, its premise being that difficulties in the adjustment to retirement stem from loss of status and identity associated with leaving paid work (Parsons 1942). This is particularly relevant for men belonging to social groups that are organised around breadwinner expectations (often in areas with little 'female' employment), and to people strongly attached to particular occupations. Related research suggested that because of weaker attachments to the labour market and pre-existing domestic roles, women find retirement less stressful (Tibbitts 1954). This research is dated, however, and fails to take into account the growth in female employment. Nevertheless, women typically perform qualitatively different paid work to men, being more heavily represented in low-paid and part-time positions, and follow more fragmented career trajectories (Bottero 2000), which is likely to influence their adjustment to retirement. On one level, women's less fixed employment expectations may mean that they find the financial and lifestyle transitions involved in retirement less problematic. In contrast, Szinovacz (1991) suggested that women find leaving paid work *more* difficult because, having taken breaks to raise families, they had devoted less time to careers and may feel that they had achieved fewer employment goals. These experiences will be mediated by class differences.

The literature has tended to focus on *work* in relation to retirement, overlooking people's experience when paid employment has been a less important aspect of their identity. This paper argues for a more inclusive recognition of the non-labour-market activities in which men and women take part through their lives, of the changes or continuities accompanying retirement in these respects, and of the role of participation in these activities in terms of older people's identifications, relationships and well-being. It draws upon the findings of a project which has studied older people's transitions into retirement by examining the ways in which their participation in paid work, voluntary, community, leisure and family-related activities were negotiated during this phase of their life (Barnes, Parry and Lakey 2002). Qualitative interviews were conducted with 48 men and women aged 50–65 years who were engaged in little or no paid work, to consider how different occupational, social and economic profiles affect people's circumstances when they leave employment as well as their options in retirement. The themes of the study were selected using ACORN classifications and small area statistics to identify regions with distinctive demographic and socio-economic characteristics that were suitable localities for the study.<sup>1</sup> These were: a suburban area of Scotland;

an inner-city area of London; a former coalmining village in South Wales; and a rural town in South West England. The localities in London and South Wales were characterised by high levels of unemployment and disability or ill-health, but otherwise very different labour markets and demographic characteristics. These contrasted in particular with the relatively affluent area in South West England. The Scottish locality was characterised by a set of socio-economic conditions that were close to the national average, albeit with a higher proportion of the population over 50 years of age.

A screening questionnaire was sent to around 500 addresses in each area, to recruit people in diverse circumstances. The profiles of those who returned questionnaires from each area were compared with quotas for age, gender, ethnicity, health, current activities and household composition, and where the response was insufficient (as from volunteers), these were recruited using local contacts at places of worship, charity shops, volunteer bureaux and community centres (snowball sampling). Some characteristics of the interview sample are presented in Table 1.

Fieldwork was conducted using semi-structured depth interviews, which drew upon a topic guide that covered personal information, family and social relationships, paid and unpaid work, community and leisure activities, and future hopes and plans. Topic guides were employed flexibly to derive comparative information and, in addition, the researchers probed about people's diverse circumstances and priorities. The interviews focused upon the experiences of a named individual in each household, and during some interviews partners at times joined in to discuss or elaborate particular issues. At the end of each interview, the interviewees were presented with two vignettes (from seven available), which dealt with issues such as how to cope with caring responsibilities, a couple's renegotiation of their expectations of one another, and coping and with bereavement. This method drew out group norms and their influences on individual decision-making, but also provided a safe environment in which informants could comment on sensitive issues, creating some distance between themselves and the protagonists' dilemmas.

All interviews were taped, transcribed and analysed using QSR NVivo,<sup>2</sup> using a combination of open and thematic coding. The assignment of attributes such as social class and age to individual transcripts enabled the relationships between socio-economic circumstances and individual experiences of retirement to be examined. Once the dataset was complete and familiar to the researchers, analysis of the individual transcripts allowed more subjective attributes to be assigned to informants' experiences using a wide range of experiences and attitudinal information across time, such as 'ease of transition to retirement' and 'gender identity'.

