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**AN EXPLORATORY STUDY OF PROFESSIONAL WOMEN'S EXPERIENCE
OF PLANNING FOR RETIREMENT**

(Spine title: Women's Experience of Planning for Retirement)
(Thesis format: Monograph)

by

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Graduate Program
in
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ABSTRACT AND KEYWORDS

In Canada there are is growing number of women on the cusp of retirement. However, the major emphasis on planning for this transition is financial. A constructivist grounded theory study was used to investigate and analyze data to uncover the processes women use to prepare for retirement. Twelve professional women, teachers, nurses, and dieticians, shared their insights through group dialogue and interviews. Findings provide a conceptual model depicting the process for how women appraise their personal readiness to retire, based on appraising the self and comparing the self to others. The proposed conceptual model provides a deeper appreciation of the characteristics of the interactive planning process that women enact to move forward in their retirement journey. In conclusion, more efforts are needed to engage women in holistic retirement planning that provides opportunities for collaborative learning and appraisal of personal needs and desires.

Keywords: constructivist grounded theory, women, retirement, planning, transitions, interventions, and health

EPIGRAPH

You have to take risks. We will only understand the miracle of life fully when we allow the unexpected to happen.

Paulo Coelho

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The journey to completing my thesis was achieved with the support and assistance of many people. Their energy, commitment, and motivation inspired me to strive for success and their involvement made this work possible. I wish to acknowledge these individuals who helped me establish myself as a researcher in the world of academia.

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1 INTRODUCTION

1.1 Background and Significance

Over the next five to ten years, an increasing number of Canadians will be in a position to make the transition into retirement. The baby boom generation, born between 1946 and 1965, will continue to move through its fifties and into its sixties and will reach the age at which Canadians typically leave the labour force. Although the overall health and financial status of people reaching retirement age has improved over the past 50 years, there continue to be disparities in health and income among Canadians, related to characteristics such as gender, work histories, and immigration status (Holstein & Minkler, 2003). Because of the large number of individuals in this age cohort, many questions arise, such as how are Canadians planning for this transition, what are the major factors for consideration, and what is this experience like for women?

The Canadian case is particularly informative, because Canada had one of the largest baby boom groups in the world (Stone, 2006). Despite the fact that the baby boomers are now older, they still remain the largest group in the population. In 2006 the census found that nearly one out of three Canadians was a baby boomer (Bowlby, 2007), which explains the noticeable bulge in the population age structure of Canada (see Figure 1-1). The front edge of this cohort will turn 62 years of age in 2008, therefore surpassing the average age of retirement, 61.5 years, in Canada (Marshall & Ferrao, 2007). Fast and Fredrick (1998) suggest that this cohort of boomers differs from previous cohorts because they have “benefited from medical advances, a prosperous economy and expanded educational opportunities and will become not only the largest retirement population ever, but also the healthiest, wealthiest, and most powerful politically and economically”

(p.33). However, because the front edge of this cohort is only beginning to retire, it is difficult to predict how their transition to retirement will affect society as a whole.

Figure 1-1. Different cohorts among the age pyramid of the Canadian population in 2006.

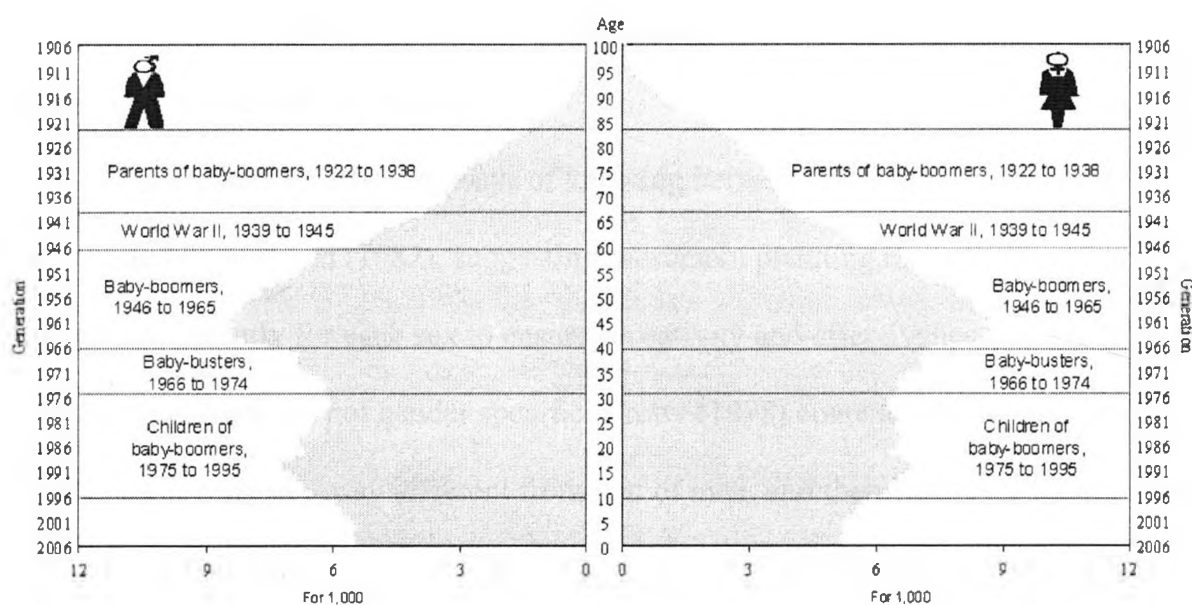


Figure 1. This figure shows the age pyramid of the Canadian population in 2006. On it is represented six large cohorts: the parents of the baby-boomers, born between 1922 and 1938, the Second World War cohort, born between 1939 and 1945, the baby-boom cohort, born between 1946 and 1964, the baby-bust cohort, born between 1966 and 1974 and the children of the baby-boom cohort, born between 1975 and 1995.

¹From "Census of Population, 2006," by Statistics Canada, 2007.

Women began entering the labour force in large numbers and expanding the labour supply in the early 1970s (Bowlby, 2007). The increase in labour force participation for women aged 25-44 reached an all time high in 2003. Among women aged 45-54, participation rates have continued to increase through to the present, up to an all time high of 79% (Kerr, Ibbott, & Beaujot, 2006). This demonstrates that women's labour force participation rates are increasing as the baby boomer generation ages, challenging any existing assumptions or retirement patterns for women in the past. Marshall (2000) notes, women today are more likely than previous cohorts to have an attachment to a 'career job' and have had more opportunity to contribute to both public and private pension plans. A rising concern is that a mass wave of early departures could

pose serious disruptions to the labour force, and therefore, female baby boomer's retirement patterns have been and should continue to be closely followed (Marshall & Ferrao, 2007). Thus, women's labour force attachment today is much stronger throughout the life cycle than in the past, and this cohort is establishing a new pattern for the transition to retirement for women.

The concept of differing ways of knowing between men and women has been documented by Gilligan (1982), suggesting retirement planning resources may need to be delivered differently for each sex to ensure receptivity and effectiveness, whereas currently resources are not gender specific. Crotty (1998) contends that women theorize the act of knowing in a way different from that of men, and therefore, express concerns, raise issues, and gain insights that are not generally expressed, raised, or gained by men.

In spite of the amount of variation in people's lives, policy measures continue to be largely based on a 'model' life course trajectory for the general population – exit school, followed by entry into first full-time job and marriage, steady career progression, and retirement at age 65 (Lowe, 2003). However, Canadian policy-makers are beginning to take into consideration that there are a variety of work trajectories and that the workforce overall is aging (Cooke, 2006). In response, as of December 12, 2006, the province of Ontario enacted legislation to amend its human rights code and end the practice of mandatory retirement (Ontario Ministry of Labour, 2006). Therefore, now that there is not an arbitrary age marker signifying appropriate time to retire workplaces can be more flexible with older workers and provide options that account for varied life trajectories.

The focus in retirement planning has traditionally been on financial preparation rather than the psychosocial sphere (Kim & Moen, 2002). Canada has a multi-level retirement income system that balances public and private retirement benefits. Preparing oneself financially holds importance, especially for women, because they tend to live longer than males and have more varied life trajectories (McDonald, 1997). It is not surprising that financial planning has become a priority, given that many people choose to retire once it is financially possible (Statistics Canada, 2006). For instance, the vast majority of workers take up Canada and Quebec Pension Plan benefits before the age of 65, and an increasing proportion start them at age 60 (Wannell, 2007), demonstrating that people are retiring earlier. This “early” retirement may have long-term societal consequences, because the likelihood of returning to paid employment is associated with age, according to Statistics Canada data (2006). Individuals who retire before age 60 are more likely to return to work than those who retire later (Statistics Canada, 2006), however, the reasons behind this pattern are not well understood. The focus on assessing one’s readiness to retire has traditionally been on financial readiness, but more dialogue is required around how to negotiate through the retirement planning process, beyond financial preparations, to ensure emotional readiness and satisfaction in retirement. This may be especially important for the cohort of women entering retirement over the next twenty years, because their process to retirement remains relatively unexplored and because it is more likely they will experience greater longevity as compared to men.

For many women, the decisions made during the period of planning for retirement will impact the quality of their lives in retirement. Therefore, planning for retirement is more than simply deciding that one has enough money to retire on a certain date, it is

about planning how one will spend personal time while accomplishing one's goals. Similarly, the likelihood of retirement satisfaction is higher when one plans for retirement while still in the labour force. Respondents to the 2002 General Social Survey were asked whether or not they planned for their retirement by participating in physical activities, developing other leisure activities or hobbies, getting involved in volunteer work, or gathering information about retirement (Schellenberg, Turcotte, & Ram, 2005). People who participated in three or four of these activities were far more likely to report increased enjoyment of life in retirement (62%) than those who participated in two (51%), one (46%), or none at all (36%) (Schellenberg, Turcotte, & Ram, 2005). These findings suggest that considerations beyond financial preparation, while still in the labour force, have positive outcomes after one makes the transition to retirement. Yet, how women engage in negotiating their way through planning for retirement has not been explored.

In summary, retirement patterns are changing as the baby boomer cohort begins to prepare for and transition into retirement. The women within this cohort have brought female labour participation rates to an all time high, with the numbers of older women continuing to rise. However, the absolute numbers of women making the transition to retirement over the next 20 years will change patterns from the past, and Canadian labour policy is gradually adapting to these changing demographics. The research on retirement has been focused on financial preparations; however, recent findings suggest that psychosocial preparations and emotional readiness may provide a more comprehensive approach to retirement planning. Although some research acknowledges that a more comprehensive approach to retirement planning will lead to greater satisfaction in

retirement, there remains no clear understanding of how women engage in negotiating through planning for retirement.

1.2 Study Purpose

In light of the identified need to illuminate the process of decision-making beyond financial preparations, the purpose of this study was to understand how women negotiate through the retirement planning process. Thus, the main question and sub-questions of this study were:

What are the processes used by women to approach and negotiate retirement planning?

- a. How do women engage in making decisions about retirement?
- b. How do women consider health related factors in their retirement planning decisions?
- c. How do women envision themselves in the future as occupational beings?
- d. How do older women anticipate negotiating the transition from paid occupations to unpaid occupations?

By elucidating the processes involved when women negotiate their way through the process of planning for retirement, this study aimed to develop a conceptual understanding to guide preparations for the transition to retirement.

1.3 Thesis Outline

Subsequent to this introductory chapter, Chapter Two of this thesis presents a critical review of the research literature on retirement planning for women. Chapter Three presents an overview of the methodological approach taken in this study, followed by details on methods employed to ensure trustworthiness in the data collection and analysis. Chapter Four provides a review of the findings and resulting conceptual model for

appraising personal readiness to retire. The concluding chapter presents a discussion of how the emergent model advances the conceptual understanding of the process that women undertake when appraising their readiness to retire. Implications of the findings for future retirement planning practice, policy development, and future research are addressed.

2 LITERATURE REVIEW

2.1 Introduction

Understanding current and future patterns of retirement for Canadians requires consideration of the ‘baby boom generation’ and, in particular, women who fall into this cohort. Retirement is a complex and multifaceted process, rather than an event, and it involves financial considerations, family situations, and social norms (Mackenzie & Dryburgh, 2003). This chapter presents a critical review of the published literature on the process that women use to plan for retirement and how they assess their readiness to retire. This study sought to develop a conceptual perspective on women’s retirement planning grounded in the experience of the participants.

For the purpose of this review both qualitative and quantitative investigations were reviewed. Electronic databases including SCOPUS, CINAHL, and Ageline were individually searched using category and key word searches consisting of women, retirement, planning, transitions, interventions, and health. Searches were limited to English publications from 1998 to 2008. A secondary review of references within the studies was subsequently conducted to uncover investigations that were not captured in the initial search.

This chapter is organized into four sections. The first section explores literature on the multidimensionality of retirement and an investigation of the current Canadian context in which women are preparing for this transition. Next, this study drew from literature that described how the preparation and transition is different for women than men. The third section critically examines literature on retirement timing and factors that

influence the decision to retire. Lastly, literature describing a link between retirement planning and satisfaction and improved health in retirement was explored.

2.2 The Multidimensionality of Retirement

The traditional process of retirement, leaving a long and stable full-time career after a specified number of years to receive a pension, is an event that is common to only a minority of individuals (Denton et al., 2004). Dailey (1998) suggests that it is important to recognize the multidimensional nature of retirement, comprised of any of the following criteria: (1) the receipt of a pension, whether public or private; (2) complete withdrawal from the labour force at some advanced age for reasons other than death; and (3) identification as being retired. This broader understanding of retirement was considered in the literature review.

2.3 Understanding the Canadian context for retirement

2.3.1 *Demographic evidence*

In the early 20th century, time spent in retirement was estimated at 7% of adulthood. Due to drastic changes in life expectancy over this century, older adults in the 21st century can expect to spend 25% of their adulthood in retirement (Price, 1998). The baby boomer population in Canada, which is currently between 45 and 60 years of age, represents approximately 22% of the total population (Denhez, 2007) and is on the rise. In 2003, labour force participation of Canadian women aged 55-64 reached a high of 46% (Ibbott, Kerr, & Beaujot, 2006). The increase in longevity combined with the sheer number of baby boomers approaching age 65 is expected to raise the number of retirements in the Canadian economy over the next decade (Lapointe, Dunn, Tremblay-Côté, Bergeron, & Ignaczak, 2007). This increasing longevity and large number of

retirements is particularly relevant to women, who can expect to spend twenty or more years in retirement (Price, 1998). These two factors are confounded by structural changes in the labour market and family, including uncertain and discontinuous employment, increasing female labour-force participation, and changing marital patterns (Denton et al., 2004).

