Challenging futures: the career and life decisions of managerial and professional women in their 50s

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Challenging Futures:
The Career and Life Decisions of Managerial and Professional Women in their 50's

LEONIE V. STILL
with
Wendy Timms
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Wendy Timms

Edith Cowan University, 
Perth, Western Australia 
April, 1997
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The research that has been carried out by Professor Leonie Still on “Challenging Futures: The Career and Life Decisions of Managerial and Professional Women in their 50’s” is a significant piece of research and the Institute is very happy to have played some small role in its initiation. Little research information exists on mature aged managerial and professional women and this research certainly identifies some issues that will no doubt be researched further.

Acknowledgment and appreciation must go to our Women in Management Special Interest Group who came up with the idea of undertaking research into issues concerning women in management. Appreciation must also be made to Edith Cowan University, and Professor Leonie Still in particular, for agreeing to undertake this research project.

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Challenging Futures is an area of research which will provide valuable insights into many management issues, including the meaning of a career for women, career planning, gender discrimination in organisational cultures, the challenge of maintaining balance, and management issues relating to retirement.

Challenging Futures is a research activity which has resulted from the belief held by the Women in Management Board that it has an important role to play in encouraging research into factors and trends which are influencing the participation of women in management as a profession. The Women in Management Board is confident that this research study will generate an interest and a demand for further studies into areas relating to women in management.

Women in Management is an active network operating within the auspices of the Australian Institute of Management. It is a network of professional women from diverse fields, including the private and public sector, both small businesses and large organisations. With a large membership base of over 700, the group is one of the largest women's groups in Western Australia. The network has been functioning continuously for nearly twenty years and has helped the Australian Institute of Management to encourage and promote the contributions of women within the management profession.

Adding to the body of knowledge about management and the role of women within that field is a relatively new challenge for the Women in Management Board. In 1995 the Board reviewed its strategic plan and realised that encouraging research into management issues relating to women should be an important part of its future role.

In line with its strategic plan, the key objectives of the Women in Management Board are to:

- develop links for women into management forums;
- creatively challenge the myths of women as managers;
- facilitate interactive forums for women who wish to develop their managerial talents;
- increase community awareness of the value of women in management, and
- add to knowledge about management.

We wish to thank Patrick Cullen, the Executive Director of the Australian Institute of Management for his financial support and encouragement. We commend Professor Leonie Still, Deputy Vice-Chancellor of Edith Cowan University, for helping the Board identify and define a relatively untapped area of research on women in management issues.

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This study had its genesis in a number of discussions with the Women in Management (WIM) Interest Group of the Australian Institute of Management (W.A. Division).

Specifically the Board Members of the WIM Interest Group were interested in funding a research project into women's issues in the management area. They saw WIM as playing a role in creating and adding to that body of knowledge, and direct research was one way of achieving their objective.

Co-incidentally, and at the same time, I was interested in exploring a new research area which dealt with the issue of whether or not women managers, who had had long-term careers similar to men managers, would face retirement in a similar fashion to their male counterparts. I had long been interested in this area after witnessing many male managers die several years after ceasing work. I had always been puzzled why this should be so, especially as these men had seemed so dynamic and successful. The new question I was now interested in was whether career-oriented women, having now spent some 30-odd years in the workforce, would face a similar fate to their male colleagues when it came their turn to retire. This research question was relatively unexplored, because only in the past 30 years have women been able to have uninterrupted male-type careers as social conditions have altered.

The meetings between the Board Members of the WIM Interest Group and myself produced a tighter research proposal. Why not examine managerial and professional women in a particular pre-retirement age category to see how they were dealing with some crucial life and career decisions? The 50s decade was chosen as an appropriate age period. The intent was to undertake an exploratory pilot study which, depending on the results, could always be extended to incorporate other age categories at a later stage.

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The Women in Management Board Members, who gave approval to the project in 1995, were Rachel Cain, Irena Dillon, Monica Dixon, Julie Ferraro, Joan Malpass, Sue March, Ursula Mulder and Julie Smith.

Julie Smith had responsibility for WIM contact with the research team when the research commenced towards the latter part of 1995. When she withdrew because of a job change, this responsibility then passed to Irena Dillon, President of the Board of Management. My thanks go to both of them for their patience, interest and enthusiasm.

Patrick Cullen, then Deputy Director and now Executive Director of the Australian Institute of Management (W.A. Division), took an interest in the research from the commencement and was an encouraging facilitator by way of funding and general enthusiasm.

Cathy Cupitt was the first research assistant on the project and developed the questionnaire which was sent out to prospective participants. When she went back to University full-time to complete an honours undergraduate degree, her position was filled by Wendy Timms. Wendy undertook the task of going through the interview transcripts and drawing out relevant themes for development. She also followed-up all the myriad questions and unfinished details that emerged as the writing-up of the research drew to its close.

My personal assistant, Alison Crooke, undertook the unenviable task of arranging the individual interviews and the two Focus Group discussions, maintained contact with the participants, oversaw the typing of the transcripts, arranged parking for interviews, and gave general support while also undertaking her normal day-to-day duties.

My thanks go to all three able assistants, without whose help, good humour, patience and interest, this book would not have been possible.

Finally, grateful acknowledgment must be made of the 33 managerial and professional women who were attracted to the project and gave so willingly of their time and energy to participate in this research. Not only did they speak freely and openly about their lives, frustrations, fears and achievements, but most had prepared themselves for the interviews even though this was not a necessary condition. They were interested in the research and wanted to make the best contribution they could to be of assistance to other women. Their unselfishness
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shines through in the findings that have emerged. I hope the book does justice to their stories.

The managerial and professional women who participated in the study were:

- Nim Bergman
- Sybil Berman
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- Addy Carroll
- Ruth Clarke
- Dr. Sue Colyer
- Professor Trish Crawford
- Alison Croft
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- Patricia Done
- Patricia Duffield
- Glenice Duffy
- Laurel Ellis
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- Patricia Hartley
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Executive Summary

1. This research reports on the career and life decisions of 33 managerial and professional women in their 50s who live in Perth, Western Australia. The purpose of the study was to examine in a more holistic sense a period in the life structure of a significant cohort of older career women as they neared retirement. This age category of career women was chosen for investigation because they represent one of the first generations of career women to have continuous long-term careers like men. Aspects of their lives that were examined included work goals and achievements, current motivations, family goals, educational goals, current life patterns, health indicators, financial position and security, impact of ageing process on career achievement and feminine characteristics, ultimate life goals post-work and retirement plans.