TABLE I. Interviewees' characteristics

Environ	E. Renfrewshire, Scotland. Suburban	Hackney, London. Inner-city	Onllwyn, South Wales. Former mining	Warminster, SW England. Rural area
Gender				
Women	7	8	6	6
Men	5	4	6	6
Ethnicity				
White	12	8	12	12
Black Caribbean	0	2	0	0
Asian	0	2	0	0
Social class <sup>1</sup>				
Working	4	7	7	2
Middle	8	5	5	10
Marital status				
Married	8	7	10	11
Divorced	2	4	2	1
Widowed	2	0	0	0
Single	0	1	0	0
Activity status				
Retired	8	7	10	11
Some paid work	2	4	2	1
Disabled/long-term sick	2	0	0	0
Single	0	1	0	0
Age group (years)				
50–59	5	5	6	6
60–69	7	7	6	6
Activities				
Family responsibilities	9	7	6	9
Leisure	12	12	12	12
Community	4	6	7	3
Informal voluntary work	4	9	6	6
Formal voluntary work	5	6	6	9

Notes: 1. Social class position was determined by (former) occupation, housing tenure and social attitudes.

This paper examines the study themes in relation to gender roles and resources in four main sections: moving into retirement and reworking identity, older people's friendships, adjusting to retirement and its effects upon marriage and single people and retirement. Quotations from the interviews are used to illustrate these discussions and, unless otherwise stated, where individuals are quoted, the issues raised represent a common theme. All the presented names are pseudonyms to protect the identities of the individuals who were interviewed.

### Moving into retirement and reworking identity

Whereas retirement has previously been conceptualised in terms of the loss of a social role, it is now more widely recognised that it entails the

opportunity to acquire new roles (such as volunteer or part-time worker), and to continue in other roles (such as parent or friend) (Reitzes, Mutran and Fernandez 1998). Currently dominant cultural values, however, prioritise paid work and attribute to it a central role in identity formation. Thus movements into retirement are frequently experienced in terms of tension, loss, reluctance and failure, especially where individuals are strongly attached to occupations (Phillipson 1993). Movements into retirement may be voluntary or involuntary, and occur abruptly or over a long period. Choice is generally recognised to be a key determinant of satisfaction, although the literature suggests that its effects diminish over time as individuals adjust to their situation (George and Maddox 1977; Isaksson and Johansson 2000). The centrality of work is another key factor, and gender differences in the decision to retire and adjustment to retirement are often attributed to women's generally lower attachment to their jobs (Richardson and Kilty 1991). Many analyses of retirement behaviour, modelled on a work/non-work dichotomy more applicable to men, however neglect other aspects of retirement decisions, particularly those relating to family care (Isaksson and Johansson 2000).

Work provides a plurality of functions and rewards, including purposeful activity, sociability, status and material gain. Individuals attach variable significance to these and prioritise them differently over the life-cycle. Work also provides a series of routines giving structure and meaning to people's lives, upon which they rely more or less heavily. Consequently the loss of paid labour, in the context of structural positioning and social involvement, affects people in different ways. Gender is an important dimension in this process, since women's employment biographies have typically been more fragmented than men's, including the time taken to raise children or care for parents. Men's frequently more intensive employment patterns also have implications for the character of their social networks. While the interviewees were at different stages of detachment from the labour market, from still working to not having worked for 20 years, their 'distance' from paid work emerged as less relevant to how they adjusted to retirement than their personal attitudes and circumstances. The majority expressed ambivalence about leaving paid work, and described both regret and gladness when they first left and how they came to terms with changes of routine and finances.

Men with strong attachments to their jobs often found it hard to cope with losing the work, particularly when they had little choice and left before they felt ready. Indeed work had been central to most of the men interviewed. Mr Rutherford expressed feelings of 'loss' and 'anger' about his redundancy from the bank that he had managed. This had not caused financial problems; he had obtained satisfying 'bridge employment' and

had many interests outside work. His position, however, had been central to his identity, particularly as he lived in a small place where most people knew one another, and he conceptualised the loss of this role as detrimental to his whole family.

A strong attachment to particular jobs was often associated with male-identified occupations, and came out strongly in the former coalmining village. The transition away from paid work in such 'occupational communities' can be particularly difficult. Work acted as a focal point around which broader identity processes were formulated, including political and communal attachments, and a prescriptive set of masculinities and femininities based upon separate spheres (Massey 1995; Parry 2000). Mr Robertson was one among many who missed the camaraderie and sense of purpose of coalmining. He had been devoted to his work and a shift worker. Six years after retiring, he remained unable to sleep at night. He lacked purpose, was uninterested in voluntary work, and increasingly spent his time bored at home. By contrast, his wife experienced few problems adjusting, largely because having adopted the expected family care and 'servicing' of her husband's occupation in the domestic sphere, retirement made little difference to her identity or daily routines.