The effects of retiring baby boomers will transform workplace practices for years to come (Lowe, 2003). For instance, in Ontario the Ending Mandatory Retirement Statute Law Amendment Act, 2005 was passed in December 2005 and came into effect on December 12, 2006. The new act amends the Ontario Human Rights Code to prohibit mandatory retirement and protects employees aged 65 or more from being forced to retire (Ontario Ministry of Labour, 2006). In 1999, in the education and health-care sector, 64% of men and 63% of women were 40 years of age or older (MacKenzie & Dryburgh, 2003); many of these people will be eligible to retire in the next ten to fifteen years, with large numbers of people having the choice of whether to retire or not. However, some people may choose not to retire and therefore change the traditional practice of retiring based on age. Women in professional careers such as teachers, nurses, or dieticians are a subset of the population who are in professions that have large numbers of women approaching retirement, yet it is unknown what decisions they will make as to when to retire. For example in Canada, where nearly a third of the nursing workforce is 50 or over, if these nurses all decided to retire, there will be a need to replace more than 25% of the current nursing workforce in Canada in order to maintain an adequate nursing infrastructure (O'Brien-Pallas et al., 2003). Within the teaching profession, an average of 5325 Ontario teachers retired annually between 2003 and 2006, (Ontario College of

Teachers, 2007), 60percent of whom are women (Jamieson, 2007). These data exemplify a subset of the population that is eligible to retire, however with the elimination of the mandatory retirement law, a challenge has been created. Due to the novelty of this amendment, it is unknown if or what kind of impact this will have as to when women will begin to consider, plan, and make the transition to retirement, making it very difficult to plan for human resources in these sectors.

2.3.2 Context of retirement for women

Understanding the process that women undertake when planning for retirement is important from social, emotional, and financial perspectives. The transition may be different for women and men because of the myriad roles that women have experienced over their life course (Fast & Fredrick, 1998). For instance, women maintain primary responsibility for the household, even while holding a full-time job, and are more likely to have interrupted their labour force participation with the advent of children, as compared to the traditionally more linear career paths (school, work, and retirement) of men (Fast & Fredrick, 1998). In Canada, the growing numbers of women on the cusp of retirement represent a unique cohort of women who have had disrupted work histories (Spinks & Moore, 2007).

In Canada, a study by McDonald (1997) collected information from the Ageing and Independence survey and found, as a group, women have had disrupted work histories, occupational segregation, lower wages, and made fewer and less substantial contributions to public and/or private pensions than men. Women's differing experience is also supported in a review of the literature by Jefferson (2005), which found that Australian women in the baby boomer cohort are likely to spend about 60% of the time in

paid work as compared to men, and that women will experience a greater risk of poverty in later life. Similarly, Denton et al. (2004), in their planning for later life study, which included a demographic questionnaire, a life history interview, and a qualitative interview, found that women experience more social isolation and a loss of social status in retirement than men, especially widowed or divorced women. The above research illustrates how women's career paths differ from men's, therefore suggesting that their transition to retirement may differ as well.

Marital status is identified as a factor that influences retirement planning. Price and Joo (2005) collected data from 331 retired women using a self administered questionnaire. Findings suggest that there is a positive relationship between marital satisfaction and retirement for some women and, in general, being married appears to shield both men and women from the uncertainties associated with retirement and provides a resource for social support. Likewise, another study of 138 women that also used a self administered questionnaire found that economic security in retirement for women is determined by marital status (Orel, Ford, & Brock, 2004). Schellenberg (2004) examined the retirement plans and expectations for non-retired Canadians aged 45-59, based on data from the 2002 General Social Survey. The study found that women are slightly more likely than men to say they are worse off financially since retirement, and individuals who are widowed, separated, or divorced are more likely to say they are worse off than those who are married. The above two studies indicate that retirement economic security differs for women who are married and those who are not. However, many of these descriptive studies do not focus on the process that women undergo as they

plan for retirement; therefore greater efforts are needed to understand this experience for women.

2.4 Research Evidence on Retirement Planning

2.4.1 *Context for planning*

Five studies were located that examined the process of retirement planning with a focus on the context of planning and planning catalysts (Anderson, Li, Bechhofer, McCrone, & Stewart, 2000; Berger & Denton, 2004; Jacobs-Lawson, et al., 2004; Kemp, Rosenthal, & Denton; Price, 2000). Three studies investigated the context of planning for women as they make the transition to retirement. Price (2000) conducted a study involving multiple interviews with a sample of 14 retired professional women who had had continuous work histories. In this study, Price analyzed life history data that focused on the meaning of retirement, as well as issues of identity and their relationship to retirement. The findings suggest that, although many women workers look forward to retirement, most women admit knowing little about the midlife planning that would facilitate a preferred retirement lifestyle. As well, study findings indicated women with continuous work histories may enter retirement with apparent ease, yet experience difficulty adjusting to the loss of their professional role.

Moreover, as part of a follow-up study to the Economic and Social Research Council's Social Change and Economic Life Initiative in Scotland, 180 people not yet retired were re-interviewed to examine whether any thought had been given to the question of retirement and/or financial preparations. The findings demonstrated that, although some people engage in a culture of planning, others do not plan at all and are content to 'get by' or let fate have its way (Anderson et al., 2000). Similarly, another

study involving 28 semi-structured interviews with women workers found that, in general, women do not think about planning or are not able to plan for later life until they reach middle age (Berger & Denton, 2004), suggesting these prompts to retirement planning do not occur until later in life when retirement is approaching. A common theme across these studies is that the process of planning by women is not clear; the multiple pathways to retirement that are available for women when planning are unknown. These findings suggest that the retirement planning process for women is not well understood, nor has the process been explored from a holistic perspective.

2.4.2 Planning catalysts

There were two major studies that identified factors that prompt women to engage in the process of planning for retirement. Jacobs-Lawson, Hershey, and Neukam (2004) distributed a survey to 184 individuals in the U.S. and found that the variables that prompt women to plan differ from those that motivate men, reinforcing the importance of considering gender when seeking to understand the variables predictive of planning tendencies. This study also found that the amount of time women spent planning was largely determined by age, income, and level of worry. Specific areas that women identified as important to retirement planning included the following major life planning domains: housing, leisure and recreation, health maintenance, social and interpersonal contact, estate planning, and financial planning. Findings also demonstrated that applied intervention programs, educational materials, and workplace communications should be designed to differentially simulate the retirement planning practices of men and women. Many factors were identified in this study that prompt women to engage in retirement

planning, however exactly how these factors shape the planning experience and process requires further exploration.

The second major study, with thirty-six women and fifteen men, involved life-history interviews examining the conditions under which individuals begin or do not begin making financial plans for their later years (Kemp, et al., 2005). The findings suggest that the boundaries separating financial, personal, and family-related influences are somewhat blurred, recognizing the individuality of people's planning process. What is a constraint for one person might be viewed as a catalyst by another. However, there are also temporal elements to catalysts and constraints that some individuals might experience in their lives. Kemp and colleagues identified several catalysts that prompt people to engage in retirement planning, (a) the presence of opportunity, (b) advice from others, (c) government sponsored income tax break incentives, (c) age, (d) poor health, (e) divorce, and (f) inheritance. The factors identified that inhibit planning for retirement include (a) financial demands, (b) marital dissolution, and (c) family related financial obligations. However, there is a lack of understanding as to how women may draw upon these catalysts when they begin the process of planning, while they continue through the planning process, and, eventually, as they are determining their readiness to retire.

For many people, the catalysts that prompt them to begin thinking about retirement focus on a positive image of retirement. Laliberte-Rudman (2005) conducted a critical discourse analysis of 138 Canadian newspaper articles addressing retirement. Findings do not differentiate between men and women, but they suggest that retirement and aging are framed as processes that modern aging individuals can and should take on responsibility for managing beginning in mid-life. The texts emphasized positive

possibilities, environmental opportunities, keeping active, and being self-reliant. When examining the planning process of women, the discourses that surround planning need to be taken into consideration to ensure women are receiving appropriate information about the realities of aging as they prepare for later life.

2.4.3 The impact of planning on retirement satisfaction

Planning is an important component in preparing for retirement and later life, because it can represent an effort to ensure major problems will not develop at some point in the future (Berg, Strough, Calderone, Meegan, & Sansone, 1997). To prepare for retirement, women respond to different types of information from different sources, as compared to men. Jefferson (2005) conducted a review of the literature in Australia and found that women are more likely to value access to information through seminars and to consult with colleagues, family, and friends, as compared to men. Although women are more likely than men to consult with a financial planner or an accountant, they are less likely than men to rate this as their most important source of information (Jefferson, 2005).

Satisfaction with retirement can be influenced by numerous factors involved in planning for retirement. A study that followed 376 participants from pre-retirement to 24 months post-retirement found that pre-planning and pre-retirement self-esteem influenced life satisfaction in retirement (Reitzes & Mutran, 2004). Price and Joo (2005) found that women planning to retire should examine available resources that will support a positive sense of self, in light of the many changes that accompany this transition. As well, when compared to employed persons of the same age, retirees often report improvements in their health status in areas such as reduced stress and more frequent exercise. The

importance of timing and planning, in addition to employment history, was found to be correlated with satisfaction with retirement for women (Price & Joo).

Rosenkoetter and Garris (2001) conducted a descriptive study examining the relationship between retirement planning, use of time, and psychosocial adjustment to retirement, using a questionnaire mailed to retirees (N=764). The findings they propose are that there are significant differences between what retirees indicated they had actually done to prepare for retirement and what they came to realize was important for people to preparation. Specifically, a greater emphasis on financial factors but also on psychosocial adjustment and use of time would be beneficial. Findings from a longitudinal study in the United States, conducted by Kim and Moen (2002), using data from 458 married men and women who were approaching retirement or recently retired, found that the relationship between retirement and psychological well-being must be viewed in a temporal, life course context. The findings from these studies emphasize the importance of planning for retirement to ensure satisfaction with the transition and consideration of individual lived contexts.

Kim and Moen (2002) further suggest that understanding retirement should be considered a process and that it occurs in individual contexts. Consistent with this understanding, Giddens (1991) also identified a general trend away from established transition to retirement with relatively set channels, towards individual responsibility, which requires the individual to engage in reflective life planning to move through this transition. In other words, Giddens' perspective suggests that individuals are required to reflect on the conditions of their lives and confront the diversity of choices available.

None the less, how individuals experience and make subjective sense of planning for retirement remains relatively unexplored, especially in the case of women.

2.5 Knowing When the Time is Right

Literature is beginning to explore how women come to know when they are ready to retire from a variety of perspectives. Some researchers in the 1990s noticed a new variability in the timing of retirement. As well, the boundary between work careers and retirement seems more flexible and the paths more diverse (Ekerdt, 2004). Statistics Canada's 2002 General Social Survey, based on data on non-retired individuals aged 45 to 59, suggests that women are more likely than men to say that they do not know when they will retire (Schellenberg, 2004). A qualitative study involving interview data gathered from 21 late-career women found that, to serve the growing population of older workers effectively, it is important to recognize that decisions about whether, when, and how to retire are a function not only of desire, but also of the contexts in which they live and work (August & Quintero, 2001). A questionnaire exploring the contribution of personal goals to retirement decisions was distributed to 251 participants. The findings suggest that retirement is viewed by some people as an individual choice, where individuals make retirement decisions based on maximizing benefits and minimizing costs (Brougham & Walsh, 2005).

Factors that influence the decision to retire have been investigated from the context of being a woman. A cross-sectional study, employing data from the United States Survey of Income and Program Participation, examined women between ages 55 and 64. The findings indicate that the timing of retirement is often related to women's early childbearing decisions; "work and family experiences over the life course impact

women's labor force decisions in later life and their subsequent retirement timing" (Pienta, 1999, p.70). Similarly, a large-scale study in the United Kingdom involving 4647 participants found that the decision to retire can be determined by an individual's health, wealth, or caregiving responsibilities (Humphrey, Costigan, Pickering, Stratford, & Barnes, 2003). Moreover, financial status, workplace issues, personal and family health, and attitudes about retirement were other factors that affected women's retirement decisions, according to a cross-sectional study surveying a random sample of 129 people (Kowalski, Dalley, & Weigand, 2006).

Spinks and Moore (2007) suggest that few people choose to work beyond the date that their personal health/wealth equation permits retirement, meaning that people may plan to work into their sixties or seventies, but personal health may prevent that from being an option. Women's choices and decisions of when to retire have not been investigated in relation to how they try to balance their health and wealth decisions. The literature on retirement readiness has primarily focused on investigating the factors that encourage people to retire. Research has yet to come to a deep understanding of how women actually come to know when they are ready to retire and the factors they consider that may influence that decision.

2.6 Holistic Planning and Health: Looking Beyond Financial Planning

Changing patterns of life, work, and leisure have a significant impact on health (World Health Organization, 1986). The World Health Organization definition of health is "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity" (World Health Organization, 1946, p.100). However, the population health approach broadens this definition of health and recognizes that it is a

capacity or resource rather than a state. This later definition corresponds more to the notion of being able to pursue one's goals, to acquire skills and education, and to grow. In effect, this expanded notion of health acknowledges the range of social, economic, and physical environmental factors that contribute to health (World Health Organization, 1986, pg.1). Frankish, Green, Ratner, Chomik, and Larsen (1996) articulated the concept of population health as "the capacity of people to adapt to, respond to, or control life's challenges and changes" (pp.3). In the context of retirement, it seems it would be important that one can adapt and take control of life's changes, taking into consideration the range of factors that influence health as one moves through the retirement transition and into later life. A critical review of the research examining the relationship between occupation, health, and well-being suggests that occupation has an important influence on health and well-being (Law, Steinwender, & Leclair, 1998). According to the life course approach (Moen, 2003), retirement planning and health occur over time and should be considered as processes and not single events. The life course perspective brings attention to the importance of addressing the changing patterns of life and work to consider how these might impact one's health and well-being.