2. The research found that most of the women in the study had followed their own interests in terms of employment. Although all the participants had career histories of more than 25 continuous years in the workforce, they had tended to have ‘random’ careers because of marriage and child-rearing rather than focused careers with a strategic end point.

3. Now in their 50s, the women were motivated more by opportunities to widen their interests and scope of experiences rather than career advancement for advancement sake. While almost none had specific career plans, either now or in the past, they were concerned about being able to enhance their personal development. All were happy with their level of career attainment, although some would have liked to progress further. The women had all achieved reasonably significant positions in both the public and private sectors. However, they were not one-dimensional ie. the career being the chief and only focus of their life. Because of their other responsibilities, and their generation’s socialisation, work was only a part of their lives, albeit a very important part. Their approach to their
work was highly professional, but some ambivalence was expressed about their careers because of these other factors.

4. The research discovered that older career women still face a number of constraints which impact their careers in both a personal and professional sense. Some of these are age-old, such as the male culture and gender discrimination at work and the nature of their working lives, both past and present. Others were either new or assuming greater importance in the 50s age decade, such as the effects of ageism on their future careers and the second 'double burden' of looking after elderly parents and relatives. A constant constraint that had followed them all their working lives was the need to continually negotiate the personal and the professional to ensure that careers and relationships were not in conflict. A partner's retirement also meant an additional constraint: the woman may be under considerable pressure to retire although she may wish to continue working.

5. The personal interviews revealed the 50s to be a decade in which women reached a turning point or cross-road; some of whom passed through it with ease, others who were just beginning to confront the challenges of change with uncertain outcomes, and a few who were yet to experience it. Although unsaid, the age of 55 appeared to be the pivotal marker. Up to this age, managerial and professional women still expressed optimism about the future, particularly their careers. After this age, concerns were expressed about the ability of the individual to handle the multiple demands of ageing and career and other uncertain conditions such as being left alone, in poor health, without a partner and with responsibility for elder care. However, for those who had weathered the turning point the future seemed clearer with the women being able to assess events without great anxiety.

6. Related to the turning point phenomenon, a significant proportion of participants were seeking to scale down their work commitments. Not because they wished to leave work per se; rather the desire was to achieve 'balance' and to have some time to pursue other interests. A large number of the group had considered moving into self-employment via consulting, although few were making active plans to pursue these aspirations. Some were going through the menopause; others were concerned about their possibility of inheriting particular family illnesses like dementia, Alzheimer's disease or breast cancer; while still others were beginning to face the implications of mortality with the death or serious illness of their parents. However, given the longevity of the family stock from which these participants came and barring accidents and serious illness, the women faced the possibility of a long life themselves.

7. As the women were in the pre-retirement age decade, an exploration of their attitudes towards retirement was considered important for understanding how long-term career women would face this situation. Most did not have a date in mind as retirement was not yet a matter of serious concern. However, none wished to work past 65 despite the removal of the age barrier. Instead, they wanted to do 'other things'. Some were already unconsciously preparing for the eventuality by reactivating networks and friendships; others were ignoring it; while still others were only beginning to consider the financial implications. In fact, most of the women were not well prepared financially for retirement. Married women, whose partners had already retired, were perhaps the most aware as to whether the joint resources would last the distance required. Some of the participants could not imagine life without work, but most were beginning to sense a future without it. Generally the women felt they would be able to cope better with retirement than men because their careers and lives had depended on the ability to adapt.

8. This study of career women in their 50s, then, highlights that work is just as an important facet of the older career woman's identity as it is to the younger woman manager or professional. However, older career women face a number of constraints which can limit their future potential. These are important findings because they reveal that older career women do not suffer from the 'myths' associated with older workers, i.e. they still want to, and are able to, make a contribution. The older career women is thus not working just for 'pin money'. However, how they react to the 50's age decade, often thought of as the pre-retirement phase, is an important and developing aspect of the continuing saga of women's social, economic and political history. The career histories of these women cannot be considered in isolation. Rather they are embedded in the social conditions of their time as well as their socialisation. The fact that they are the first generation to have a long-term career
work was highly professional, but some ambivalence was expressed about their careers because of these other factors.

4. The research discovered that older career women still face a number of constraints which impact their careers in both a personal and professional sense. Some of these are age-old, such as the male culture and gender discrimination at work and the nature of their working lives, both past and present. Others were either new or assuming greater importance in the 50s age decade, such as the effects of ageism on their future careers and the second ‘double burden’ of looking after elderly parents and relatives. A constant constraint that had followed them all their working lives was the need to continually negotiate the personal and the professional to ensure that careers and relationships were not in conflict. A partner’s retirement also meant an additional constraint: the woman may be under considerable pressure to retire although she may wish to continue working.

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similar to men, despite their gender and upbringing, makes them an important group to study. It is only by understanding their experiences and reactions that future generations of women will come to appreciate the processes by which they can now make their own futures unhampered by many of the constraints of the past.

Profile of the Participants

A total of 33 managerial and professional women participated in either an individual interview or in a Focus Group discussion. All had responded to a series of advertisements which had been placed in *The West Australian* and the newsletter of the Women in Management Group of the Australian Institute of Management (W.A. Division). Following interest contact with the researcher’s office, they completed a questionnaire which asked questions of their background and work experience. The questionnaire check was essential to ensure that all women met the study criteria of being aged between 50 and 59 with an uninterrupted work history of more than 25 years. They also had to currently occupy a managerial or executive position within their field of work and be working full-time. Following satisfactory clearance, each woman was interviewed once. The participants were all residents of Perth, Western Australia.

The group’s profile was as follows:

**Personal Details**

As a group, they were spread evenly throughout the 51 to 59 years age range. The majority were married, with children - usually more than one child. Some 22 per cent of the group were either single or divorced. Those who had never married comprised less than 10 per cent of the group.

A quarter of the group was responsible for a dependent, either a child (or children) still living at home or an adult such as a spouse or an elderly parent(s). The latter generally either lived nearby or in a nursing home.

**Work History**

All the women worked full-time in either a managerial or professional capacity. Their average continuous participation in the workforce
similar to men, despite their gender and upbringing, makes them an important group to study. It is only by understanding their experiences and reactions that future generations of women will come to appreciate the processes by which they can now make their own futures unhampered by many of the constraints of the past.