Some women also said that they missed work, although they were more likely to refer to social aspects and to stay in touch with former colleagues. The minority of women who expressed a strong identification with their work found it painful to retire. For Mrs Barber, a former teacher, retirement was triggered by reaching 60 years of age and by her husband's health problems. She had not felt 'ready to leave', and described losing her job as 'a bereavement', saying that she had 'cried for weeks' and could not bear to return to her former school and see someone else in 'her' classroom. Unusually amongst the female informants, Mrs Ramsay expressed her work identity in terms of a 'worker' and 'provider', which related both to her status as a lone parent and the 'work ethic' that her parents had adopted. She reported feeling 'devastated' when ill health forced her to leave.

By contrast, some men who had expressed considerable pleasure and satisfaction in their work and felt it to be central to their identity had experienced no great sadness at leaving, sometimes to their surprise. The key factors that influenced their feelings included choice, a reasonable level of income and the prospect of enjoyable activities in retirement. For instance, Mr Kamir expressed his pleasure in a newfound freedom from 'the discipline of work', although he had thoroughly enjoyed his time as a lecturer. A long-standing local politician and writer, he had strong ideas about how he wanted to spend his time and attractive alternative roles to pursue.

Even women who had been employed in senior positions tended to stress that work was of secondary importance to their family lives. Mrs Napier, who had been a senior social-work manager, described herself as ‘not very “career-minded” and having “no ambition”’, saying ‘I was quite happy at home with the children’; while Mrs Norman, who worked in a senior local authority post, said that her central identity was a ‘Jewish matron’ and described her home as ‘her life’, while her job was ‘just her job’. Following retirement, Mrs Napier returned to work part-time at a more junior level, as she enjoyed the day-to-day practice of social work, while Mrs Norman relished the chance to express other aspects of her identity. She was writing a book about Judaism, doing voluntary work with elderly Jewish people in Eastern Europe, and concentrating on home life.

Women who described work as central to their lives often emphasised that it had been a financial necessity (to complement their partner’s income). It is difficult to know how much this self-presentation resulted from normative pressures faced as working wives and mothers, but it appeared to be qualitatively different to the more ‘vocational’ attachment expressed by other informants. Several women commented that paid work had not been central to their identities because of the societal attitudes that prevailed during much of their working lives. Mrs McIntosh remarked that when she left school there were only three possible jobs for girls: ‘You either went into an office, became a nurse, or you went to university, which invariably just meant you became a teacher’. In any case, once married, ‘you were expected to leave work and become a mum’. Although she later retrained, she found it impossible to break into her chosen field, and reflected that she ‘never really had the kind of work [*she*] wanted’.

Fewer men than women expressed dissatisfaction with their jobs, or an instrumental orientation (such as financial) to their work. Those that did, however, were less traditionally gendered in their work identities, and found it easiest to adapt to being retired. Mr Fraser, who had taken early retirement after feeling increasingly unable to cope with the stress of his job as a computer programmer, commented: ‘Most people don’t enjoy their jobs and probably wouldn’t work if they didn’t need the money’. Mr Adams, whose enjoyment of teaching had been soured by stress, decided that ‘You shouldn’t live to work, you should work to live’. He described the supply teaching he had done since retiring as ‘purely for money’ and, when reflecting on his working life, regretted the all-consuming nature of his commitment:

I mean, I worked, worked, worked and I didn’t spend enough time with my kids. We didn’t do things because I was always working. It was a big problem. Even though you get these nice holidays, it doesn’t compensate for the rest of the time.



Several of those interviewed had been or were involved in caring for someone, whether this was an ill or disabled partner, adult child, elderly parent or grandchildren, and this was often the reason for leaving paid work. While both men and women were affected in similar ways by these caring roles, more women than men took them on, and only women were involved in them for an extended period. Caring in retirement, and caring as a significant influence on adaptation were distinctively feminised trajectories. While people who had left work to provide care had done so willingly, this did not lessen their regret when they had enjoyed their jobs. Mr Kenny and his wife sold their shop to care for their son, who subsequently died. While he was grateful to have spent this time together, he described the decision as, 'slightly forced on us', and said of his work, 'I missed it a great deal'. Mrs Lawson had decided to leave her managerial post to care for her parents 'virtually overnight'. While she unquestioningly adopted the role of carer, she experienced doubts about the work's legitimacy:

It took me a while to get used to not going to my work and not having something to do like that because I felt looking after them wasn't really a job, if you know what I mean, although it was taking up all of my time, it wasn't quite how I had planned things.