Literature demonstrates that planning for retirement must go beyond financial preparations to encapsulate the multidimensionality of retirement. A study using life history interviews by Denton et al. (2004) brought attention to the fact that, in addition to financial planning, it is important to take into account the often neglected aspects of planning, such as health and leisure. As well, engaging in activities or preparations such as volunteering, healthy lifestyle choices, engagement in social-support networks, and seeking a safe and secure physical environment is essential to avoid disease or disability

and maintain high physical and cognitive functioning (Denton et al.). A qualitative study using interviews with 12 Swedish participants over a seven-year period, beginning when study participants were still working and continuing through their early years of retirement, confirmed the importance of engaging occupations in the achievement of life satisfaction in retirement (Jonsson, Josephsson, & Kielhofner, 2001). The study defined an engaging occupation as one infused with meaning, enjoyment, challenge, intensity, and a commitment to or connection with others. These two studies support expanding retirement preparations beyond financial planning to reflect on health, leisure and engaging occupations to achieve increased health and satisfaction in retirement. However, whether women have expanded their preparations, or how that process of planning for retirement unfolds, has yet to be investigated.

The role of health promotion in the transition to retirement and the influence on retirement planning on people's health is a new area under investigation. Wilson and Palha (2007) conducted a review of the literature on health promotion immediately before or following retirement, locating twenty articles that were systematically reviewed using qualitative content analysis to make sense of data. The review suggests that, because retirement is a critical point in time in one's life and considered to be the beginning of a decline in health, it is a prime opportunity for health promotion to improve health and well-being among seniors. Beyond this, the findings suggest that, to enhance the health and functional status of seniors, it is important to promote the health and well-being of retirees as they plan for and then adapt to their retirement (Wilson & Palha). How to endorse health promotion as a key dimension in retirement planning or how to frame

retirement planning as a resource for health has not yet been explored in the current literature.

A population health approach recognizes that health is a resource for life but that there are a range of factors that underscore one's health. The literature to date on retirement planning has identified that considering health, leisure, and engaging occupations when planning for retirement can improve one's health in retirement. Health promotion during this transition may be an avenue to support health and well-being in later life as people transition through retirement. Despite the multidimensional nature of the retirement planning process, only a limited number of studies have focused on women's decision making process in relation to retirement, health, and well-being and few have made an effort to understand how retirement planning can be a resource for health.

2.7 Current Gaps: Understanding How Women Negotiate through the Retirement Planning Process

Price (2005) draws attention to the status of current research on retirement, suggesting that it is, for the most part, based on direct comparisons of men and women and does not explore the diverse experiences of older women in pre-retirement. According to Hatch (1992), "an important topic for research is the meaning of retirement for women" (p.80). Presently researchers have examined women's adjustment to retirement (Hanson & Wapner, 1994), their life satisfaction after retirement, the lack of planning beforehand, and predictive factors for retirement. An area that remains unexplored in the literature is an understanding of the actual process by which women engage in appraising their readiness to retire. The literature examining how women

incorporate their health and wellbeing into their retirement planning is inadequate, however research underscores that planning may be important for life satisfaction in retirement. Current literature has yet to investigate how women make decisions in regards to planning and how they negotiate through the transition. Future research is needed that can invite women, from a life course theoretical perspective, to describe their subjective experiences of the decision-making processes within their lived context. Furthermore, the characteristics of retirees, the context of retirement planning, the increasing number of working women, and women's expanded longevity are different than in the past and therefore it is essential to research the experiences of women baby boomers while planning for retirement. These identified gaps shaped the development of my research questions.

2.8 Conclusion

The literature reviewed informed the researcher's conceptualization of the study, as well as how to design the study including data collection, data analysis, and conceptual understanding. The next chapter will discuss the epistemological framework and theoretical perspective that framed this study, as well as the methodological choices made based on the purpose of the study and informed by the current literature.

3 METHODOLOGICAL APPROACH

3.1 Methodological Approach

In this chapter, the study design and the epistemological and theoretical paradigms that underscored the research will be discussed, as well as how these perspectives informed the methods used in conducting the study to understand how women approach and plan for retirement. A detailed description outlining the sampling and recruitment strategies, data collection and analysis procedures will be elucidated. In addition, the trustworthiness criteria, ethical considerations, and the researcher's own subjectivity are elaborated. This constructivist, grounded theory study attempts to understand the process of how women negotiate through the retirement planning process.

3.1.1 Constructivist epistemological paradigm

As a personal belief about the world, an epistemology is “a way of understanding and explaining how we know what we know” (Crotty, 1998, p.3). The researcher's epistemological paradigm in this study is constructivism. As a new researcher with a background in health and aging and health promotion, and a focus on understanding health over the life course, these perspectives have shaped the context of this study and resonate with a constructivist paradigm. A constructivist epistemological perspective views knowledge as socially constructed through interactions between individuals and the world around them in a social context (Crotty, 1998). In this study, the aim was to elicit from the women their own stories, told in their own words, and to understand their experiences in interacting with others and how their context has shaped their efforts and plans for retirement. As per Broido and Manning (2002), there is a relationship between philosophy, theory, and methods; the researcher's epistemological paradigm

(constructivist) and the theoretical perspective (life course) informed all aspects of this study from its conceptualization to the questions asked and conclusions drawn. Given the exploratory nature of this study, to examine the experiences of women negotiating retirement planning and decisions within a context of health and aging, a constructivist approach is well-suited to this study.

3.1.2 *Life course theory*

Life course theory addresses the causes and consequences of individual change and emphasizes the intersection between life course changes and biological, psychological, and social institutional forces (Elder, 1994). Life course principles guide research inquiry by enabling a holistic understanding of lives over time and across changing social contexts. The principles are (1) human development and aging as lifelong processes, (2) human agency, (3) historical time and place, (4) timing, and (5) linked lives (Daaleman & Elder, 2007). Moen (2003) describes “the usefulness of a life course approach to retirement as a *process that occurs over time*, a process embedded in a number of overlapping contexts” (p.261), bringing attention to the complexity of one’s individual, relational, and temporal biographies. Life course theory guided the development of the framework for this study, including the research questions, process, and context. The theory underscores this study, recognizing that each of the women has experienced a different life trajectory depending on her social context. The life course theory (Elder, 1994) also provided a theoretical perspective that recognized the process of planning for retirement as one that occurs over time, in different social contexts, and is a unique process for individuals.

3.1.3 *Grounded theory*

Historically grounded theory was viewed as post-positivistic, based upon the work of Glaser and Strauss (1967). Grounded theory from this perspective holds the possibility of an objective truth when considering data and building a theory. However, more recent modifications of grounded theory through the writings of Strauss and Corbin (1994, 1998) and Anells (1996) suggest a move towards a subjectivist epistemology (knower and respondent co-create understandings) and relativist ontology (there are multiple realities) and a further consideration of micro and macro-social factors as conditions that influence social interactions. Charmaz (2000, 2002, & 2006) furthered this concept of grounded theory to view knowledge as constructed in and out of interaction between human beings and their world, where the emerging findings in a study is a co-construction between the researcher and the participants. Charmaz (2006) proposes that neither data nor theories are discovered, but rather from a constructivist epistemological perspective, believes that the researcher is a part of and not separate from the world studied and the data collected.

Mills, Bonner, and Francis (2006a) argue it is the researcher's ontological and epistemological position that determines the form of grounded theory that is chosen for a particular study. In this study, the researcher's constructivist epistemological perspective influenced the decision to choose a constructivist grounded theory methodology, based on the most recent writings and interpretations of Charmaz (2000, 2002, & 2006), to construct and conduct the study.

Grounded theory was chosen over other qualitative methodologies because, as Charmaz (2006) states, its methods are systematic, yet flexible for collecting and

analyzing qualitative data to construct theories that are ‘grounded’ in the data themselves. Mills et al. (2006a) suggest that constructivist grounded theory enables researchers to go beyond the surface in seeking meaning in the data, searching for and questioning tacit meanings about values, beliefs, and ideologies (Mills et al., 2006a). In the present study, the focus is on understanding how women negotiate through the retirement planning process, which requires the researcher to delve deep into the data to co-construct this process. The researcher must reconstruct the data into a theory, while simultaneously grounding it through the use of active codes (Charmaz, 2006). This process is paramount to constructivist grounded theory, as opposed to uncovering the emergent truth in traditional grounded theory (Mills, Chapman, Bonner, & Francis, 2006). Thus, issues of importance come from the participants and how they relate to the area of interest that they have in common with the researcher (Mills, Bonner, & Francis, 2006b). Charmaz (2006) states that methods chosen for a study should extend and magnify the view of studied life and, thus, broaden and deepen what one can learn and know about it.

3.2 Methods

The procedures outlined by Charmaz (2006) used in this constructivist grounded theory study, are described in the following section and were chosen to assist the researcher to answer the research questions with ingenuity and incisiveness. This section describes the methods chosen in this study, beginning with the sampling strategies and recruitment, moving into data collection, then data analysis, and lastly the criteria used to assess the quality of the study.

3.2.1 Sampling strategies and recruitment

Qualitative research employs purposeful sampling to find information-rich participants most familiar with the phenomenon being studied (Coyne, 1997; Morrow, 2005; Morse, 2001; Patton, 2002). This study used a purposeful sampling approach to recruit informants for the focus groups, using the following inclusion criteria; women, actively planning for retirement, employed within the teaching or healthcare fields, in South Western Ontario. The teaching and health care sectors were selected because they are two largely female dominated areas of the labour force (Jamieson, 2007) and have large numbers of women approaching retirement age (MacKenzie & Dryburgh, 2003; O'Brien-Pallas et al., 2003). Braithwaite and colleagues (1989) have emphasized the importance of tactfully negotiating entry into a community with the individuals who know the community, how it functions, and how to accomplish tasks within it. These individuals are known as gatekeepers. The study employed two gatekeepers, one in each of the teaching and public health fields, to assist in recruiting participants because of their role as key informants in their identified work community. These gate keepers were known to the researcher through family and workplace connections. Their responsibility was to pass on the recruitment poster (Appendix A) to potential participants who fit the inclusion criteria, and then those women who wished to volunteer for the study contacted the researchers directly.

The emphasis on finely detailed, in-depth exploration of individual texts makes it difficult to define a specific number of participants (Gilbert, 2002). The recruitment efforts resulted in 18 women who expressed interest in participating in the study. Although there are no firm guidelines with regard to sample size in qualitative research,

the researcher should select a sample size appropriate to the research question and the methodology (Patton, 2002). In this study, 16 women were selected based on the inclusion criteria and availability to participate in a focus group. The necessity of rich data was balanced with the realistic situation of gathering sufficient data to fit the research questions and to give a full picture of the topic.

Upon expressing interest in participating in the study, potential participants were sent the letter of information via email (Appendix B). This information letter included information specific to the study purpose, voluntary participation, confidentiality, risk and benefits, as well as what would be involved if the participant expressed an interest in participating. Each of the focus groups had four women scheduled to attend, but because of time and date conflicts and unforeseen obligations, a total of four women were unable to participate at the last minute.

From the focus group participants, 11 of the 12 women were contacted to request participation in an in-depth interview. One woman was excluded from the in-depth interviews because she had retired since the time of the focus group. A total of six women responded to the request after numerous attempts via email (Appendix C) and telephone, and agreed to participate. However, upon scheduling the interviews, only five women provided consent to participate. The result was five in-depth interviews with women from the healthcare field; no women from the teaching field agreed to participate in the in-depth interviews.

3.2.1.1 Defining the study participants

Demographic information was collected from the participants using the Women and Retirement Participant Demographic Form (Appendix D), to gain a contextual

understanding of the participants. All of the participants were women who work in the teaching or health care fields, were actively planning for retirement, and lived in South Western Ontario (see Table 3-1). At the time of the focus groups, all of the women were employed full-time but had various levels of contribution to their pension plans. The women's age ranged from 48 to 60 years. With regards to marital status, eight women were currently legally married and four of the women were divorced. As a collective, this group of self-selected participants contributed to the understanding of how women negotiate through the retirement planning process.

Table 3-1. *Participant demographic information.*

Name*	Occupation	Current Age	Age of Initial Planning	Anticipated Age of Retirement	Marital Status	Number of Children (age)	Number of Years Employed
Sandy	Teacher	53	50	55	Legally Married	3	29
Nancy	Teacher	55	52	56 or 57	Divorced	2	33
Karen	Teacher	55	54	55	Legally Married	4	30
Natalie	Teacher	57	55	58	Divorced	3	37
Mary	Public Health Nurse	48	N/A	N/A	Legally Married	2	26
Brenda	Food Consultant	60	60	65	Divorced	2	31
Barb	Public Health Nurse	58	55	59	Legally Married	1	29
Jane	Public Health Dietician	55	N/A	60	Divorced	N/A	29
Melanie	Public Health	58	57	61	Legally Married	2	38
Leanne	Teacher	55	N/A	58	Legally Married	1	34
Julie	Teacher	56	N/A	N/A	Legally Married	N/A	32
Jennifer	Teacher	57	57	58	Legally Married	3	33

N/A= Participant left field blank

*A pseudonym has been used to preserve anonymity

3.2.2 *Data collection*

3.2.2.1 *Choosing collection methods based on life course theory*

Grounded theory methodology employs a variety of data collection methods such as interviews, focus groups, artifacts, or a combination. In the present study the purpose of the chosen methods was to obtain an in-depth appreciation of the contexts and the interactions that contribute to and shape the experiences of women who are in the midst of planning for retirement. The life course theory (Elder, 1994) informed the selection of focus groups and in-depth interviews in this study. The focus groups allowed the women to dialogue about their experience thus far, and then the interviews created the opportunity to individually discuss where they were at a later date and how they had begun to make decisions. The data sources and collection methods are described in separate sections below.

3.2.2.2 *Choosing a method that supports women's methods for communication*

It is well understood that women's ways of knowing are through interaction and dialogue in the presence of other women (Wood, 2007), thus the initial data collection strategy used in this study was focus groups. Focus groups are, "a way of listening to people and learning from them" (Morgan, 1998, p. 9) and possess elements of both participant observation and individual interviews while maintaining their own uniqueness as a distinctive research method (Madriz, 2003). This study drew upon the strengths of the focus group method to emphasize the collective rather than the individual, foster free expression of ideas, encourage the members of the group to speak up (Denzin, 1986; Frey & Fontana, 1993), empower the participants, and validate their voices and experiences (Madriz, 2003). The focus groups were selected for the first phase of data collection to

gain a broad understanding of the issues, to create an atmosphere for sharing information and to allow an interactive process to develop among the women as they discussed how they were actively preparing for retirement. In addition, focus groups were chosen as the first method of data collection to inform the direction of the next steps in the research process.