Profile of the Participants

A total of 33 managerial and professional women participated in either an individual interview or in a Focus Group discussion. All had responded to a series of advertisements which had been placed in The West Australian and the newsletter of the Women in Management Group of the Australian Institute of Management (W.A. Division). Following interest contact with the researcher’s office, they completed a questionnaire which asked questions of their background and work experience. The questionnaire check was essential to ensure that all women met the study criteria of being aged between 50 and 59 with an uninterrupted work history of more than 25 years. They also had to currently occupy a managerial or executive position within their field of work and be working full-time. Following satisfactory clearance, each woman was interviewed once. The participants were all residents of Perth, Western Australia.

The group’s profile was as follows:

Personal Details

As a group, they were spread evenly throughout the 51 to 59 years age range. The majority were married, with children - usually more than one child. Some 22 per cent of the group were either single or divorced. Those who had never married comprised less than 10 per cent of the group.

A quarter of the group was responsible for a dependent, either a child (or children) still living at home or an adult such as a spouse or an elderly parent(s). The latter generally either lived nearby or in a nursing home.

Work History

All the women worked full-time in either a managerial or professional capacity. Their average continuous participation in the workforce
amounted to 32.5 years. However, 10 per cent of the group had a work history in excess of 40 years. Forty per cent of the women had commenced their working life before the age of 17, while 20 per cent did not commence work until they were 21.

Only 3 per cent of the group had had an uninterrupted work history. Of the 97 per cent with interruptions, approximately 25 per cent had had less than 2 years absence. The majority had absences totalling between 3 to 6 years. Twelve per cent had career breaks of 7 to 8 years, while 9 per cent had been absent from the workforce for 9 to 10 years. However, all the group had uninterrupted career tracks of more than 25 years after returning to work. The career breaks, in order of priority, were for raising children, travel, study, and disruptions caused by the demands of a husband’s jobs.

It is interesting to note that although only a small proportion of the participants had a working history which conformed exactly to the conventional work histories of career men in their 50s (that is, linear, and relatively uninterrupted careers over a long period of time), the women had worked for the majority of their adult lives and identified themselves as women who had a life-long career with few interruptions.

In addition to their full-time work commitments, a significant proportion of the group were involved in voluntary community work including fundraising, political parties, church activities, local government, and cultural and social associations such as theatre trust and resident associations.

**Education and Career Profile**

Sixty-six per cent of the women had had a university education, while 48 per cent held a postgraduate qualification. The qualifications of the 33 women included two Ph.D’s, nine Master’s degrees and one Honours Degree. Presently 15 per cent were involved in part-time study, mostly for professional advancement. A number were enrolled in a doctoral program.

Although the level of occupational attainment amongst the women was not uniform, a quarter of the group held the title of Director, Chief Executive Officer and Association Director. Some 39 per cent were managers and a further 15 per cent were coordinators (a term often replacing manager in the public service). Five of the women were academics including a Professor, a Head of School and a Department Chairperson. The professional women included a microbiologist, a psychologist, three school principals, four entrepreneurs and an executive adviser.

Approximately three quarters of the group were employed in the public service.

Over half the group were employed in ‘traditional’ female occupations such as health, education and welfare. Twelve per cent were employed in professional and corporate services, 9 per cent were in public administration and 12 per cent in sales and marketing. Another 9 per cent were in information services and technology.

Only a small proportion of the group (16 per cent) had experience in being a board member, although this is much higher than the national average of 4 per cent (Korn Ferry International, 1996) However, 60 per cent had past or present professional involvements such as membership of an executive committee. Fifteen per cent were members of committees outside their professional field - for instance, sporting associations, local government, unions, toastmasters, and women’s refuge committees. Almost 80 per cent were, or had been, members of professional associations.

**Conclusion**

The group’s profile generally represents a microcosm of their generation in terms of the social conditions of their time. As part of a ‘pioneering’ group of women who, perhaps for the first time, have had long and continuous work histories, their achievements have to some extent been tempered by the historical and social context of their lives.

The context has also had a significant impact on their career development, their measure of career satisfaction and possibly the conceptualisation and meaning of a career in their lives.

In addition, the Perth women participating in this study are part of a new social movement which features an increase in the participation rate in the Australian workforce of women over 50 years of age and a decline in the participation rates of men.

The following examination of their career and life decisions during their 50s age decade needs to bear these two points in mind.
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Background

Popular Descriptions of Adult Life

According to the popular descriptions of adult life which emerged in the 1970s, the hard work of personal reflection and professional reassessment usually undertaken by adults in mid-life provided the framework for the remainder of a person’s life. In their best selling book, *The Season’s of a Man’s Life*, Levinson, Darrow, Klein, Levison and McKee (1978) defined mid-life as the years between the ages of 35 and 45. Similarly, Gail Sheehy (1977) in her book, *Passages: Predictable Crises of Adult Life*, also adopted this measurement of mid-life. These authors regarded the personal development which was undertaken, or not undertaken, during this period of reassessment as the last transitional phase for adults. Sheehy offered additional insights into the female perspective, by emphasising the differences between the timing of the phases of the life cycle for men and women. Nevertheless, the picture for women aged beyond 50 remained unexplored except for generic references to ‘winding down’.

In the light of more recent demographic and social changes, both Levinson *et al* and Sheehy’s early respective measurements and descriptions of mid-life appear redundant today as women and men in their 50s face the prospect of living another 30 or 40 years. The present generation now experiences mid-life later than their parents and grandparents. The 1990s has thus produced a second-wave of popular descriptions of this ‘new adult life cycle’. Turning 50 is no longer the beginning of the end, so to speak, but the start of a second adulthood which could span in excess of 30 years. According to this new literature, women in their 50s are presently on the brink of, or have entered, a phase of heightened personal and professional fulfilment (Bowen, 1995; Sheehy, 1995). Sheehy, in her new book *New Passages: Mapping Your Life Across Time* (1995), now proposes that the 50s is a decade when educated middle class women face multiple achievement tracks, are at the peak of their careers, and have achieved a greater sense of clarity about themselves. In contrast, educated
middle class men in their 50s are described as socially isolated and constrained by singular career tracks and professional conventions. Because they possess fewer inner resources and enduring support networks, it is suggested that they risk depression as they encounter changes in their professional and personal circumstances. Not to be outdone, Levison, in a new book published posthumously in collaboration with Judy Levison entitled The Seasons of a Woman’s Life (1996), describes the life structures of two groups of women: the ‘homemakers’ and the ‘career’ women. The latter are a recognition that a sizeable number of women have entered the high-status male occupational system and tried to make occupation a central component of their life structure. While his analysis of their experiences still ends at around the age of 50, he does recognise that they will have further developmental periods and eras, if not necessarily career successes because of narrowing organisational structures and embedded sexism. He defines the age period 50 to 60 as ‘middle adulthood’ rather than mid-life and continues to see the career women as pioneers, choosing an non-traditional path with the hope of making both life and work better for future generations (1966, p409).