By contrast, for Mrs McRae, caring had been her main 'career'. She was a widow who had stayed at home for many years caring for her children, and moved on to care for her elderly mother and then her adult daughter (who had learning disabilities), while also caring part-time for her grandchild. For her, 'retirement' was not a meaningful life stage in terms of changes to her identity or roles.

Several factors helped the interviewees adjust to retirement and develop rewarding lifestyles. Those who adapted well tended to frame their experiences in terms of *moving into* retirement rather than as *leaving* work, and employed less dichotomous distinctions between these stages. Men who adopted more egalitarian gender roles tended to be more successful, as were more traditional women, particularly when 'retirement' provided an opportunity (or necessity) for them to take on more family responsibilities (although these gendered positions were also the product of particular class positions). The interviewees who had planned for retirement and had strong ideas about the kinds of things they wanted to do, or who had established interests and priorities, tended to adjust well. The key was to regard retirement as an opportunity to do things unfettered by the demands of work, rather than as the end of an active life. Good existing social networks, located in the community or existing interests, helped the adjustment.

### **Older people's friendships**

Long (1987) suggested that time spent with friends during retirement is related to whether relationships are associated with people's work or neighbourhood backgrounds. The curtailing of work-based social networks may be problematic, particularly where these have formed the basis of friendship groups. Jerrome (1993: 251) identified a gendered dimension in this: 'Men's friendships tend to be sociable rather than intimate, and focused on shared activity. Women's friendships are characterised by emotional intensity and self-disclosure. ... Gender differences persist into old age, with women's relationships continuing to be more extensive and meaningful'.

The women interviewed tended to have more intense friendships that emphasised affective dimensions, mutual support and reciprocity. Men's friendships were more often played out in the public sphere, and they depended more heavily upon children and partners for emotional support. Several married men referred to their wives as 'my best friend'. One exception was Mr Bevan, a long-term divorcee with a non-traditional gendered identity, who maintained close friends from his school days. Mr Johnson was more typical in seeing friends as people to share activities with rather than confidants:

We're still friends, you know we enjoy things together. ... I don't need a group of other chaps about to support me, I'm very much of a loner.

Those living in the former mining village frequently described close-knit friendships dating back many years. Mr and Mrs Jenkins had recently moved to the area, but found it easy to settle in and enjoyed close relationships with their neighbours: 'a nice little group in the street'. This contrasted with several of those in inner city London, who described the area as an unfriendly and even unsafe place. Other factors mediating friendships included opportunity structures and mobility, which were linked to social class. Middle-class interviewees more often had friends in other parts of the country (partly because of occupational mobility), whom they could afford to visit and engage with in shared activities. Middle-class couples were also more likely to go to friends' houses for meals and on holidays together. By contrast, working-class couples employed less individualistic narratives to describe their friendships, drew more heavily upon networks based in the community and at work, and were more likely to go to pubs and on outings with friends. Differences in the context of social activities were less marked for women, whose friendships were more often conducted in the private sphere.

The opportunity structures for making friends were linked to all stages of life. Not working, not being involved in voluntary activities, illness and

declining mobility, taking on caring responsibilities, and facing events experienced as 'shameful' (such as bankruptcy, divorce, homelessness and mental health problems) could all reduce opportunities for meeting new potential friends. Gender differences in the prevalence of these experiences reflected structural differences between men's and women's lives. Social networks are often maintained and extended through partners. In the absence of partners, older people sometimes found their social networks curtailed. Several female interviewees believed that it was socially difficult for single women to enter new public arenas, and had safety concerns about attending evening activities. Mrs Parker had avoided night classes since she had been mugged, despite identifying some that she thought she would enjoy. For others, health problems made it difficult to maintain relationships. Mrs Brown had recurring mental health problems that had caused her to leave several workplaces and lose touch with colleagues, and she found it difficult to establish reciprocal relationships with peers. A few women talked about the difficulties of meeting potential partners, and expressed fears that if they did so, men would expect them to adapt their lifestyle in undesired ways.