3.2.2.3 Focus groups

A total of four focus groups were conducted with 12 participants, lasting between 60 and 90 minutes each. Although Morgan (1997) suggests that six to ten participants are the norm for primary data collection using focus groups, this study used slightly smaller numbers of participants in each group to support dialogue and equitable opportunities among the women to share their experiences. Morse (1992) stresses the need to ensure that the number of participants is adequate and appropriate for giving insights and eliciting input from participants. Therefore, smaller groups of three to four women were appropriate and congruent with exploring the experiences of women approaching retirement.

The questions, recording equipment, and protocol were tested during a pilot focus group with two women from within the research setting who were approaching retirement. The women were selected for the pilot focus group to offer perspectives similar to those of the participants and to also provide some informed feedback about the nature of the questions and the focus group process.

Each focus group was audio-recorded using digital means and video-taped, upon receiving signed consent, for the purpose of transcribing data for analysis, as supported by Wicks and Whiteford (2006). The participants were video-taped in an effort to capture

any potentially significant non-verbal communication, interaction between the participants during the process, and to help identify participants during the transcription process. The researcher communicated, in the consent form and verbally before the interview, that the audio and video recordings would be used solely by the researcher as a data collection tool.

3.2.2.3.1 Focus group locations

Focus group locations were left to the participants to decide and were based on convenience, level of comfort, and privacy. Madriz (2003) states, that among feminist researchers, there is a tendency to use the participants' own settings to carry out "in the field" focus groups. The focus groups for this study were held at the participants' convenience. The women were assigned a focus group depending on the participant's occupational field. Two focus groups were held with women employed in health care, totaling five women, and these were conducted at the participant's workplace. The other two groups, totaling seven women, were composed of women who work in the field of teaching and these were held in a private home.

3.2.2.3.2 Focus group questions

A semi-structured question guide (see Table 3-2) was developed to help the researcher moderate the focus groups with open-ended questions, as per Charmaz (2002) and Morrow (2005).

Table 3-2. *Questions used to guide focus groups.*

Semi-structured interview guide for focus groups

1. Where are you at in the process of planning for retirement?
 - a. When did you first start to think about planning for retirement?
 2. How did you go about getting information or how did you find what you needed when considering retirement?
 3. How did you happen to make decisions about planning for retirement?
 4. What image of retirement popped into your mind when you first thought about retiring?
 - a. How, if at all, has your view changed as you have come closer to approaching retirement?
 - b. How in the future do you see yourself filling your days once retired, what will you be doing?
 5. What are all the things you are taking into consideration for your retirement?
 - a. Who/what influences your decision?
 6. How do you go about deciding what is most important for you in your decision, how do you prioritize?
 - a. Please elaborate or give examples
 7. How, if at all, does health fit into those priorities when planning for retirement?
 8. Tell me about the barriers or facilitators when making these decisions about retirement?
 - a. How, if at all, are you managing to deal with the barriers? Give examples
 - b. Describe what you needed to help make these decisions
 9. How, if at all, should women begin to consider health when planning for retirement?
 - a. After having the experience thus far, what advice would you give to another woman regarding health who has just decided to start their planning process?
 10. Is there anything that you might not have thought about before that occurred to you during this focus group?
-

This approach is in harmony with a constructivist grounded theory approach of constructing meaning from within the data shared by the participants to develop a theory. The guide addressed areas of interest including: reflecting on retirement preparations to date, envisioning retirement in future, and identifying the major factors under consideration as well as the barriers or facilitators to retirement planning. This was followed by questions to explore how women gathered, analyzed, evaluated, and utilized retirement planning information in their decision-making process and how contextual

factors influenced that process. Lastly, the participants were asked to reflect on how health and well-being might influence their lives presently and as they plan for retirement. Participants were asked to reflect on their own unique experiences as they prepare for retirement and to provide specific examples from their lives, versus agreeing with one descriptive point. In this study, probing questions were designed, as advised by Charmaz (2006), to delve deeper into the participant's lead. Specifically, they were developed to gain an understanding of the significant process and factors from their own perspective. Upon completion of each focus group and interview, the researcher took time to record field notes with insights, issues raised by the participants, and reflections.

3.2.2.4 In-depth interviews

Semi-structured in-depth interviews are commonly used in qualitative research and grounded theory studies, because they afford the interviewer some control over the information obtained while allowing for the freedom to follow new leads (Partington, 2001; Charmaz, 2002). In-depth interviews were selected for the second phase of data collection to enable the researcher to gain a deeper appreciation of the unique experiences of the individual women as they planned for retirement. Mills et al. (2006b) present the interview as a site for the construction of knowledge, where the researcher and informant produce knowledge together. The five participants who agreed to be contacted in the follow up in-depth interviews were sent a pre-interview reflection via email (see Table 3-3) to frame the interview and guide the discussion.

Table 3-3. *Pre-interview reflection for participants.*

Pre-Interview Reflection
<p>After holding four focus groups with twelve different women who are actively planning to retire, reflection on what was said has brought me to a point where I want to probe a little deeper. In preparation for our interview together, I am providing a paragraph to be used as the direction and topic for the interview. Please read this statement before attending the interview and reflect on what this means to you and how it might or might not be part of your retirement planning process. This is meant to be an informal and is just to set the direction for the interview.</p> <p style="text-align: center;">Some women as they approach retirement feel there are points along their path where the direction is clear and decisions surrounding retirement are made easily. But there are sometimes other points where women feel like there are barriers or things that get in the way to getting on with making decisions and moving forward towards retirement.</p> <p style="text-align: center;">Can you tell me about your experience?</p>

The interviews were loosely structured and open ended, as described by Corbet-Owen and Kruger (2001), to allow for flexibility in examining the unique experiences of each participant and to allow the participants to articulate their stories in their own words, generating the richest possible data. Probing questions were used in the interviews as well (see Table 3-4).

Table 3-4. *In-depth interview probes.*

In-depth Interview probes
<ol style="list-style-type: none"> 1. What do you think would help and support you make this decision? 2. What things did you need to understand or to accept before you were able to move forward towards retirement? 3. Who or what has provided you with the most support as you plan for retirement? 4. What strategies or resources did you use to overcome barriers or road blocks

A total of five in-depth interviews lasting approximately one hour were completed. The location of the interviews was at the discretion of the participant; participants were given the choice of being interviewed at the researcher's lab, at their

workplace, at a private location, or over the telephone. Three of the women chose to participate in the interview at their workplace, one woman chose the public library in a private room, and one chose a telephone interview. The interviewees, based on their experience and what they chose to share, determined the length of the interview. Upon receiving verbal consent, the interviews were digitally recorded and then transcribed verbatim for future reflection and analysis.

3.2.3 Data analysis

3.2.3.1 Analysis procedures

In grounded theory, coding is the process of analytically questioning the gathered data to not only further the understanding of the phenomenon, but also to help direct the researcher to subsequent data-gathering about the analytic issues that are being defined (Charmaz, 2006). The data from both the focus group and the interviews were analyzed using constructivist grounded theory techniques as described by Charmaz (2006), with a focus on examining processes, actions, and the creation of abstract understandings of what is viewed in the data. The three phase process of coding put forth by Charmaz (2006) was utilized for interview data, however, only the first two phases were carried out for the focus groups: (1) an initial phase involving naming each word, line, or segment of data followed by, (2) a focused phase that uses the most significant or frequent initial codes to sort, synthesize, integrate, and organize large amounts of data, and (3) a theoretical phase, where the researcher specifies the possible relationship between the substantive codes and categories to move analysis of their experience in a theoretical direction. This coding scheme allowed the researchers to immerse themselves

in the data in a way that entrenched the experience of the participants in the final research outcome, as per Mills et al. (2006a).

The initial phase involved coding the data from the focus groups and interviews on a line-by-line basis to determine relevant actions and events. All of the transcripts were coded independently by the researcher and her supervisor directly on the transcript. The researcher and her supervisor met to compare and discuss the codes and identified emerging categories. To assist with the organization of the large data set, all transcripts were uploaded into N-Vivo 2, a qualitative data analysis program. For this study N-Vivo was applied primarily to manage, as compared to analyze, the qualitative data.

In the second phase, focused coding, the most significant or frequent initial codes were sorted, synthesized, integrated, and organized. The process of focused coding was not linear, but after coding a body of data and comparing the codes and data with each other, ideas continued to emerge. The two researchers shared codes and then pinpointed and developed salient categories that emerged through the process of focused coding. The emerging categories were presented through explanation and justification to the other committee members. At this point, when analyzing the focus group data, the researcher decided to return to the participants to gain a deeper understanding of their experience with retirement planning. At the focused coding stage for the in-depth interview data, there was sufficient information to document how the participants constructed their lives and worlds in relation to retirement planning and to move into the third phase of coding.

The third phase, theoretical coding, was used to reorganize the data and understand the participants' experiences from an analytical perspective (Charmaz, 2006; Strauss & Corbin, 1998). The theoretical coding process for the interview data supported

a deeper understanding of the relationship emerging from the categories, beyond those that were developed from the focus group data. This study utilized two specific strategies to assist with data analysis to delve deeper into the codes during theoretical coding. The first was the practice of memoing (Charmaz, 2006; Mills et al., 2006b) to detail the specific questions being asked of the data. In this study, the process of memoing was completed spontaneously when the insights occurred so, as Cutcliffe (2003) explained, not to interrupt the creative analytical flow. The second strategy was Charmaz's method of sorting and diagramming to create an initial conceptual framework. Employing this strategy helped to organize the emerging concepts and categories that were arising as significant to define the underlying reasoning and decision-making processes.

The process of engaging in theoretical coding established two processes that emerged as central from the interview data, 'appraising thy self' and 'comparing self to others' in the process of coming to know when one is 'ready' to retire. Four subcategories were also constructed from the interview data, embracing the unpredictability of life, obtaining a personal sense of security, realizing a sense of entitlement, and creating a personal perspective of retirement. The emergent categories were integrated to produce a conceptual understanding of the overarching process by which women plan for retirement and appraise their readiness to retire. The emergent nature of the data analysis process was in keeping with the constructivist approach of this study (Charmaz, 2000, 2006) and the constant comparative method, which is an essential aspect of grounded theory methodology (Glaser & Strauss, 1967; Strauss & Corbin, 1998).

3.2.3.2 *Establishing theoretical sensitivity*

The constant comparative method of grounded theory highlights the importance of continuing to return to the words of the participants, while simultaneously using previous data collection and analysis to influence future data collection and analysis. Throughout the collection of data, new data were compared to existing categories to ensure an on-going analysis and enhancement of emerging theoretical concepts, as per the constant comparative method of analysis (Strauss & Corbin, 1998). Journaling and memo writing (Charmaz, 2000) throughout this process helped the researcher to be more reflexive about the research process and to track how data analysis and interpretation emerged. Dated memos were written about the researcher's interpretations and analysis of the participants throughout the process, which enabled the researcher to track, question, and examine how her interpretations changed throughout the process.

The constant comparative process helped the researcher determine when theoretical sufficiency was reached, meaning that no new codes or categories emerged from the data. Theoretical sufficiency differs from saturation, which is the concept used in traditional grounded theory, where "categories are saturated when gathering fresh data no longer sparks new theoretical insights, nor reveals new properties of these core theoretical categories" (Charmaz, 2006, p.113), implying that data sources have been systematically exhausted (Dey, 1999). Rather than establishing categories saturated by data, Dey (1999) contends that categories are suggested by data, therefore, Dey puts forth the term, 'theoretical sufficiency' (p. 117), because it is more fitting with how constructivist grounded theorists analyze data (Charmaz, 2006). Data were collected and analyzed in this study until theoretical sufficiency was obtained, the stage at which there

were sufficient data to discern and document how the participants constructed their lives and worlds. For example, in the interview data, theoretical sufficiency was reached when it was clear to the researchers that the data could be classified into two central categories of “appraising thy self” and “comparing self to others” and no new data were located outside of these categories.

3.2.4 Quality criteria

Essential to situating this grounded theory study in a constructivist paradigm was ensuring the trustworthiness of the findings. Trustworthiness is the extent to which the findings are an authentic reflection of the personal or lived experiences of those experiencing the phenomenon under investigation (Curtin & Fossey, 2007). The criteria for evaluating trustworthiness are: evidence of a thick description, triangulation strategies, member-checking, transferability, and reflexivity (Curtin & Fossey). In this study, these quality criteria were chosen to establish scientific rigour because they are congruent with a qualitative paradigm (Cutcliffe & McKenna, 1999; Mays & Pope, 2000; Morrow, 2005).

3.2.4.1 Evidence of thick description

Providing a thick description of the research process and findings is critical for a reader to clearly follow the decision-making and methods used (Curtin & Fossey, 2007). Geertz (1973) defined the term as the process of providing a detailed description of the context and circumstances surrounding the phenomena being studied, so that the meaning and significance of behaviours and events can be fully understood. Throughout the methodology chapter the researcher has provided a rationale for the chosen method, has clearly described the research process, has fully documented the methods of data

gathering, and has explained the analysis process undertaken. As well, in the results chapter the researcher provides a detailed account of the raw data that were generated. The explanation of each of these areas provides a thick description for the reader to help establish the trustworthiness of the research.

3.2.4.2 Triangulation

According to Farmer, Robinson, Elliot, and Eyles (2006), rather than aiming for convergences, triangulation can be used to capture a holistic view of the issue being studied. This refers to completeness, which means divergent results can enrich the explanations for the phenomenon rather than leaving the researcher with non-convergent results (Redfern & Norman, 1994). From a constructivist perspective, triangulation of various data sources is believed to benefit the process of crystallization (Janesik, 2000), by increasing the scope and depth of understanding (Seale, 1999). In this study three types of triangulation, as described by Denzin (1989), were used: data triangulation, researcher triangulation, and methods triangulation, to help ensure there is a 'fit' between the categories constructed and the data generated.

Data triangulation was used in this study to obtain a diverse view of retirement planning, as per Begley's (1996) method of using a variety of different sampling strategies and sources to gather information. To gather breadth and depth, the study sampled from participants in two different work occupations, teaching and health care, and compared the differing perspectives from the women who might be expected to hold different viewpoints, which helped to build trustworthiness in the study.

Researcher triangulation was achieved through both the researcher and her supervisor being involved in the analysis process to compensate for single researcher

bias. However, the researcher recognizes that bias in qualitative research can be seen as both purposeful and necessary, because there will always be a deliberate bias about which literature to access, choice of setting, and selection of participants. Given the contemporary understandings of the methodological underpinnings of constructivist grounded theory, detecting such bias would not be indicative of a limitation of the study (Cutcliffe & McKenna, 2004).