Interest in the experiences of mid-life women in Australia has not produced the same plethora of self-help manuals, popular reflections and literature that has appeared in the United States. However, Bowen’s (1995) collection of interviews with high-profile women in their 50s suggests that Australian women are also enjoying a sense of personal and professional well-being, liberation and self-confidence during the ‘youth of their second childhood’. The small cautionary note that the 50s ‘are not fabulous for many women’ provided by one of the contributors is almost lost amongst the testimonies of optimism and contentment. Although Eve Mahlab, one of the high-profile women featured in Bowen’s book, wrote of her own experiences that, “I can’t remember ever having enjoyed myself so much as I am right now. There’s such a balance and everything I am going I am enjoying” (Bowen, 1995, p58), she also offered a more critical reflection of the experiences of older women (Bowen, 1995, p62):

> Whilst I am particularly fortunate, I have amongst my friends many women who don’t think the fifties are fabulous at all. These are women who are not healthy. Also, the statistics show that only ten per cent of women earn more than $32,000 a year. This indicates that by the time women are fifty, unless they have a partner and together they have shared the costs of raising children, they have very little savings and assets.

Although the women in the present study are more likely to have greater earning potential than the majority of Australian women, Mahlab does underline the fact that economic security is a significant issue for women as they face the prospect of ending their working life. She also touches on other issues that affect older career women irrespective of their socio-economic position such as the care of elderly and dependent parents.

It is not surprising that these two contradictory versions of the lives of older women exist. Indeed, research into the career, life decisions and experiences of older women has produced little consensus, possibly because of the impact of the shifting social dimension. However, a discussion on the prevailing perspectives which have informed research on the mid-life experiences of women now follows:

**Perspectives**

1.1 **Biology and Mid-Life Experiences**

While popular literature has variously measured mid-life anywhere between the ages of 33 and 50, medical literature has generally marked the mid-life of women as the stage preceding and during menopause (Sands & Richardson, 1986). Until recently, predominant depictions of women in mid-life have been constructed from perspectives which were either implicitly or explicitly grounded in the premises of biological determinism. Literature from the medical and behavioural sciences reporting on the psychological consequences of the biological changes experienced by women in mid-life has tended to perpetuate the negative images and stereotypes of women. With biological determinism as an underlying premise, menopause and the ‘empty nest syndrome’ are offered as explanations for the emotional instability and depression commonly depicted in descriptions of women in mid-life (Nolan, 1986).

Psychological research and analysis has also tended to view women in mid-life through a similar perspective. Clinical research has also highlighted a number of ‘developmental conflicts’ (often misrepresented as depression) among women who reassess their relationships, physical well-being, work and achievements in mid-life (Sands & Richardson, 1986). Even Jung’s proposition that women
middle class men in their 50s are described as socially isolated and constrained by singular career tracks and professional conventions. Because they possess fewer inner resources and enduring support networks, it is suggested that they risk depression as they encounter changes in their professional and personal circumstances. Not to be outdone, Levison, in a new book published posthumously in collaboration with Judy Levison entitled *The Seasons of a Woman's Life* (1996), describes the life structures of two groups of women: the 'homemakers' and the 'career' women. The latter are a recognition that a sizeable number of women have entered the high-status male occupational system and tried to make occupation a central component of their life structure. While his analysis of their experiences still ends at around the age of 50, he does recognise that they will have further developmental periods and eras, if not necessarily career successes because of narrowing organisational structures and embedded sexism. He defines the age period 50 to 60 as 'middle adulthood' rather than mid-life and continues to see the career women as pioneers, choosing an non-traditional path with the hope of making both life and work better for future generations (1966, p409).

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develop androgynous attitudes, values and behaviours in mid-life is informed by a perspective which assumes that the biological changes which occur in mid-life liberate women from the constraining aspects of their biological functions.

1.2 The Feminist Perspective on Older Women

The social, economic and political issues surrounding older women have not received systematic attention by feminist researchers and commentators. With only a few exceptions, older women usually only rate a mention when juxtaposed against young women in the context of the prevailing youth culture or 'beauty myths' (Wolf, 1990). As a consequence, aspects of the broader feminist discourse have reproduced negative images surrounding older women. Betty Friedan (1993), Germain Greer (1991), Erica Jong (1995) and Gloria Steinem (1992) have all written their testimonies on menopause and ageing, and can be counted among those feminists who have sought to expose and dispute the negative social and non-sexual images associated with older women. However, these authors have focused on the issues surrounding the social and personal changes which stem from biological changes experienced by older women. As such, feminist discourse has largely confined itself to terms of reference which stem from prevailing social definitions and perceptions about older women. The enduring economic and social effects of gender stereotyping, bias and discrimination over a prolonged working life have not been a matter of systematic feminist research.

1.3 The Meaning of Work in Older Women's Lives

One of the most significant social changes in the postwar period has been the growing centrality of work in the lives of women (Dinnerstein, 1992; Levison & Levison, 1996). However, despite the growing numbers of women participating in the workforce, a number of myths persist regarding the meaning of work in women's lives. Although the notion that women work for so-called 'pin money' is no longer relevant these days to the vast majority of women in the workforce, many of the negative stereotypes associated with this misconception remain (Dex, 1987).

Research in the 1970s reported that women's work not only provided women with income, associations and relationships, it influenced their lifestyles and goals and provided feelings of accomplishment (Klungness & Donovan, 1987). Recent research confirms that work is particularly meaningful for educated women with careers (Reeves & Darville, 1994; Levison & Levison, 1996), although work may have different meaning for career women than it does for men with careers (Holahan, 1994). Burke and McKeen (1994) reported that women who managed to develop their careers along conventional male paths have accrued greater financial rewards and career satisfaction than women whose careers have been characterised by interruptions. Levison and Levison (1996) go further by describing career women who follow the 'Dream of the Successful Career Woman': a contemporary myth in which the hero is a woman. This corresponds with Sinclair's (1994, p15) discovery that executive men are on a Ulysses-like journey: "full of grand-scale trials of endurance and tests of strength - the modern day equivalent of the heroic quest". It is thus now recognised that work is just as important for women as it is for men.