Older women are more likely to live on their own during retirement because of their greater longevity (Arber and Ginn 1991). If the general expectation is that older women live alone, then support networks might be correspondingly more accessible to widowed women. Jerrome (1993) suggested that women are better at making new relationships throughout life, so the disruption of widowhood is less protracted than for men (who rely more on spouses for intimacy), but this was not true for all. Mrs McRae had few close friends because a number had died and she had not made new replacement friendships, partly because of her involvement in caring.

A small group of single people were among the most active during retirement and found it easiest to maintain rewarding relationships. The lack of a live-in partner with their own interests, commitments or demands, meant that these men and women engaged in less negotiation of their time use and committed to more activities. They had also developed coping and interaction skills, which put them at an advantage in negotiating new social spaces. Mrs Ramsay described the importance of maintaining good relationships:

I think networking with people in any structure, of whatever it is, you know, of like-minded people, is really, really important. There's far too much isolation, that's why there's so many therapists, they're making a killing: isn't it with people's problems that they can't share, can't feel comfortable with family and with friends?

This capability was often linked to previous employment in sociable jobs, aspects of which were maintained in current non-labour-market activities.

Mrs Ramsay had been involved in community and collaborative art projects throughout her life. Notably, she was Australian and spoke a great deal of the British 'reserve', suggesting that her more flexible deployment of feminine identity related to her cultural positioning. As Skeggs (1997) noted, gendered subjectivity is dialogic, and structural differences provide subtle distinctions in women's frames of reference and hence in their gendered identities. In particular, discourses of 'respectability' restrict the range of femininities available to working-class women.

A few women had assumed intensive caring roles, consistent with the traditional gendered expectations about family care that they had assimilated, and which provided intense emotional rewards along with acute physical burdens. Because, however, these required temporal and physical proximity to the cared-for individual, they had the potential to restrict and damage social networks. These roles tended to be more comfortable for women to adopt when they drew upon fairly traditional notions of femininity and where paid work was less central to their identity.

### **Adjusting to retirement: the effects upon marriage**

Around three-quarters of people aged in the fifties and early sixties are married or live with a partner (Matheson and Summerfield 1999), and this was also the case for our sample. Retirement is a time when the character of personal relationships undergoes qualitative change. In her review of the literature, Kulik (2001) suggested that the quality of marriage generally improves during retirement, but there is also evidence of tension, for example, when one partner has health problems that jeopardise retirement plans, if retirement is unexpected, or where couples have different role expectations. Although some United States sources have considered the effect of retirement on couple relationships, most British literature is concerned with the *individual's* adjustment. Because most women are younger than their partners, and because in the older generations men's occupations, by virtue of their greater earning capacity, have tended to have priority, decisions about retirement are often triggered by 'his' rather than 'her' retirement. A husband's or partner's retirement may lead a woman to retire herself, and some studies have suggested that simultaneous retirement is most likely to result in mutual satisfaction (Hurd 1990; cited in Hilbourne 1999). There might, however, be strong reasons for a woman to wish to remain in work, especially if she has spent some years bringing up children, and these may cause problems if wives feel pressurised into retiring. Most interviewees reported an improvement in their marital relationships. This was particularly true of couples who had deliberately

retired together, who pursued shared interests, and who had similar expectations about their gendered roles. As Mr Kenny said:

I think we got a lot closer, me and Janet. I'm in no doubt about that: a lot, lot closer. We just didn't have time for each other when we were running the business, doing 15 hours a day. A lot, lot better. We can go where we want, do what we want, and we find it very nice!

Some people were aware they needed to maintain separate activities from their partners to sustain good quality relationships. Mrs Sampson explained:

I think we like our own space, you know. We don't like to live in each other's pockets ... we do do things together, and we go out a lot, you know, but it's nice to have our own space. You do need that. I wouldn't get anything done if he was under my feet all day!