Methods triangulation is the use of two or more research methods in one study (Begley, 1996). Between-method triangulation was obtained through the use of both focus groups and interviews in an attempt to understand how women prepare for retirement. The focus groups enabled participants to interact with each other and compare retirement preparations and strategies, whereas the interviews allowed individuals to share more in-depth personal experiences with the researcher. Using two methods for data collection allowed participants to share new insights that transpired from the focus group during the interviews. Applying these three types of triangulation helped to establish trustworthiness of the data.

3.2.4.3 Member-checking

There is extensive literature that advocates that the researcher needs to return to the participants in order to help establish the authenticity of the research findings (Cutcliffe & McKenna, 2004; Hall & Callery, 2001; Nolan & Behi, 1995). The member check was based on Alba and Alba's (2004) process of explaining the major categories to the participants and then inquiring whether and to what extent these categories fit each participant's experience. The member-checking process is a means for the researcher to collaborate with the participants to co-construct the knowledge, in an effort to

acknowledge the perspectives, views, and experiences that the participants shared during the study. The women in this study were invited to partake in the data analysis process via email and were provided a summary of the findings, and then given an opportunity to reflect and share insights. The women responded via email and scheduled a telephone conversation to discuss their insights and feedback. The women who participated in the member check felt that they could situate themselves and their experiences in the proposed conceptual model. The women expressed that the study summary encompassed their experiences.

3.2.4.4 Transferability

In general, qualitative research approaches do not claim to be generalizable. However, the reader should be able, from the detail provided, to determine if the findings can be applied to other contexts. Therefore, in the sampling and recruitment section of the paper, a detailed description of the participants was provided to enable the reader to make comparisons with other individuals or groups, to their own experiences, or to other research findings, as recommended by Curtin and Fossey (2007).

3.2.4.5 Reflexivity

In qualitative inquiry, the researcher is also the instrument of data collection and analysis (Brown, Stevens, Troiano, & Schneider, 2002). In constructivist grounded theory, the researcher does not strive for objectivity, but instead aims to be transparent with the participants about the subjective approach and interpretations made through the research process (Charmaz, 2000). In this study, the researcher functioned as the selector of participants, data collector, moderator, interviewer, transcriber, and data analyst. Being the central decision-maker about which data were collected and what meanings were

made, requires the researcher to be reflective, transparent, and open about the perspectives and experiences he/she brings to this study and conscious of how they might influence the study (Lather, 1993).

The researcher is a Masters candidate in Health and Rehabilitation Science in the field of health and aging. She has a bachelor degree in Health Sciences with an area of specialization in health promotion. The researcher values healthy lifestyle choices and believes people have the control to make choices and participate in activities that bring health and well-being in their lives. She entered the study with a limited knowledge of the process of planning for or actually making the transition into retirement.

Personal experiences with occupational transitions and the experiences of women in her life who are actively preparing for retirement were perspectives that she brought into the study. Throughout the study, the researcher considered her own experiences in comparison to those of the women participating in the study. Preparing for the occupational transition from life as a university student to a professional career is a journey with barriers and important decision points, similar to the transition of preparing for retirement. The researcher and the participants shared concerns about family, finances, how to fill time, and being ready to make the transition. Listening to the women's experiences has increased the researcher's awareness of what is important in her own life and what she wants to ensure is kept at the forefront when she enters the 'working' world. The researcher has taken heed of their advice about preparing financially when one is young, continuing to participate in meaningful activities, and maintaining a healthy lifestyle throughout her own career.

Often women who are actively preparing for retirement in the researcher's personal life brought further insight into the study. Her mother and other female family members speak often with the researcher about their plans, desires, and excitement for retirement as they approach the transition. Previously the researcher shrugged off their comments and had not really listened to what they were saying, but after reflecting on the experiences of the study participants and realizing how challenging this transition can be, she finds herself paying more attention.

The experiential and scholarly perspectives that the researcher brought to this study are not limitations, because they are conscious and transparent and her experiences were not assumed to be shared by the participants. Instead these perspectives served as tools; aiding the researcher in understanding and exploring the occupational transition for the participants.

3.3 Ethical Considerations

Appropriate ethical standards for research involving humans, outlined in the Tri council policy statement (CIHR, NSERC & SSHRC, 1998), were followed in this study. Ethical approval was received from the University Health Sciences Research Ethics Board at the University of Western Ontario on March 15, 2007 (Appendix E). Specific consideration was given to issues related to informed consent, confidentiality, and trust.

3.3.1 *Informed consent*

To ensure informed consent (Canadian Institutes, 1998) prior to the focus group, a letter of information was distributed to the participants (Appendix B). Before beginning each of the focus groups, the letter of information and consent form were reviewed by the participants. The women were presented the opportunity to ask questions of the

researcher and all questions were answered before commencing the focus group. Written consent was obtained, and each participant received a copy of the written consent for her records. In regards to the interviews, verbal consent was confirmed from each participant before commencing, given that their written consent had been obtained at the time of the focus group.

All participants understood and provided their consent to the focus groups being audio and video recorded and transcribed, as well as the interviews being audio-recorded and transcribed. All participants agreed to be contacted in the future.

3.3.2 Confidentiality

Within the study, the nature of the focus group did not allow for anonymity to be offered to the participants, but all participants were advised that they should hold the discussion and identity of the other participants confidential. To ensure confidentiality of the research data, audio and video recorded data and information transcribed in hardcopy or on disc were stored in a locked filing cabinet. All data stored on the computer were protected by a private password and only accessible to the thesis advisory committee. All names of people and identifying information mentioned in the focus groups or interviews were stripped of identifiers on the transcripts during review. However, each woman was given a pseudonym to replace their name in the write-up of the findings.

3.3.3 Trust

Establishing a balance of power so that participants did not feel their comments or experiences were being judged was important in both the focus groups and the interviews. To equalize the potential power imbalances, the participants were positioned as experts, collaborators, and active participants (Mills et al., 2006a) in developing an

understanding of the decision-making process. Participants were informed of the value of each individual's experience and the importance of sharing varied perspectives, regardless of whether these perspectives were complementary, conflicting, or contradictory (Hurley, 1999). Elements of restatement were utilized to ensure understanding and asking for clarification was encouraged to ensure a mutual understanding (Hall & Callery, 2001; Partington, 2001). This led to a shared ownership and co-construction of data between the participants and researcher.

3.4 Summary of Methodological Approach

This study used a qualitative methodology with a grounded theory design to examine how women negotiate through the retirement planning process. The life course theoretical perspective and constructivist epistemological paradigm were used to guide the study. Two types of data were collected, including focus groups and in-depth interviews. Data were analyzed using constructivist grounded theory method, as per the guidelines provided by Charmaz (2006). A variety of strategies were utilized to ensure trustworthiness in the findings. These included evidence of a thick description, triangulation strategies, member-checking, transferability, and reflexivity. Findings from the study have provided insight into the process that women employ to appraise their readiness to retire and are discussed in the subsequent chapter.

4 FINDINGS

4.1 Introduction

This chapter summarizes the findings and is organized into three sections. Section one presents phase one focus group findings. Section two provides the findings from the second phase, in-depth interviews, and summarizes the processes and categories developed through theoretical coding. Section three provides the emergent conceptual model and a description of the interactive processes through which women negotiate the transition to retire through the process of planning.

The context within which the women were planning for retirement sheds light on some of the findings of the study. The focus group provided an elaboration of the context in which the women are planning and highlighted how difficult the transition can be for these women. The women are planning for retirement in a context built upon retirement policies that support mandatory retirement for those women with pension plans. The teachers seemed to all be retiring before the average age of retirement in Canada, and their workplace culture encouraged this early retirement. The health care professionals, on the other hand, were retiring closer to the average age of retirement. All of the women were planning in a context of struggling with information and decision-making and trying to cope with many unknowns.

4.2 Phase One

4.2.1 Focus group findings

Focus groups were analyzed using Charmaz's (2006) progressive coding strategies involving initial coding and focused coding, from a constructivist perspective. Focused coding identified several key actions describing how the participants engaged in

the process of planning for retirement. The findings revealed categories representing the barriers to planning for retirement, the scope of issues considered in planning, and a strategy used to assist them in planning to move forward in the transition to retirement. Table 4-1 provides an overview of the emerging categories and participant quotes to substantiate the categories.

Barriers that the women identified hindered the planning process and sometimes obscured the women's ability to see into the future and make plans for retirement. The nature of these barriers contextualized retirement planning as a struggle for most of the women, which could be overwhelming at points. The barriers to planning were: worrying about the unknown (time, relevant information, finances, activities in retirement, and identity), inadequate time to plan, competing workplace demands, and struggling to know when the time is right. The women also identified a broad range of issues considered during planning, which were organized into the following categories: identifying one's responsibility for others, considering spaces and places, reflecting on societal expectations regarding retirement, reflecting on the personal meaning of health and the need for action, and considering participation in meaningful occupations. The scope of the issues differed across the women's individual lived contexts, and different issues were at the forefront for each woman. The last major category was clustered around strategies women used in planning. Sourcing information, synthesizing information, and reflecting on the relevance of information were some of the strategies that women used to approach planning for retirement. The practice of finding, synthesizing, and considering information allowed the women to reflect on the scope of issues being considered and to move past the identified barriers.

Table 4-1. *Emerging categories after focused coding.*

	Categories	Participant Quotes
Barriers to Planning	Worrying about the unknown, including time, relevant information, finances, activities in retirement, and identity	<i>"The finances are important and I think it is just that peace of mind and beyond that, as long as we are able to, I suppose finance our little trips that we take and whatever little jaunts that we have planned for the future"</i> (Melanie, p. 7).
		<i>"The fear of getting old and retired and seniors discount and the more I say it the older I feel, but when I am not retired then I am not old"</i> (Natalie, p. 22).
	Inadequate time to plan	<i>"I don't have the energy to think about it. You know by the time you got to get through your days and all your outside responsibilities and then to really sit down and say, okay now let me really work this out, let me figure out what it is that I want to do, you know, when I retire. What am I going to do to keep myself busy and I have difficulty [finding time]"</i> (Nancy, p. 14).
	Competing workplace demands	<i>"The job demands are so tiring"</i> (Karen, p. 10).
Issues of Consideration in retirement planning	Struggling to know when the time is right	<i>"Everybody says you will know when it's really the time. And that's why this year I decided not to [retire]. And I thought I am not ready yet, one more year, I think I will next year"</i> (Natalie, p. 4).
	Identifying one's responsibility for others	<i>"There is a tremendous amount of stress and I am sandwiched between caring for myself and being financially responsible for my children, plus caring for my parents"</i> (Nancy, p. 5).
	Considering spaces and places	<i>"If they all [my family] moved to Vancouver for some reason, I think I would go. Just so I would be close to where ever they all were"</i> (Natalie, p. 13).
	Reflecting on societal expectations regarding retirement	<i>"And that to me was what really shifted. I always thought retirement was for the 'old' [people]"</i> (Mary, p. 6).
		<i>"You prepare yourself by keeping optimistic and joyful and all that kind of stuff and keeping whatever health you can"</i> (Brenda, p. 7).

	Categories	Participant Quotes
Issues of Consideration in retirement planning Continued	Reflecting on the personal meaning of health and the need for action	<p><i>"It is not just physical health...It is all of the determinants...mental, spiritual, the whole works" (Jane, p. 24).</i></p> <p><i>"I always put my health off or put it on the bottom of list" (Julie, p. 19).</i></p> <p><i>"Health is always [a worry], because I have had some real health assaults and so I have to think that's always going to factor in and if I see anything coming, then I am gone" (Barb, p. 13).</i></p>
	Considering participation in meaningful occupations	<p><i>"I think that you really have to stay connected to what connects you [in retirement]...I still think that you also need your own very personal interest that you can go away in your little quiet time" (Brenda, p. 28).</i></p>
Strategies to filter and utilize information	Finding, synthesizing, and reflecting on the relevance of information	<p><i>"I have to sit and think and talk...the teachers that are retired already, they're invaluable... they tell you all the little, Oh don't do that, I did it and it was wrong. So they give you all this insight" (Natalie, p. 15).</i></p> <p><i>"Trying to imagine what that would feel like [in retirement] and can you manage, can you do this. You know [imagine] how will it be [in the future]" (Melanie, p. 4).</i></p>

4.2.2 Summary

The questions developed for the focus group were structured to elicit a contextual understanding of the lived experience in which women are planning for retirement. The focus group findings characterized the struggle and difficulties that women encountered in the process, with no clear path as to what information would be useful to help them plan. Although the focus group findings provided an understanding of the context and highlight the issues that are in the forefront of consideration as women to plan for retirement, a deeper understanding of the process of how women make the transition was

needed. The women did not reveal meaningful insights into how they managed and utilized information to come to understand what was personally relevant to moving forward with retirement planning during the focus groups. Further exploration was required to understand the actions, steps, and processes women used to negotiate decisions and approaches planning for retirement, so individual in-depth interviews were conducted.

4.3 Phase Two

The focus of this phase of the study was to understand women's transition to retirement and to uncover the processes women use to negotiate, engage in, and make sense of information when retirement planning. During the focus groups many of the women discussed how daunting the task of preparing for retirement can be and that their anxiety was aroused when contemplating how to know when one is ready to retire. The in-depth interviews were designed to elicit deeper meaning from the women using a pre-interview reflection paragraph, which led them to share their unique experience. Findings in this phase of the study suggest that planning for retirement is comprised of two processes; appraising the self and comparing the self to others. Participant quotes from the interviews have been selected to substantiate each of the processes in which women engage to determine their needs, preferences, goals, and readiness for retirement.

4.3.1 Appraising thy self

Appraising the self helped the women achieve an understanding of their needs, goals, preferences, and readiness for retirement. The process of appraising the self involved a variety of strategies needed to make sense of information and determine its relevance in planning for retirement: acknowledging personal decision making patterns,

reflecting on personal values and beliefs about retirement, visualizing thy self in the future, and reflecting on self as a worker. Each of the strategies the women used to appraise the self is further elaborated.

4.3.1.1 Acknowledging personal decision making patterns

Acknowledging one's personal decision making strategy was important for the women and assisted them in processing information and in problem solving dilemmas or issues. Two of the participants identified their approaches in making decisions. Mary said, "I am kind of black and white on that, if I am not ready to retire then I would stay in the job full time" (p. 7), whereas Barb said, "I have never been a black and white type person, it is much more shades of grey for me. So I kind of shuffle along like this [in making decisions]" (p. 7).