Berquist, Greenburg and Klaum (1993) describe the differences in the shifts in the meaning of work for men and women over the age of 50. Although they concede that many people are burnt out and bored by the time they reach 50, the authors describe a positive scenario for professional women. They argue that women may experience growing dissatisfaction with their careers as their informal leadership and influence at work begins to decline as they grow older. However, Berquist et al propose that older women, who have made a slower advance as a result of career interruptions, may be poised to enter a phase of their working life where they have more influence than ever before. Similarly, Patrickson and Hartmann (1996a) report that working women over 50 have stronger commitment to their work than male counterparts who they found to be primarily motivated by financial factors to remain at work. Again, Karp (1992) concluded from 72 in-depth interviews with professional men and women aged between 50 and 60 that, for men, work was most meaningful and rewarding in their 40s. Alternatively, the women were found to be more optimistic and have positive morale after 50.

London and Greller (1991) describe the meaning of work in mid-life as a dynamic process with both positive and negative outcomes. Discussing the social implications of a mid-life career crisis (when an individual's career may no longer be sufficient expression or measure of self-concept), they concluded that the nature of the job, or personal capacities at work, were not principal determinants of attitudes. Rather the issue of how a person felt about their work was influenced largely by how they felt about themselves. In turn, individuals' feelings about themselves were said to be influenced by how their colleagues and co-workers regarded them. London (1993) therefore
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suggested that negative stereotyping of older workers (low in adaptability, decisiveness, activity and satisfaction) could affect the support and encouragement they received and ultimately their own self-concept. While his research showed that the career motivation of older workers did not necessarily decline with age, he observed that women’s desire for recognition tended to dissipate as they grew older.

Although it appears that work brings positive dimensions to the lives of career women, it is equally true that careers can impact on the lives of women in an ambiguous manner (Still, 1995; Levison & Levison, 1996). Echoing Levison and Levison’s (1996) comments, Claudette Mackay-Lassonde (1996), a Chief Executive Officer of an Engineering Corporation in the United States recently warned of the personal trade-offs executive women make in their rise to the top and the common misconception that successful women ‘have it all’. She pointed out that not many successful women executives were married, while they also suffered the same stress-related health problems and difficulties in maintaining relaxing leisure pursuits as their male counterparts. To date, there has been little research into the possible implications of such factors on the lives and attitudes of women who have been in the workforce for most of their adult life.

1.4 Sociology: The Impact of Social History and Socialisation

The gender roles that women are exposed to during the socialisation process are said to influence how women experience work, their personal and family life, and even their retirement decisions (Talaga & Beechir, 1995). Women born during and after the Second World War have been distinguished from previous generations in matters of career choices, educational opportunities and sexual freedom. Jacobson (1993) compared the life satisfaction of a group of women who had reached mid-life with a younger group of women from the baby-boom cohort group and concluded that socialisation, rather than age, appeared to be a more significant variable influencing feelings of well-being among both groups of women. Her findings confirmed other research which has shown that, as a group, women born during the ‘baby-boom’ era do not suffer from anxiety or dissatisfaction with their lives. Berquist et al. (1993) also suggest that professional women tend to be satisfied with their careers because they have usually surpassed both their parents and their own expectations. Alternatively, men may be less positive about their career in mid-life if they have not reached the ‘inherited expectations’ of their parents.

However, Dinnerstein (1992) depicts the experiences of professional women who ‘came of age’ after the Second World War in a different light. She argues that women presently in their 50s were raised in a historical context which offered limited opportunities and less encouragement beyond the role of wife and mother. Women from this cohort group who went on to develop professional careers did so within a rapidly changing social context and without the benefits of female role models. For the women in Dinnerstein’s (1992) study, guilt, lack of confidence and conflict were reported as some of the feelings experienced as the result of their ambiguous position ‘between two worlds’. Levison and Levison (1996) agree, asserting that while these women were part of an historical process that produced a ‘breakthrough generation of career-oriented women’, they had few signposts to guide them and faced resistance all along the way. Should they fail, the cultural myth was that it was “her own fault - a sign of her deficiencies of competence, character, or ability to compete successfully with men” (1996, p370). Guilt and conflict were also feelings sharply felt by these women as they moved into the non-traditional areas of management and the professions.

In a similar vein, Perkins (1993, p43) contends that while some adult women experienced the consciousness-raising associated with the postwar women’s movement, many women still internalised the ‘myth’ that they would be cared for in their old age. For such women, socialisation processes producing subconscious traits of passivity and dependency remained a strong and influential part of their deeper self-image.

Despite the conflicting conclusions about the experiences of women in mid-life, the social history perspective underlines the significance of the changing social and historical contexts in which women live. Changes in women’s attitudes towards work and the meaning derived from their working lives are consistent with changing economic and social patterns (Dex, 1988). Mid-life experiences of women in the 1990s are different to mid-life experiences of women in previous decades. As such, research undertaken in earlier periods needs to be revisited and possibly revised in the context of the impact of changing patterns to social, personal and working life.

1.5 Career Stages and Development of Women

Super’s (1957) original ‘classic’ career stage perspective proposed that people experienced four different psychological stages (level of
suggested that negative stereotyping of older workers (low in adaptability, decisiveness, activity and satisfaction) could affect the support and encouragement they received and ultimately their own self-concept. While his research showed that the career motivation of older workers did not necessarily decline with age, he observed that women's desire for recognition tended to dissipate as they grew older.

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1.4 Sociology: The Impact of Social History and Socialisation

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However, Dinnerstein (1992) depicts the experiences of professional women who 'came of age' after the Second World War in a different light. She argues that women presently in their 50s were raised in a historical context which offered limited opportunities and less encouragement beyond the role of wife and mother. Women from this cohort group who went on to develop professional careers did so within a rapidly changing social context and without the benefits of female role models. For the women in Dinnerstein's (1992) study, guilt, lack of confidence and conflict were reported as some of the feelings experienced as the result of their ambiguous position 'between two worlds'. Levison and Levison (1996) agree, asserting that while these women were part of an historical process that produced a 'breakthrough generation of career-oriented women', they had few signposts to guide them and faced resistance all along the way. Should they fail, the cultural myth was that it was "her own fault - a sign of her deficiencies of competence, character, or ability to compete successfully with men" (1996, p370). Guilt and conflict were also feelings sharply felt by these women as they moved into the non-traditional areas of management and the professions.