Couples often described retirement as a time when they could refocus upon personal relationships and enjoy them for their own sake, rather than in terms of particular roles and obligations. Retirement also saw a qualitative improvement in personal relationships when work had been a source of tension or impinged upon a couple's time together. Mrs Norman recalled that it had been a relief to retire and to lose the everyday rush between home and work: 'Now it's lovely, he comes in and the house is warm and the dinner is ready and I'm happy'. Men, particularly where their partners still worked, found it helpful to develop their own active routines. Interviewees who devoted time to developing an equitable shift of responsibilities in retirement, which reflected their various commitments, reported feeling satisfied with personal relationships.

When the retirement of one partner was unwanted or unexpected, the couple relationships could become strained immediately afterwards. Mrs Napier said her husband's reaction to redundancy had been so bad that, 'I felt he would have a breakdown' and their home life was difficult during this period. This transition could be more demanding when couples drew upon gendered expectations of employment (a male 'breadwinner'), and women described the adjustment as generally more difficult for men. Some writers argue that the retirement period may be marked by a decrease in role differentiation between married couples, and that negotiating increased equality in the division of domestic labour and marital power dynamics is important to the quality of marriage in later life, especially for women (see Kulik 2001, 2002). The couples interviewed discussed the sharing of household tasks. These were often experienced as a source of stress immediately after retirement, particularly where women saw the home as their personal space and had preferred household

routines. As Mrs Knox said:

When I get up I want to go and be doing my housework and he's saying, 'What are you doing that for, it doesn't need doing', and it was, 'I'm doing it, I'm in the habit of doing it.'

In the cases of men who had retired earlier than their partners, had become used to carrying out domestic tasks and had come to regard the home as their personal space, similar issues could arise for them, as this exchange illustrates:

Mrs Denton: When I was in full-time employment and ...

Husband: I was happy. [laughs]

Mrs Denton: And Max was home, he sort of took responsibility for mostly everything, you know, to do with the daily running of the house, that's to say everything more or less, I mean.

Husband: Now we're both here, we're miserable.

Mrs Denton: [Laughs] He was head cook and bottle-washer.

While this couple made light of their situation, unresolved tensions were apparent. Mr Denton was in poor health and Mrs Denton had wanted to reduce her hours but had been unable to persuade her employers to agree, and had recently retired. They described themselves as 'on top of one another' and 'still in a period of adjustment'. For Mrs Lawson, who had worked longer hours than her husband, her retirement meant that he had less to do around the house:

When I was working full time then I was out all day, I mean some days I would go away at five o'clock in the morning and not be back 'til ten at night. I had a long, long day, so he would do the cooking and things like that, so it's kind of more shared now.

She anticipated a further phase of change to domestic routines when her husband retired, which he planned to do in about a year. These examples mirror Szinovacz's research (2000), which found that a husband who retired while his wife was still employed generally increased his involvement in tasks usually carried out by his wife, but reduced these again on her retirement. They highlight the social construction of a gendered division of domestic labour, and lend support to theories of equalisation in the retirement period. When people living in couples were asked about household decision-making, most claimed to have an equal relationship, in that they discussed and negotiated before reaching a joint decision. In interviews where both partners were present, imbalances in power were often acknowledged in a joking way, as this quote illustrates:

Mrs Jenkins: We talk things over, don't we?

Mr Jenkins: Yeah, we have a brief discussion.

Mrs Jenkins: And then I decide!

For Mr Willis, however, decision-making was closely linked to his masculine identity as head of household:

Interviewer: On balance, who would you say has the last word?

Mr Willis: Me, oh guaranteed. Well, I don't class myself as boss, but sort of head of the family sort of thing.

Other men, such as Mr Kamir, cheerfully acknowledged their willingness to defer to partners in the domestic sphere. A number of couples had adopted a gendered division of household decision-making, with women assuming responsibility for decisions relating to interior design and furnishing, while men dealt with organising holidays and decisions about purchasing items with a 'technical' dimension. Some, like Mr Elkin, who was not entirely comfortable with a role at odds with his traditional concept of gender identity, explicitly referred to purchasing power as the determining factor influencing the balance of power within the couple relationship: 'It's not a normal way of working, I'm afraid. Because my wife has a good job, she would buy the washing machine, it's as simple as that, because she's paying for it'. Some of the women interviewed commented that they felt differently about finances once they retired. Mrs Maxwell explained how she had initially felt uneasy spending when she no longer felt she was making an economic contribution, but had been reassured by her husband:

When I first stopped working and I'd say to my husband, 'I fancy such and such, can I buy it?' And he says, 'Why all of a sudden are you saying "Can I buy this?" You never did it before.' And I'd say 'Well', and he said, 'No, you just carry on just the same'.