4.3.1.2 Considering personal values and beliefs

The women consciously considered their personal values and beliefs in the process of appraising the self and when establishing their preferences for activities in which they might engage during retirement. As this woman shares, "You basically put yourself in a position to sit down and discuss it [what you will do] when you retire, [asking questions such as] what am I looking to do, this is what I want...I suppose it [those decisions] depends on what is important in your lifestyle" (Melanie, p. 13). Personal beliefs about retirement also involved reflection on timing and whether one's planning time line or retirement date is acceptable from a societal perspective. An underlying belief for many of the women was that there would be more free time in retirement, as compared to their current lives. Identifying personal beliefs about retirement was important in creating a positive perception about the transition, as indicated in the following participant quote, "I

am ready for that. I am ready for not working so many hours. Part of it has been [stimulated] by other people and part of it has just been my own thinking” (Barb, p. 3). The process of planning for retirement for this participant progressed as she began to recognize her readiness and became open to possibilities that lie ahead for her.

4.3.1.3 Visualizing thy self in the future

Visualizing the future was a strategy that women used to try to anticipate how a specific decision would influence their life in retirement and the overall congruence or fit of this imagined future with personal goals and preferences. Brenda explains how she engaged in visualization to guide her decision-making, “I need to keep simplifying, keep refining, keep getting down to what are my basics: what are my basic philosophies...really do some visioning and see what am I doing” (p. 8).

4.3.1.4 Taking time to consider thy self as a priority

Women considered the needs of others throughout the retirement planning process. However, when women were able to place their own needs and preferences as a priority, within the context of considering the needs of others, this assisted them in identifying personal goals and focusing on their own needs for growth and well-being in retirement. For instance, one of the participants expressed her desire to participate in activities of her own choice, “I want to feel like I can do some of the things that I want to do [in retirement], that was one thing for sure” (Barb, p. 3).

4.3.1.5 Reflecting on self as a worker

Reflecting on the self as a worker was a strategy that women used to focus on their personal need for work continuance after retirement and to contemplate how their skills and identity might be a resource in retirement. The women considered their skills,

the potential of continuing to work beyond retirement, their beliefs about remaining at work as an older worker, retirement policies, and opportunities to develop new skills beyond work. These reflections helped women think about their self-identity and options for engagement in activities to achieve fulfillment in retirement. This participant reflected on herself as a worker and expressed her beliefs surrounding retirement and work:

It sparks the question, so how long do you have to work? Why are you doing this? Who are you doing this for? ...It is a lot of years of working and you see yourself as a working person and then [there is] the responsibility...I don't think you set those things down lightly [when you retire]. (Barb, p. 6-7)

4.3.2 Comparing self to others

In this study, comparing the self to others who were planning for retirement or were already retired was a process that women used to achieve an integrated understanding of their own needs, goals, preferences, and readiness to move forward into retirement. The process of comparing the self to others transpired through dialogue and sharing perspectives with other women, mentors, and informal networks, allowing the women to reflect on newly exposed opportunities and possibilities to achieve a deeper understanding of their personal readiness to retire.

4.3.2.1 Dialoguing and sharing perspectives with mentors and informal networks

Dialogue with others was an important strategy for the women in appraising their readiness to retire. Talking to other people allowed the women to gain diverse perspectives from those who were actively planning to retire or people who had already made the transition. As this woman explained, “I think having a number of close friends who have retired, I can see how it has gone for them and that really helps [to gain perspectives and evaluate outcomes]” (Melanie, p. 11). This sharing of ideas and

opportunities was a method for the women to learn about new possibilities and the scope of information that is needed to prepare for retirement, as this woman described:

I have kind of pooled ideas from, [others such as] how did you find this, how did you find that. And now there is a group of us, so I will ask them or we will just share information as to what you need to look for or things that you need to consider...we kind of bounce each other, ideas off of each other. (Melanie, p. 6)

4.3.2.2 Reflection on newly exposed opportunities and possibilities

The process of comparing oneself to others introduced the women to new opportunities and possibilities. Listening to others engaged the women in reflecting on new information, which changed, altered, or sometimes confirmed goals and preferences. Barb explains how listening to others has sparked her attention to that piece of information:

It is surprising how many things that other people have said that kind of stick in your mind, it is kind of like when you are thinking about buying a Toyota, all of a sudden you see all the Toyotas (p. 6)

4.3.3 The four understandings as resources for retirement planning

In this study, the processes, appraising the self and comparing the self to others, helped women achieve a deeper understanding for retirement planning centred around four issues. The four understandings for retirement planning, specifically: obtaining a personal sense of security, creating a personal perspective of retirement, realizing a sense of entitlement, and embracing the unpredictability of life; were not achieved sequentially, rather they transpired through a personal journey characterized by ongoing contemplation and reflection, through appraising the self and comparing the self to others. This process of reaching a deeper understanding supported the women in setting a date for retirement, which enabled them to move forward with more focused and specific plans for retirement. One woman commented on how she felt after setting a retirement date, "I like

the fact that I have made a date now. I like that, it's good because I am not playing with myself anymore, this is it, I reinforce it all the time" (Brenda, p. 14). Some women felt a sense of relief, but establishing a date to retire also stimulated women to take action in their preparations for retirement

4.3.3.1 Obtaining a personal sense of security

There were two types of security, financial and emotional, about which women required a deeper appreciation to move forward in the transition to retirement. Financial security was always in the forefront as participants thought about and contemplated retirement. As one participant suggested:

I think that the more money you have and the more economically ready you are, the better off you are going to be, to make hard decisions if you have to. And I am not in that position, so I am just going to have to make hard decisions as they come. (Brenda, p. 1)

Barb shares how she obtained a sense of security, "I think [retirement] is going to work out fine, I sometimes need a little pep talk by my husband to convince me of that. I mean financially more than anything. I know I will do fine in retirement, I am ready for this" (p.1). The focus on security extended beyond one's finances into also obtaining a sense of emotional security as the women prepared for retirement. Emotional security is a sense that one is prepared mentally to be retired, as this participant described, "And even if [an outcome] doesn't work in your favour...you can face whatever [the challenge may be, more easily] if you are more emotionally, mentally, and physically fit" (Brenda, p. 8). Having a sense of security empowered the women, giving them a feeling of control when trying to cope with challenging decisions and situations in regards to retirement. It was not until the women achieved a deeper understanding of a sense of security within their own context that they were able to move forward with making decisions about retirement.

4.3.3.2 Creating a personal perspective of retirement

The journey of planning for retirement required reflection about retirement and evaluation of the personal relevance of information, to help women create a personal image of retirement. The women's personal image of retirement incorporated their values and desires, but often did not reflect and challenged societal perspectives. For instance, one woman describes an image of herself in retirement, "I never wanted to be one of these couples that walked around malls hand in hand and had to go everywhere together, so it is really nice to see him doing his own thing and I know I am going to do some of mine and we'll do some things together, but I am looking forward to that actually" (Barb, p. 4). Some of the women felt younger than their actual age and therefore felt they had to redesign the typical image of retirement as they prepared for the transition. As one participant explains, "I think what they're saying now about certain age groups is right, 60 [years old] now is quite different from 60 say even thirty year ago. I mean certainly compared to my parent's generation the people that are retiring now, there is just no comparison" (Jane, p. 9). How women are changing societal retirement expectations is elaborated by Brenda, "Well there is this whole resistance thinking, people use to talk about retirement and go, 'Retirement I am still really young'. I mean you don't really feel in your mind that you're [old enough to retire]" (pg.13).

4.3.3.3 Realizing a sense of entitlement

For the women, realizing a sense of entitlement, that it was their right to move forward in the transition, was part of the process in assessing their readiness to retire. The women recognized that, after the years spent in the workforce making a contribution to society, they were entitled to

make the transition to retirement and collect their pension. As one woman shared, “I’ve worked long enough, I started working when I was fifteen. And I mean, I’ve always worked, so fifty that’s long enough, it a pretty good contribution and so that’s why I set the date” (Brenda, p. 13). Mary shares how she came to realize a sense of entitlement, “thirty years is a long time to work in one field. When I hit that milestone and everything else falls into place, then it’s time [to retire]. I welcome it, quite frankly” (pg.8).

4.3.3.4 *Embracing the unpredictability of life*

Embracing the unpredictability of life helped women accept that not all of the unknowns could be addressed through advanced planning. This understanding was achieved through reflecting on the experiences of others and learning that many issues in aging are not controllable and not all problems can be accounted for when planning for retirement. As one woman explained,

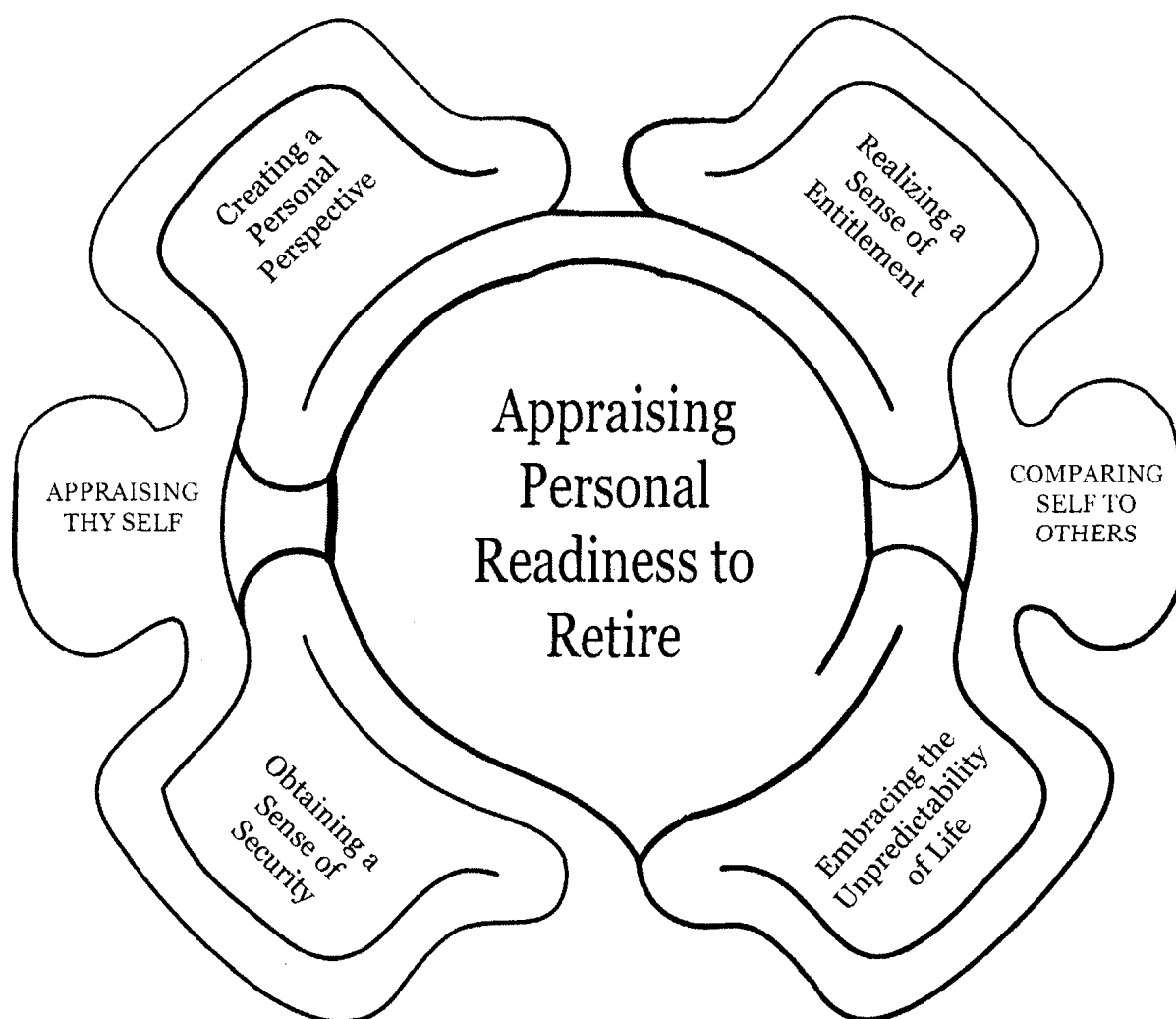
“Exactly, [some information is available to utilize when making decisions] and then the rest is unknown...kind of from that point [when you have prepared everything under your control] on some things are just... left to chance or you put things in place as best you can and you hope for the best”. (Mary, p. 6).

The women recognized that they must accept what is out of their control or it can become a barrier to their preparations, as described in this participant quote, “Well for me the barriers or things that get in the way with getting on and making decisions is the unknowns, I have a lot of unknowns” (Jane, p. 1). Melanie shares how she moved forward in planning after embracing the unpredictability, “So that is where it’s at right now, I am just going with the flow and [waiting] to see what unfolds” (p.5). .Recognizing and accepting the unpredictability of life enabled women to move forward and plan for what they could control or anticipate.

4.3.4 Emergent conceptual model

The conceptual model of ‘appraising personal readiness to retire’ is perceived as similar to the process of journeying within a labyrinth (see Figure 4-1).

Figure 4-1. Labyrinth for appraising personal readiness to retire.



The two major processes that supported the women’s reflection were appraising the self and comparing self to others. Walking a labyrinth is a contemplative exercise. Winding

around the paths to the centre and out again brings someone to the same section of the labyrinth, but from a different direction, which can yield a new perspective and often a greater appreciation for the vista offered. The labyrinth is the metaphor for the process of negotiating or navigating through the planning process as a woman appraises her readiness to retire, through achieving and then drawing upon the resource of four key understandings. The understandings are not achieved sequentially but transpire over the course of one's journey. A woman enters the labyrinth the moment she begins thinking about retirement and her iterative and contemplative journey continues until she is able to appraise her readiness to retire, at which point she exits the labyrinth.

4.3.4.1 Barb's journey through the labyrinth

Barb's journey can illustrate the nature of traveling through the labyrinth. When I first met Barb, she had been actively planning for retirement for three years. She plans on making the transition within the next year. Her spouse is currently retired and has adjusted well.