In a similar vein, Perkins (1993, p43) contends that while some adult women experienced the consciousness-raising associated with the postwar women's movement, many women still internalised the 'myth' that they would be cared for in their old age. For such women, socialisation processes producing subconscious traits of passivity and dependency remained a strong and influential part of their deeper self-image.

Despite the conflicting conclusions about the experiences of women in mid-life, the social history perspective underlines the significance of the changing social and historical contexts in which women live. Changes in women's attitudes towards work and the meaning derived from their working lives are consistent with changing economic and social patterns (Dex, 1988). Mid-life experiences of women in the 1990s are different to mid-life experiences of women in previous decades. As such, research undertaken in earlier periods needs to be revisited and possibly revised in the context of the impact of changing patterns to social, personal and working life.

1.5 Career Stages and Development of Women

Super's (1957) original 'classic' career stage perspective proposed that people experienced four different psychological stages (level of
interest, satisfaction, motivation and commitment) as they progressed through their careers. A career stage is determined by a person’s perceptions and circumstances in relation to their career, with age regarded as a secondary determinant (Smart & Allen-Ankins, 1995). Super also proposed four career stages: exploration, establishment, maintenance and disengagement, each of which had certain psychological tasks. This model was later expanded by people such as Hall (1976) who proposed a life-cycle theory, a more dynamic view of the career stages and recognising that career stages reflected and interacted with an individual’s life, past, present and future (White, Cox & Cooper, 1992). However, while these models assisted thinking for some time, their applicability to professional women is now being questioned given that they were modelled on men’s careers and lives and research has found that career development of women is different from, and more complex, than that of men (Ackerman, 1990; Levison & Levison, 1996; White, Cox & Cooper, 1992; Young, 1992). For instance, Holohan (1994) found that both professional and non-professional women have complex goal systems which shape the interaction between work and family, resulting in women pursuing different career paths than men. That is, women undertake career paths which will more easily accommodate interruptions and a change in focus. Smith (1994) agrees, reflecting that a different cycle of career development does appear to exist for women and that there are emerging signs of ‘post-traditional family tracks’ developing as both men and women seek an alternative course of career development which accommodates the demands of children and dual-career families.

Using Super’s model, Smart and Allen-Ankins (1995) found that men and women share similar patterns and attitudes during the first two stages of their working life. Men and women, in their study, experienced growing interest, satisfaction and commitment to their careers during the exploration and establishment stages. However, they found that women’s attitudes towards their work diminished during the maintenance and disengagement stages, while men’s continued to increase. The findings also revealed that single women were significantly more involved with their careers than married women during the third and fourth stages. However, differences were not apparent between married and single men. Finally, the study revealed that the kind of job or occupational level appeared to have less effect on the attitudes of women than the attitudes of men. For example, the work attitudes of women managers did not differ from women who were non-managers, although men managers had different attitudes towards their work than non-managers. These findings point to the diversity of experiences among career women and support the suggestion that male career models are generally inapplicable.

Also testing Super’s model, Ornstein and Isabella (1990) examined the psychological stages of women managers and observed that because women do not generally adhere to a traditional model of career development, their attitudes, satisfaction and commitment to their working life are determined by their age, rather than where they happen to be in their given career path.

Finally, White, Cox and Cooper (1992), after examining the lives and careers of ‘high flyer’ career women, conclude that many women’s career patterns are still different from those of men. They argue two points: that careers should be accommodated around the reality of women’s lives, allowing them to make a meaningful investment in both occupational and family roles; and that women’s careers should be represented by a different model - either a double helix composed of career and family or a triple helix of career, family and leisure (Rapoport & Rapoport, 1980). Career development theory for women, then, and the incorporation of the many facets of their lives is still only in its infancy and still has some way to go.

### 1.6 Developmental Ageing Perspective

The developmental ageing perspective focuses on the nature of the relationship between job satisfaction, career choices and age. It is generally put forward that as a person ages, their job satisfaction changes - increasing during the thirties, levelling off during the forties and accelerating during the fifties when a person’s expectations have levelled out. Changing levels of satisfaction are attributed to the ageing process rather than the various stages of career development.

There is disagreement as to how age operating on a conscious level affects women’s attitudes, expectations and ideas about themselves and their work. Oleson (1990) found that the professional women in her case study did not measure their career or personal development of attainment according to their age but in terms of the opportunities presented to extend their experiences and expand their skills.

The view that women have a different ‘social psychological time clock’ to men, and therefore think differently about themselves and their work at any given age, has been advocated by Karp (1987) who examined the work satisfaction of professional men and women aged...
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between 50 and 60. Similar to other studies, Karp observed that men generally pass their professional prime in their forties, a period when their greatest career opportunities open up to them. After this, men's satisfaction with their work begins to 'flatten out' and they experience growing feelings of boredom and dissatisfaction. However, professional women tended to reach their peak in their fifties in terms of opportunities and satisfaction. Karp found that both men and women were similar in viewing their lives in conjunction with their family, health and ageing circumstances. The 50s decade, or the 'decade of reminders' (when children leave, parents pass away or become infirm) tended to force both men and women to reassess their career and life choices.

1.7 Dual Career Families

A dual career family is defined as a family, with or without children, in which both partners have full-time careers (as opposed to jobs) and pursue active family lives (Smith, 1994). Based on the earlier findings of Rapoport (1971), this perspective proposes that the career and life decisions of women in dual career families are influenced by different career development patterns and domestic role sharing arrangements than other career women. Reeves and Darville (1992) argue that the unique characteristics of dual career families produces unique stresses and conflicts for women in their transition to retirement. They identify four main issues: women may experience difficulty in assuming a leisure lifestyle in retirement because they have tended to minimise or neglect leisure activities and networks as a means of managing the demands of work and family life; women may face conflict if they continue working when their partners retire and wish to reduce their household responsibilities; retirement may produce an identity crisis for women because they may have deliberately chosen to reject the position of full-time housewife; and when dual career couples retire at different times they may face conflict regarding retirement plans while women may be pressured to retire by their partners. Dinnerstein (1992) adds credence to this with her analysis of 21 white professional women in dual career families by finding that they experienced or internalised pressures to curtail their professional ambitions especially at the point in time when their husbands had begun to approach retirement.