### **The single person and retirement**

People living alone provide an interesting mobilisation of retirement, the absence of spousal expectations offering an opportunity for gender to be played out more flexibly. The research literature suggests, however, that marriage has a positive effect upon retirement satisfaction, although it is interlinked with more important psychosocial factors, such as health, involvement in activities and social contacts (Fernández-Ballesteros, Zamarrón and Ruíz 2001). Furthermore, being single may not have been chosen, as for individuals who were widowed, whose partners left them or who never found suitable life partners. In addition, focusing upon marriage excludes other significant relationships, which may be equally, if not more, emotionally rewarding than legally recognised relationships. 'Living together apart' relationships are receiving increased recognition

as a preferred re-partnering choice in later life, and evidence suggests that the woman is often the prime agent (Borell and Karlsson 2002). Several interviewees lived on their own, but maintained a sexual relationship with a partner in a separate household. They all expressed satisfaction with their retirement. Only one considered moving in with their partner, and this man held traditional views about gender, identifying strongly as half a co-dependent couple: he had not lost the 'marital identity'. The maintenance of intense but flexible personal relationships raises questions about whether older people conceptualise new relationships differently once family formation has ceased to be an issue. Mr Bevan had raised a daughter with his fiancé, and while they established a joint life together and shared interests and friends, they had no plans to express this through a joint household. He explained:

We've been engaged 17 years, no chance of getting married again now, no. We've got a relationship that works well and you don't rock the boat, no, we both have our own space, she comes on a Friday and she goes home on Monday.

About a quarter of those interviewed were single, being divorced, widowed or never-married and, as in the general population, more women than men were single. Most lived on their own, and many were disabled or had long-term health problems. They divided between those who were happy in their retirement, who participated in various activities and rewarding relationships with friends, and those who had not adjusted well, who took part in fewer activities and felt that they lacked opportunities to broaden their social circle. Health was not the differentiating factor: more flexible ideas and expectations about gendered behaviour were linked to enhanced retirement satisfaction. If retirement offers the opportunity to spend time in more rewarding ways, single people often found this was especially true, and many described a sense of fulfilment derived from a sense of being in control. Mrs Ramsay regarded retirement as a time when relationships of dependency faded, intimacy was enhanced and she had more time for enjoyable things:

This end of the life is better than the other end, in the sense that you don't have the responsibility for other people, your children and so on, so that's changed. It's a very relaxed time, in the sense of not having those responsibilities. I quite enjoy that, and this is just a new thing, so I'm still getting a buzz from it, because my youngest child has just turned 21, and I can take control of my life again, I'm able to let go. So it's quite an enlightening time I think, the later years, certainly in terms of the responsibilities.

Similarly, Mrs Parker valued her abundance of time: 'I do what I want when I want. I don't have to answer to anyone, if I want to go out and not come back at a certain time'. Single women, particularly when they had



lived alone for some time and engaged in low-paid work, often found retirement had little effect on their finances, having become adept at finding cost-free ways of spending their time. For Mrs Parker, finding stylish clothes in jumble sales and growing her own vegetables was a financial necessity, but these had also become much enjoyed activities. Single people described the opportunity to enjoy close friendships (quality being more important than the size of the social circle) and to spend time on their own as important in achieving satisfying lifestyles. Despite the limits a heart attack had imposed on his activities, Mr Bevan took pleasure in reinvigorated relationships with his friends, partner, family, neighbours and grandchildren, 'the love of my life'. Although he had a hectic social schedule, he also relished spending time alone: 'I tend not to let myself get bored, I like my own company, I love my own company. I'm alone but I'm not lonely'. Mrs Ramsay also talked about the importance of getting this balance right: 'I'm not out there all the time, I can spend two or three days in here and not see a soul and love it, you know I love my space, but it's nice to have a bit of choice'. Notably these individuals attributed their independence to their former occupations, having been sole providers, and to the pragmatic mix of self-employment and employee.