The focus occurred at a point in Barb's journey where she was mired in an overwhelming amount of information and identity confusion. When Barb participated in the focus group she conveyed that there was a lot of information that she was filtering through in an effort to clarify the personal relevance and determine what she wanted in retirement. Barb spoke to the importance of conversing with others in an attempt to gain a deeper appreciation of the opportunities available to her. She had also identified many issues under her consideration, such as considering her family, her workplace demands, and her own health, which would influence both when she would retire and what she saw herself doing.

When interviewed, Barb was able to share some of the strategies she had utilized to develop personal understandings of information that helped her appraise her personal readiness to retire. Barb engaged in her journey by continuous reflection on the experiences of, and comparing her ideas to, others as well as evaluating herself to determine her goals, needs, and preferences, which fostered insights illuminating her path to retirement. Barb developed an appreciation of the experiences of others and acknowledged how their experience influenced her own decision-making.

The process depicted as a journey in a labyrinth is not circular, but it is iterative, such that as new information is collected, it is transposed back into one's lived context to reevaluate decisions. As Barb waded through the complex information to plan for retirement, she needed ongoing assurance from her spouse and a financial advisor that her finances would be sufficient to support her desired lifestyle in retirement. The sense of financial security, coupled with reflecting on her personal desires for retirement, enabled her to reach a deeper understanding and move forward in her preparations.

In the iterative process of actively planning for retirement, Barb spent time developing her own image of retirement. She engaged in conversations to share experiences with colleagues and friends who were also planning for retirement or already retired and incorporated her own values and desires into a personal image and view of retirement. Barb expressed how, after learning new information, she engaged in an ongoing process of reflection on her previous decisions to consider how this new piece of information would influence her retirement planning.

Barb really struggled with recognizing her retirement as a right, something she had earned. However, she came to an understanding that she was entitled to her pension

through conversations with other people that affirmed her contribution to society through her time spent in the workforce. Over time Barb was able to reach a deeper understanding of her sense of entitlement, which allowed her to move forward in the transition.

Barb's consideration of past experiences and reflexivity with making decisions enabled her to develop an acceptance that not all of the unknowns could be addressed through advanced planning. Throughout the journey, Barb came to an understanding that she must accept that there is unpredictability in life, and this enabled her to move forward and plan for what she could control or anticipate.

For Barb, these understandings acted as resources for retirement planning, they were not achieved sequentially rather they transpired through her personal journey through the labyrinth, characterized by ongoing contemplation and reflection through appraising the self and comparing the self to others. Achieving these new insights became a resource for her in setting a date for retirement and moving forward in her journey through the labyrinth, as she continues to reflect on and plan for retirement.

4.4 Summary of Findings

This chapter began by providing an overview of the focus group data analysis outlining the difficulties the women encountered and topics considered when attempting to start planning and the strategy utilized to move forward. However, further exploration was needed to understand the actions, steps, and strategies women used to approach decisions and negotiate the process of planning for retirement. The findings from the in-depth interviews, along with the foundation developed by the focus group findings, allowed the researcher to co-construct a conceptual model that deepened the understanding of how women appraise their personal readiness to retire. The conceptual

model is perceived as a journey through a labyrinth, depicting the process of negotiating or navigating through the planning process, as a woman assesses her readiness to retire through ongoing contemplations on the key understandings for retirement planning. The chapter to follow provides a discussion of the limitations, but also the implications of the study for retirement planners, policy makers, and future research.

5 DISCUSSION

A discussion of the implications from this study, along with the study limitations, is presented in this chapter. The chapter describes the findings in relation to the literature on retirement planning practices for women and the implications for retirement planning practice, policy development, and future research.

5.1 Emerging Conceptual Model for Approaching Retirement Planning

The processes and strategies that women enact when planning for retirement were represented in a conceptual model, based on the interpretation of the women's experiences. The conceptual model is depicted as a journey for the women through a labyrinth and comprised of the contemplative processes women engage in to process information and come to new understandings (see Figure 4-1). Planning for retirement is not easy, nor is it a linear process. The findings from this study suggest that women use an interactive process that is dialogic and reflective, when actively planning for retirement in an effort to appraise information and achieve understandings to support retirement planning and to engage in and navigate the complex issues encountered in the transition. The findings of this study provide a conceptual understanding of the process of how women appraise their readiness to retire and add a deeper elaboration to the strategies women use to plan, which are not offered in the current literature.

This study confirmed previous retirement planning research on the types of issues and challenges women considered when planning, such as financial status, workplace issues, personal health, issues of identity, and the need for a holistic approach to support planning (Denton et al., 2004; Jacobs-Lawson et al., 2004; Kemp et al., 2005). One of the striking findings from the study is the development of a conceptual model, identifying

interactive processes and the multiple strategies upon which the women drew when planning for the transition. This study's findings add new information to inform how the issues of consideration and the catalysts that prompt women to plan are used when preparing for retirement. The conceptual model is important because it offers a holistic framework for organizations to consider the development of new retirement planning resources suited for women approaching retirement.

5.2 Study Implications

5.2.1 Implications for defining a culture of retirement planning for women

Anderson et al. (2000) introduced the concept and need for developing a culture of planning of retirement for women, however, the specific elements of this culture of planning for women were not clearly described in the literature. The notion of a culture of planning is consistent with the need for developing a holistic approach to planning for retirement as suggested by others (Denton et al., 2004; Jonsson, Josephsson, & Kielhofner, 2001). This study advances a new understanding that can inform a culture of retirement planning for women. Findings in this study suggest that the culture of retirement planning for women is characterized by a dynamic process that is interactive, holistic, and considers the temporal and contextual nature of planning. These findings have implications for informal and formal organizations that engage women in planning or that promote healthy living.

5.2.1.1 The implications of the dynamic and interactive process in the culture of planning

The dynamic and interactive process identified in this study, consisted of women gathering information from multiple sources and interpreting the information through networking, dialoguing, self-reflection, and sharing information with others, which

transpired as the women planned for retirement. Having opportunities to compare ideas and experiences with/of other people confirms the findings from previous studies (Jefferson, 2005; Kemp, et al., 2005). The study's findings suggest that women approach planning not solely through reading information but through methods that inform ways to achieve a personal understanding of the relevance of knowledge to making plans for retirement. Organizations that prepare or host retirement planning resources or workshops need to reevaluate the types of approaches that might be utilized to support women in applying knowledge when retirement planning. For instance, they should incorporate planning activities that support collaborative and didactic learning, recognizing that women value knowledge acquired from the discourse of others. The conceptual model brings attention to the need for planning resources that support personal reflectivity, along with collaboration, to engage women in a culture of planning that reflects the needs and processes women use to make sense of and apply knowledge in retirement planning practice. New approaches that could be integrated to support women might include: a focus group approach, 'one-on-one' purposeful dialogue, mentorship from other women who have retired, and strategies to support individual reflection such as journaling.

5.2.1.2 Implications of creating a holistic culture of planning

Despite the recognized multidimensional nature of the retirement planning process (Dailey, 1998; Denton et al., 2004), only a limited number of studies have focused on women's decision making processes in relation to retirement, health, and well-being, or advanced knowledge to understand how retirement planning can be a resource for health. Wilson and Palha (2007) identified the importance of health

promotion in improving the health and well-being of retirees as they plan for and then adapt to their retirement.

The findings from this study presented a conceptual model of retirement planning that emphasized reflection on the areas that influence one's physical, mental, social well-being, and meaningful participation in occupations, as they progressed into later life. A few of the women drew upon their own experiences with illness, as well as the experiences of others who encountered difficulties with their health, which acted as a catalyst to raise the consciousness of the need to be thinking about retirement and one's health. However, many of the women indicated that taking steps to address their health and well-being were not being enacted during their planning process. This may be due to the emphasis on financial planning in formal retirement planning programs, workshops, and resources versus a holistic focus on wellbeing or health.

The lack of purposeful focus on health in planning draws attention to the possibilities for developing opportunities that can support experiential sharing of knowledge and dialogue about health in the retirement planning process. Wilson and Palha's (2007) view that planning is a resource for wellbeing in retirement is consistent with the identified need to include health as a more focused and purposeful part of retirement planning. This is one area that requires more consideration by organizations, human resource personnel, and pension planners to expand the holistic approach to include the spectrum of dimensions beyond finances into the planning processes. To achieve this, effort will be needed to support new attitudes toward what retirement planning for women entails and adjust the priorities of planning for retirement, at both the individual and organizational level. The holistic planning process needs to incorporate

new strategies, such as purposeful and didactic dialogue and workplace support to provide opportunities that stimulate reflection beyond financial preparations and more comprehensive planning. Improving the retirement planning process requires a more holistic approach, which addresses what key information or understandings women need, as well as how they collect, gather, and utilize information in an effort to appreciate the potential that planning holds as a resource for health and wellbeing as women progress into the later stages of life.

5.2.1.3 Considering the temporal and contextual nature of planning

The culture of planning for the women in this study suggests that planning occurs over time and within individual life contexts. The proposed conceptual model takes into account the process of planning, which is individually created and not prescriptive. This finding is consistent with the life course theory that suggests that examining a life process requires attention over a period of time and must take into account the impact of decisions across different contexts (Moen, 2003).

The culture of planning for retirement that these women engaged in reflects the temporal nature of planning. Some of the women in this study shared that multiple commitments in their life consume their time, which left them struggling to find the time to adequately plan and think about retirement as a life transition and to consider personal readiness to retire. The women brought to light the importance of having time to reflect on the complex issues, as well as the responsibility to the self to take the time needed to make decisions for retirement. The teachers in this study clearly highlighted the problem of the lack of time to plan. Although the teachers participated in the initial focus groups, they were unable to find space within their busy daily work schedules to participate in the

interviews, despite repeated efforts to book interviews on weekends, holidays, or evenings. The temporal nature of planning begs the question of how can organizations involved in retirement planning and employers support women and create opportunities for them to spend time immersed in the planning process. The new focus for retirement planners and employers should be to generate awareness of the time needed to plan, to build in early opportunities for planning, and to find ways to alleviate the barriers so that the women can participate in planning. Opportunities for planning are needed and, given the temporal nature of planning, possibilities might include paid educational sessions for retirement planning or the provision of financial resources such as respite care to free up time to promote involvement. Other sectors may also play a role in creating new attitudes and committing time for women to plan for retirement. For instance, the health promotion sector, such as public health departments, might also take a leadership role in developing and planning educational sessions, through workshops and courses, emphasizing not only the positive impacts of planning but also the need to take time to engage in a holistic planning process for retirement.

This study emphasized the contextual nature of the influences that hindered or made the planning process difficult for women. The women spoke about the need to consider others, to reflect upon their role of a worker in the workplace, to redefine their identity in retirement, to reflect upon current perspectives about retirement, and to consider their safety and security needs. Many of the tensions that the women experienced in the planning process required deep reflection and originated from these contextual issues in daily life, in their work life, and from societal expectations about retirement, which then challenged them to come to new understandings about themselves

and retirement issues prior to moving forward with planning. For instance, the two different occupational groups of women were considering retiring at different stages: the teachers were projecting to retire well before the average age of retirement in Canada, whereas, the health care professionals were predicting they would retire closer to the average age of retirement. Thus the women reflected upon what is perceived to be the socially acceptable and responsible time to retire by comparing themselves to others in their professions or lived context.

In this study, four understandings emerged in the data that assisted women with considering and moving past contextual issues that interfered with their journey of planning for retirement. Women in this study struggled with feeling comfortable with the notion that they earned the right to retire and to give themselves permission to put their needs first, when previously, others were their priority. The women also grappled with the issue of societal and internal pressure and a feeling that they had to attempt to sort out and plan for many of the unknowns in advance. The traditional focus on formal financial planning left the women on their own to consider their emotional needs and negotiate through assessing their readiness to move forward into retirement. Overcoming the challenges that women encounter when planning requires conscious reflection about their contextual issues to assist women in navigating through them.

These findings suggest that the retirement planning programs for women might focus on opportunities to help women define some of the contextual challenges they face and to provide support for reflection and dialogue to address them. This suggests that the workplace context and the personal acceptance of retirement may also influence how and when women plan for retirement. Organizations developing and supporting retirement

planning, such as human resource personnel, pension planners, or retirement educators need to move the planning process to be aligned with the needs of women, to enable exploration of these challenges. By structuring opportunities for self exploration into the specific contextual issues within one's lived context, organizations can inform the process of planning for women and draw more attention beyond finances, within this holistic culture of retirement planning. This will enable women to come to new understandings that can help them build the confidence that they need to move forward with setting a date. Revising the culture of planning to account for the temporal and contextual nature of planning is critical to engage women in reaching a deeper appreciation for the key understandings for retirement planning to assist them in appraising their own readiness to retire.

5.2.2 Policy development implications

5.2.2.1 Elimination of the mandatory age for retirement and implications for future retirement planning for women

The number of aging baby boomers approaching retirement in Canada brings attention to the need to adapt and change policies to respond to the large exodus from the workforce. Lowe (2003) stated that the effects of retiring baby boomers will transform workplace practices for years to come, and the participants in this study identified the challenge of managing and planning for human resources in the education and health sectors to support aging baby boomers. The findings in this study have implications for women's retirement planning in response to the elimination of a mandatory age for retirement in the Ontario Human Rights Code. Retirement at or before age 65 was the marker that had been handed down from previous generations and imbedded into rules, such as those affecting many company pension plans. For many women, the approach of

the legislated retirement age was a catalyst to begin planning. The loss of this marker for retirement, through the repeal of the act, further emphasizes the need to start planning early.

The repeal of mandatory retirement may create opportunities for human resource personnel or financial advisors, to engage women in the culture of planning earlier in their careers. The findings from this study provide a conceptual model to guide women in retirement planning, which may engage and encourage women to start planning earlier in light of the removal of mandatory retirement. Workplace policies are evolving and the implications from the study findings are needed now more than ever, to develop a new culture of planning in the absence of regulatory markers and contextual references for retirement, because women may need more help and resources to support a holistic planning approach that assists them in deciding the appropriate time for them to retire. In addition to planning catalysts, the implementation of workplace policies that provide a range of late career employment opportunities, such as graduated retirement, mentorship positions, or a supportive culture for older workers, may enable older women to stay in the workforce longer. This may be especially helpful in female dominated sectors that are facing unprecedented shortages due to the approaching wave of baby boomer retirements. Employers need to build a culture of planning that provides catalysts to begin the process early, that supports older women workers through incorporating collaborative and didactic learning, and that has a range of retirement options, in an effort to create a holistic planning process that affords women the opportunity of choice within their unique journey.