It is expected that an understanding of the careers and lifestyles of dual-career couples will become more important in the years ahead as more and more women work their way up the professional and managerial ladders. At present, this understanding is rather limited and is still being treated as a relatively new phenomenon.

Purpose of this Study

The foregoing background reveals that there are many disparate views on the career and life decisions of managerial and professional women over 50. Different emphases arise depending on the perspective taken. What is clear, however, is that there is no well developed theory or body of analysis that encompasses a life perspective of older women, particularly those with a career focus. Although Sheehy (1995) and Levison and Levison (1996) have cautiously incorporated such women into their revised analyses of life-cycle 'passages' or stages, the analysis is still rather limited because the information regarding experiences in these latter stages is still evolving. While research interest in the field is also growing steadily, especially as the population ages and more women now exhibit long-term career patterns, it still deals with isolated aspects of the career and age phenomena. There is, as yet, no holistic view so that career women can be viewed within their total context.

This exploratory pilot study attempts to add to knowledge by gaining a better perspective of managerial and professional career women in their 50s as they approach the retirement era. The research is thus not concerned with the entire life structure, but rather one snapshot of it. While this research could be criticised for a lack of holism, the methodology is holistic in that the dimensions explored with the older career women encompass different facets of their lives. It thus draws on a number of the perspectives outlined above to examine the following variables:

- work goals (current occupational attainment, assessment of current situation e.g. success/failure, and levels of attainment still to be achieved)
- current motivations (what motivates the person to work and to achieve?)
- family goals (current family situation and plans for the future - these will vary depending on whether the woman is married, has children, has the care of elderly parents, has an able-bodied partner)
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The inclusion of the pre-retirement aspect of women’s careers is a deliberate aspect of the study because women are now emulating men’s careers in their long-term sense. Until recently, research and analysis regarding retirement and related issues has been largely framed within a masculine context and the literature on work and retirement decisions of women is relatively small (Erdner & Guy, 1990; Wingrove & Slevin, 1991; Patrickson & Hartmann, 1996b). It is sometimes assumed that because women have had career interruptions for family purposes, they will be less career-oriented than men and will easily make the transition from work to other pursuits because of their home-based duties. While this stereotype may be true of many women, both career and non-career oriented, it does not apply so easily to those who have spent long periods in the workforce and who have achieved significant positions - the ‘Dream of the Successful Career Woman’ as Levison and Levison (1996) so aptly describe it. To these women, although they may have home and family responsibilities, work is their life and their obsession. Similarly as for men, work can also provide their sense of identity. The prospect of retirement, if they contemplate it at all, thus represents an anathema to these career women as it does to many men. Research is only just beginning to document these features as more and more women approach the retirement stage. This research can thus add to knowledge in this area as well by exploring in greater depth the pre-retirement phase (Perkins, 1995) of women’s career histories.

Finally, the research attempts to give a greater understanding of a very significant cohort of women. Not only have they been ‘pioneers’ in so many occupational and professional areas, but they continue to be pioneers and role models to forthcoming generations of women as they progress through the life cycle. Theirs is a story which needs capturing, even if it only covers one decade. Their like will never be seen again as social conditions are different for the vast majority of women who follow them. The challenge for researchers is to ensure that these women’s experiences illuminate the way the following generations of career-oriented women.

Definitional Issues

For the purposes of this research, then,

A Career is defined as “an ordered sequence of development extending over a period of years and introducing progressively more responsible roles within an occupation” (Slocum, 1966, In Dex, 1987).

Underlying this definition is an assumption of linear upward progression - that is, a continuous movement from a position of relatively low status, responsibility and remuneration to a higher position. The image is usually one of ‘climbing a career ladder’, an image which assumes the centrality of paid work. While there have been recent challenges to this rather limited concept of a career, it remains the normative standard for judging career progress (Onyx & Benton, 1995).
• educational goals (is there a desire to extend or undertake further education?)

• current life patterns (for example, cultural activities, intellectual activities, social activities, active or passive recreation)

• health indicators (general state of health and health history, are new problems being encountered? reactions to stress and work overload, reactions to general ageing, and ability to do things physically and mentally)

• financial position and security (is the woman providing for her future? will she be able to look after herself in old age? what plans does she have to ensure that she will be financially secure? what are the pension provisions of both partners, if relevant?)

• partner’s retirement, if relevant (how does this factor into the woman’s career and life decisions?)

• impact of ageing process on career achievement and feminine characteristics (for example, sexuality, issue of ‘invisibility’ and ‘being past one’s prime’. How is the woman coping with these issues?)

• ultimate life goals when the career is no longer possible (what plans does the woman have for a post-work future? how does she see her life developing?)

• retirement plans (has the woman thought of retirement? what does retirement mean to her? does she have a retirement plan?)

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Career Development is conceptualised in a broader context, entailing a successive and systematic sequence of attitudes and behaviours associated with work-related experiences, which acknowledges the individual’s personal life, over the entire span of the life cycle (White, Cox & Cooper, 1992, p13).

Mid-Life for this research is defined as being between 50 and 60 even though the literature uses other terminology like 'middle adulthood'.

The Meaning of Work in Mid-Life

The Significance of Cohort History

Women presently in their 50s grew up in a period when motherhood and marriage were represented as crucial aspects of a woman’s social identity. The intensity of the postwar push to return women to the domestic sphere produced exploding postwar birth rates which continued into the 1950s and 1960s - the decades when women of this study were marrying and having children (Wearing, 1984). Consequently, the women’s career histories are a reflection of their time and social conditioning. In fact, career women from this generation could be said to be perched between two worlds (Dinnerstein, 1992).

Some careers also reflect the extent of development of Western Australia during this period: the fact that the private sector, with the exception of the mining industry, has always been relatively small in comparison to the public sector (which in itself is small in comparison to its presence in the Eastern States). The women’s careers thus need to be considered within this framework. However, all have had a long period of a continuous career after child-bearing and have made the most of their opportunities.