Other single interviewees found that loneliness was a problem. This was particularly true for women who had devoted a large amount of time to caring for others and found it difficult when those relationships ended. Mrs Wheeler had strongly identified as a single parent and forgone work for many years to concentrate on the role. Her daughter had recently left home, and she was clearly missing her a great deal and finding it difficult to renegotiate their relationship, feeling loth to impose upon her daughter's new household. Mrs Dinsmore received a lot of support from family and friends when her husband died, but explained that her pain in coming to terms with widowhood was partly because she could no longer frame her identity in relation to her husband: 'At the end of day, it's still you're on your own ... it's a big adjustment because I got married at 21 and I've never lived alone, so ... that's quite hard'. The assumption of this particular form of femininity, reliant upon a cared-for 'other', is potentially problematic since the absence of that person disturbs an individual's identity and sense of purpose. A related fear on the part of single people is becoming dependent on their families.

## **Conclusion**

In retirement, as throughout the life-course, men and women occupy various gendered identities that are mediated by class and ethnicity. The

ways in which men and women 'do' gender has implications for how they approach and adapt to retirement. Particular gendered roles were tied to particular work roles, which in turn were reflected in the gendered roles adopted in retirement. Strong occupational identities had a particular capacity for making retirement painful when leaving work was not freely chosen, especially when individuals were involved in few outside activities and had no alternative identity to adopt. This was equally true for men and women, and was a gendered issue only in so far as men were more likely to identify strongly with paid work and conceptualise it as the masculine 'breadwinner' role. The interviewees who were most attached to their work did, however, value different aspects, which had important implications for their gendered conceptions of identity: men tended to be more concerned with the loss of status, while more women described work as an important source of sociability.

In contrast, individuals who found it relatively easy to leave work and adapt to retirement drew upon different gendered resources. Men who found the transition easiest tended to employ egalitarian ideas about relationships, had more resources with which to support their preferred lifestyle, and employed an individualised narrative. By contrast, women's transitions were more often pre-empted or framed by pressing family demands, which provided at least one ready-made role in retirement. Women who took on heavy caring duties tended to find these more comfortable if they assumed traditional femininities. The qualitative character of men and women's friendships was often distinctive, although mediated by social class and area differences. Women's close relationships tended to be more intimate, supportive and played out in the private sphere, while men's reflected shared interests and activities, and were based upon notions of companionship. The opportunity structures in which men and women developed friends were often quite different, and structural inequalities meant that some women enjoyed fewer chances to meet people.

The marital relationship was often an arena of change at the time of retirement, with most couples reporting an overall increase in intimacy after an initial period of adjustment. The distribution of household tasks and changes in the power balance of relationships were critical issues that could cause problems, particularly if couples adopted conflicting gendered identities or if men adhered to traditionally gendered expectations about employment. In most instances, this was overcome by some convergence, although strongly gendered decision-making arrangements could also work well where both spouses were comfortable with and clear in their roles. Single men's and women's responses to retirement were particularly distinctive and diverse. Some had poor experiences of retirement, which

was often not chosen and characterised by little social participation. For them, retirement was often accompanied by the end of close relationships, a result of widowhood or the cessation of caring roles: these men and women tended to be those who had adopted quite traditional gendered identities. By contrast, a second group were among the most active interviewees and the most likely to have maintained sexual relationships, to be taking part in a range of activities, enjoying rewarding social relationships and have adopted flexible egalitarian ideas about gendered roles.

This paper has shown that various gendered positions are adopted by individuals as they move into retirement. Men and women who had a fluid approach to gendered assumptions, amending them to adapt to changes in the lifecycle, were the most successful in achieving satisfying lifestyles. Class differences provide a fundamental mediating factor in the way people approach gender and their assets for particular positions, as do cultural resources and traditions. Marital status also provides an important context for framing these identities. Reflecting divisions between public and private spheres in the organisation of productive activities, the conceptualisation of work and retirement as diametrically opposed is problematic. The people who achieved the most satisfying qualities of life were those who achieved some continuity in their activities and relationships before and after retirement, as in family care, voluntary work and friendship networks. Among those interviewed, however, traditional gendered roles predominated, and for men these proved ill suited to a successful adaptation to retirement.

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### NOTES

- 1 ACORN, the UK's original consumer classification, is used to segment the British population in terms of consumer and lifestyle characteristics. ACORN combines geography with demographic data from the 1991 Census to classify the GB population into 17 groups, which are subdivided into 54 types.
- 2 A computer software package for the analysis of qualitative data (Richards 1999). The software's 'set' facility was utilised to draw out similarities and contrasts between areas.

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