5.3 Implications for Future Research on Retirement Planning

The limitations of this research need to be considered because of the implications for further research. Acknowledging these limitations does not diminish the value of the study, instead it enriches the study by making the underlying assumptions, premises, and approaches transparent, visible, and open to critique. In the current study the identified limitations are drawn upon in relation to the findings to offer insights into the implications for further research.

5.3.1 Limitations of the research

Insights from this conceptual model are not meant to be generalizable to all women approaching retirement; however readers can reflect upon how the strategies used in the retirement planning of other groups may be similar or different. The participants were a unique group of middle aged women and by no means average or typical. Although they did represent various social group identities and occupational experiences, there are many social group identities and occupational experiences that were not represented. Further research is needed to explore the differences for other groups of women approaching retirement.

The findings in this study were co-constructed between the participants and the researcher and, therefore, represent the common themes between participants, but they may not reflect all individual perceptions. In this study, only participants from the health care field participated in the in-depth interviews. This reflects the lived reality of the women in the teaching profession, who indicated in the focus groups that finding the time to engage in planning was a major barrier. However, the women in the health care field offered insights into the planning process as it was transpiring in their lived context.

Further research methods may be needed to elicit insights into the experiences of women in teaching professions to capture the deeper experience of the transition to retirement for these women.

5.3.2 Future research implications

Further research is needed to advance knowledge about the process of planning for retirement and to explore strategies that women from different cohorts employ. The following suggestions for future research relate both to the unintended impact of participating in this study on the participants and more general recommendations for future research related to how women negotiate the process of planning for retirement.

5.3.2.1 Importance of recognizing influence of participation for the participants

The fact that participation in this study influenced the women became apparent during the interviews. Some of the women found that participating in the focus groups served as a method of planning and assisted them in preparing for retirement by providing an avenue to share ideas and gather others' experiences. Although this was not the intent of the study, the participants expressed that they found the focus groups offered valuable conversation that was a distinct benefit of their participation. This further supports need for consideration of the influence of the use interviews and qualitative research processes on participants' reflexivity (Davis et al., 2006; Torres & Baxter Magolda, 2002) especially when the phenomenon under study is occurring in the lives of the participants. Research is needed on how participation in focus groups and interviews can create a forum for sharing ideas and supporting women in the process of planning for retirement. It is important to gather feedback from the women at the completion of each stage of data collection, to assess whether participation has influenced their perception of

retirement and to identify any new information that they have gathered while engaging in the process. It is also important to ensure no adverse effects have occurred as a result of participation (Magolda & Weems, 2002).

5.3.2.2 Expanding study to include diverse sample

Future research is encouraged related to the process of how women appraise their readiness to retire. This study focused on an exploration of the experience of the 12 participants in this study. The findings suggest that this is an area apt for further research using both qualitative and quantitative means of inquiry. Although the participants were selected to represent a variety of social group identities and occupational experiences, full diversity could never be accomplished with only 12 participants. However, the findings do provide a strong basis for further research and comparison, to refine this model based on the experiences of different groups (other occupations, geographical regions, or ages) of women approaching retirement. For example, to broaden understanding, future research should examine women who work part-time or who are retiring from an unpaid productive occupation who might not be receiving a pension.

5.3.2.3 Developing new planning resources

Examining how to incorporate the proposed culture of planning into retirement programs, workshops, or resources is a direction for future research. Elaboration on the key elements of this culture of planning is an area for further research with an evaluation of the outcome of engaging in this nature of planning for women as they make the transition into retirement. For example, research could explore the benefits of programs that highlight the processes of appraising the self and comparing the self to others, while considering the temporal nature and context in which women are preparing for

retirement. As well, future research could examine whether graduated or phased retirement (part-time work, job sharing, or consulting) will become more popular among women with the elimination of mandatory retirement. Lastly, further research is needed to understand whether participating in a holistic retirement planning process may actually lead to better health and well-being outcomes in retirement. More research is needed on how to engage women to place their health as a priority and recognize the potential it holds for achieving satisfaction and longevity into later life. Retirement planning could then be positioned as a resource for improving both current health and health later in life and as a resource to help women adapt to the losses associated with aging. This could have widespread implications for the aging Canadian workforce, while taking into consideration the potential burden on the health care system, because a large proportion of the population is approaching retirement.

5.4 Conclusion

The purpose of this chapter was to discuss the findings and conceptual framework as they relate the existing literature on women, retirement planning, and health and the implications for retirement planning practice, policy development, and future research. Limitations of the study were also discussed.

I entered this study eager to explore how these women came to negotiate planning for retirement in the hopes of understanding them. Because of their honesty, the twelve women who participated in this study provided me with rich interviews from which a *conceptual framework of how women come to know when they are ready to retire* emerged. Along the way, the participants also accessed resources for planning, spent time

reflecting on challenges within the process, and learned how they make decisions for a major life transition.

The use of women from the teaching and health care fields in this study provided a unique view of retirement planning, while also offering the perception of two distinct cohorts of women who are actively negotiating the process of planning for retirement. Findings from the study may also provide insights into the process of appraising one's readiness for retirement that may be applicable to the wider population. This study highlights the importance of retirement planning and its potential to be a resource for health and well-being in later life. The findings suggest the importance of a holistic approach to planning that begins early and goes beyond mere financial preparation. The conceptual model presented in Chapter 4 suggests that the journey of appraising personal readiness to retire involves ongoing reflection, including appraising the self and comparing the self to others. As a result of this research, the understanding of how women approach and negotiate retirement planning has been broadened to emphasize the individuality of one's journey and an iterative, contemplative process that assists women in moving through it.

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Appendix A. *Recruitment Poster.*



Understanding how Women Approach Retirement



We are from the University of Western Ontario and are conducting a research project. We want to gather the perceptions of women in the education or healthcare professions who are approaching retirement in terms of how they engage in the decision-making process and incorporate health and well-being into their decision.

Can you participate?

If you are a woman who is approaching retirement in the education or healthcare profession, you are welcome to participate.

We will provide light refreshments during the focus group.

If you are **interested** in participating in this study, and/or would like more information about the project, please contact us.

Leave a message at (519) 661-2111 or send us an email.

Lynn Shaw, PhD
Assistant Professor and
Project Leader
The University of Western
Ontario

**Ashley Hogue, BHSc,
MSc (Candidate)**
Health and Rehabilitation
Sciences
The University of Western
Ontario

Appendix B. *Letter of Information.*

Letter of Information

Understanding How Women Approach Retirement

You are being invited to participate in a research project looking at the experiences of women, employed in the teaching or healthcare fields, as they approach retirement.

The project will deepen the understanding of the decision-making process used by women as they approach retirement, and examine perceptions about their own current and future health.

If you take part in this study, you will be one of approximately 15 women to participate in a focus group for approximately two hours. Focus groups will be comprised of 4-5 participants and will be lead by a Masters of Science candidate in the health and aging field and a research assistant who will assist with the recording technology. All focus groups will be recorded on audiotape and videotape and used for the purposes of analyzing data. The videotapes will be used to examine the non-verbal communication between participants in the focus group and will not be reproduced. The audiotapes will be transcribed verbatim. The focus groups will take place at a convenient location in close proximity to where participants live or at the University of Western Ontario. You will be asked to complete a participant demographic form at the beginning of the focus group session to submit to the researcher. As part of the study, you may also be contacted to give more elaborate observations on your experience through an in-depth interview to further elaborate on the findings from the focus group. The interview will be approximately one hour in length. All interviews will be audiotaped and transcribed verbatim. All participants will receive a summary of the findings and may be contacted by phone and asked for feedback. This phone call will take approximately 15 minutes.

Participation in this study is voluntary. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. Your name will not be identified on the written data, only pseudonyms will be used on the transcriptions from the audio and videotape recordings.

In addition, you will be asked whether you are willing to be contacted in the event of a follow-up study. Agreement to be contacted later does not necessarily imply agreement to participate. You may decline to participate in any follow-up study when contacted.

There are no known or expected risks to your involvement in this study. Your confidentiality will be carefully maintained and you will not be identified upon publication of data. All focus group participants will be asked to keep everything they hear confidential and not to discuss it outside of the meeting. Audio tapes, video tapes, questionnaires, written records and computer discs will be filed in lockable filing cabinets at UWO with access given only to the research team.

Any questions or concerns that are raised by participating in this study may be directed to Dr. Lynn Shaw at. Questions about your rights as a research participant or the conduct of

the study may be directed to Director of the Office of Research Ethics at (519) 661-3036 or by email to ethics@uwo.ca. Representatives of The University of Western Ontario Health Sciences Research Ethics Board may contact you or require access to your study-related records to monitor the conduct of the research. If you would like to receive a copy of the study results please write your name and address on a blank piece of paper and give it to the contact person after completion of the research.

You do not waive any legal rights by signing the attached consent form.

This letter is for you to keep. You will be given a copy of this letter of information and consent form once it has been signed.

Principal investigator:

Lynn Shaw PhD. OT. Reg. (Ont.)
Assistant Professor
Faculty of Health Sciences
School of Occupational Therapy
University of Western Ontario
Elborn College, 1201 Western Rd.
London, Ontario, N6G 1H1

Co-investigator Ashley Hogue, MSc. Candidate, The University of Western
Ontario, Faculty of Health Sciences, Health and Rehabilitation
Sciences

Consent to Participate

I have read the Letter of Information, have had the nature of the study explained to me and I agree to participate. All questions have been answered to my satisfaction.

I agree to be contacted in the event of a follow-up study Yes _____ No _____

Signature of Participant

Signature of Person Obtaining Informed
Consent

Printed Name of Participant

Printed Name of Person Obtaining Informed
Consent

Date

Date

Occupation, health and well-being: The transition for women approaching retirement

You are being invited to participate in the second phase of the research project looking at the experiences of women, employed in the teaching or healthcare fields, as they approach retirement.

As part of the second phase of the study, we want to gain further insights into the processes involved in planning for retirement and to elaborate on specific issues identified in the focus group data through in-depth interviews. The interview will be approximately one hour in length.

Your participation in this phase of the project is very valuable to the study.

If you are **able to** participate in this interview, and/or would like more information about the project.

Please contact us at (519) 661-2111 or send us an email.

Lynn Shaw, PhD
Assistant Professor and Project Leader
The University of Western Ontario

Ashley Hogue, BHSc
Masters Candidate in Health and Rehabilitation Sciences
The University of Western Ontario

Appendix D. *Participant Demographic Form***Women and Retirement Participant Demographic Form**

1. Age

- a) Current Age: _____
- b) Age when initially began
planning for retirement: _____
- c) Anticipated age of retirement: _____

2. Marital status

- Never legally married (single)
- Legally married (and not separated)
- Separated, but still legally married
- Divorced
- Widowed
- Living with a common-law partner (Common-law refers to two people of the opposite sex or of the same sex who live together as a couple but who are not legally married to each other.)

3. Number of Children

	Age
1.	
2.	
3.	
4.	
5.	
6.	
7.	

4. City of residence: _____

- City
- Town
- Village
- Township
- Indian reserve

5. Style of Home

- Multi-storey house
- One-storey house
- Townhouse
- Apartment
- Retirement Unit

Condo

6. Level of Education

- Secondary (high) school graduation certificate or equivalent
- Trades certificate or diploma
- Other non-university certificate or diploma (obtained at community college, CEGEP, technical institute, etc.)
- University certificate or diploma below bachelor level
- Bachelor's degree(s) (e.g., B.A., B.Sc., LL.B.)
- University certificate or diploma above bachelor level
- Master's degree(s) (e.g., M.A., M.Sc., M.Ed.)
- Degree in medicine, dentistry, veterinary medicine or optometry (M.D., D.D.S., D.M.D., D.V.M., O.D.)
- Earned doctorate (e.g., Ph.D., D.Sc., D.Ed.)

7. Employment

a) Profession: _____

b) Employment History

	Employer	Number of Years Employed	Full-time	Part-time
1.				
2.				
3.				
4.				

Appendix E. *Ethical Approval***Office of Research Ethics**

The University of Western Ontario
 Room 00045 Dental Sciences Building, London, ON, Canada N6A 5C1
 Telephone: (519) 861-3036 Fax: (519) 850-2486 Email: ethics@uwo.ca
 Website: www.uwo.ca/research/ethics

Use of Human Subjects - Ethics Approval Notice

Principal Investigator: Dr. L. Shaw

Review Number: 13145E

Review Date: March 7, 2007

Revision Number:

Protocol Title: Understanding How Women Approach Retirement

Department and Institution: Occupational Therapy, University of Western Ontario

Sponsor:

Ethics Approval Date: March 15, 2007

Expiry Date: May 31, 2008

Documents Reviewed and Approved: UWO Protocol, Letter of Information and Consent, Advertisement

Documents Received for Information:

This is to notify you that The University of Western Ontario Research Ethics Board for Health Sciences Research Involving Human Subjects (HSREB) which is organized and operates according to the Tri-Council Policy Statement and the Health Canada/ICH Good Clinical Practice Practices: Consolidated Guidelines; and the applicable laws and regulations of Ontario has reviewed and granted expedited approval to the above named research study on the approval date noted above. The membership of this REB also complies with the membership requirements for REB's as defined in Division 5 of the Food and Drug Regulations.

This approval shall remain valid until the expiry date noted above assuming timely and acceptable responses to the HSREB's periodic requests for surveillance and monitoring information. If you require an updated approval notice prior to that time you must request it using the UWO Updated Approval Request Form.

During the course of the research, no deviations from, or changes to, the protocol or consent form may be initiated without prior written approval from the HSREB except when necessary to eliminate immediate hazards to the subject or when the change(s) involve only logistical or administrative aspects of the study (e.g. change of monitor, telephone number). Expedited review of minor change(s) in ongoing studies will be considered. Subjects must receive a copy of the signed information/consent documentation.

Investigators must promptly also report to the HSREB:

- a) changes increasing the risk to the participant(s) and/or affecting significantly the conduct of the study;
- b) all adverse and unexpected experiences or events that are both serious and unexpected;
- c) new information that may adversely affect the safety of the subjects or the conduct of the study.

If these changes/adverse events require a change to the information/consent documentation, and/or recruitment advertisement, the newly revised information/consent documentation, and/or advertisement, must be submitted to this office for approval.

Members of the HSREB who are named as investigators in research studies, or declare a conflict of interest, do not participate in discussion related to, nor vote on, such studies when they are presented to the HSREB.

Chair of HSREB: Dr. John W. McDonald

Deputy Chair: Susan Hoddinott