The Meaning of Career

Most of the women in the study followed their own interests in terms of their employment. In common with many other older women whose lives were not totally under their control because of marriage and child-rearing, they tended to have ‘random’ careers (Ellis & Wheeler, 1991; Still, 1990; White, Cox & Cooper, 1992). As such their work histories constitute a series of jobs which provided varying levels of fulfilment rather than a series of linear or vertical positions with strategic career objectives. They thus do not fill Levison and Levison’s (1996) rather singular description of the career woman as a
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person in pursuit of the ‘heroic quest’ of success, fame and achievement.

Unlike the present-day generation of younger women managers, the older career woman is rarely motivated to pursue career advancement for advancement sake. Instead, career advancement and aspirations is now described in terms of taking up opportunities to widen interests and scope of experiences. The women are willing to forgo greater financial rewards and professional status in order to maintain a quality of life and satisfaction in their work. In fact, they fit neatly into the ‘maintenance’ stage of White, Cox and Cooper’s (1992) model of the careers of successful women. This stage describes the career aspirations of women in their 50s as being of continued personal growth and expansion, and success and consolidation.

The following sentiments describe the stage in action:

In financial terms I'm not successful, but I realised quite a while ago that once my children had left home I had the freedom to be pulled in any direction I chose, which means basically I do whatever I feel I would like to do. So although it would be nice to have more money, it doesn't really mean all that much to me as long as I can survive. (Entrepreneur, aged 58).

I am not prepared to sacrifice my job satisfaction to go into an area I really don't like or an area that would be buried down in bureaucracy...I don't think I would contemplate that. It has got to be an area that I think I am interested in, that I feel committed to and that gives me a lot of job satisfaction. (Public Sector CEO, aged 53).

[On declining offers of higher positions] I felt it would impinge a lot more on my time. A lot of people did get more, good packages, but worked a lot longer hours. Whereas I have a choice. At the moment I am working more than I probably should, but I mean that's my choice...I wasn't prepared to put in 70-80 hours a week...I wanted that time to myself. (Public Sector Executive Adviser, aged 51).

Following the ‘maintenance stage’ theme, a number of the women see their career in mid-life as providing a lifestyle or a path to personal development. For instance:

Certainly I feel that I have to make a much better lifestyle for myself. I think to just work - I work 7 days a week sometimes to get through the amount of work I want to do - I'm not prepared to do that for much longer. I see my career as self development in many ways...Give me something else to do tomorrow and I'll do it. It's as simple as that. As I said, I still have a philosophy that I must enjoy what I'm doing to the fullest I possibly can and I don't enjoy pushing paper around. I seem to be doing a lot of that at the moment. If I could get a job that would create a lot of interest, using the skills I have, because I think a lot of them are transportable, I would go...the last two years, I think have burnt a career out of me. (Academic, aged 53).

Now that I don't have a family...my work is more important to me and so I have tried to ensure the work I do is fulfilling... (Public Sector Coordinator, aged 53).

However, there is also some evidence that the willingness to make career decisions based on personal fulfilment alone could be tempered by age.

I'm feeling quite driven in making another move, and there's a good reason to move...the dissatisfaction...but I'm [also] feeling quite pulled in...it feels very insecure to move and quite frightening to think this...and I think, well, I'll just hang onto this job a bit longer. (Public Sector Coordinator, aged 51).

Interestingly, the older career women with particular career ambitions seem uncomfortable with the notion that their personal identity and their careers are linked even though this is a feature of males and their careers (Still, 1993). However, so central is work to the self-esteem of some of the women participants in the study that they may experience difficulty in making the transition from work to retirement. For instance,

I couldn't imagine life without work. It obviously gives me a sense of worth, it gives me a sense of being, but it's no good working like that because you can't. I mean, I can't still be going there when I'm 90. (Public Sector manager, aged 56).

On the couple of occasions when I haven't had work I haven't coped as well as I thought I might...I really experienced that
person in pursuit of the 'heroic quest' of success, fame and achievement.

Unlike the present-day generation of younger women managers, the older career woman is rarely motivated to pursue career advancement for advancement sake. Instead, career advancement and aspirations is now described in terms of taking up opportunities to widen interests and scope of experiences. The women are willing to forgo greater financial rewards and professional status in order to maintain a quality of life and satisfaction in their work. In fact, they fit neatly into the 'maintenance stage' of White, Cox and Cooper's (1992) model of the careers of successful women. This stage describes the career aspirations of women in their 50s as being of continued personal growth and expansion, and success and consolidation.

The following sentiments describe the stage in action:

In financial terms I'm not successful, but I realised quite a while ago that once my children had left home I had the freedom to be pulled in any direction I chose, which means basically I do whatever I feel I would like to do. So although it would be nice to have more money, it doesn't really mean all that much to me as long as I can survive. (Entrepreneur, aged 58).

I am not prepared to sacrifice my job satisfaction to go into an area I really don't like or an area that would be buried down in bureaucracy...I don't think I would contemplate that. It has got to be an area that I think I am interested in, that I feel committed to and that gives me a lot of job satisfaction. (Public Sector CEO, aged 53).

[On declining offers of higher positions] I felt it would impinge a lot more on my time. A lot of people did get more, good packages, but worked a lot longer hours. Whereas I have a choice. At the moment I am working more than I probably should, but I mean that's my choice...I wasn't prepared to put in 70-80 hours a week...I wanted that time to myself. (Public Sector Executive Adviser, aged 51).

Following the 'maintenance stage' theme, a number of the women see their career in mid-life as providing a lifestyle or a path to personal development. For instance:

Certainly I feel that I have to make a much better lifestyle for myself. I think to just work - I work 7 days a week sometimes to get through the amount of work I want to do - I'm not prepared to do that for much longer. I see my career as self development in many ways...Give me something else to do tomorrow and I'll do it. It's as simple as that. As I said, I still have a philosophy that I must enjoy what I'm doing to the fullest I possibly can and I don't enjoy pushing paper around. I seem to be doing a lot of that at the moment. If I could get a job that would create a lot of interest, using the skills I have, because I think a lot of them are transportable, I would go...the last two years, I think have burnt a career out of me. (Academic, aged 53).

Now that I don't have a family...my work is more important to me and so I have tried to ensure the work I do is fulfilling... (Public Sector Coordinator, aged 53).

However, there is also some evidence that the willingness to make career decisions based on personal fulfilment alone could be tempered by age.

I'm feeling quite driven in making another move, and there's a good reason to move...the dissatisfaction...but I'm [also] feeling quite pulled in...it feels very insecure to move and quite frightening to think this...and I think, well, I'll just hang onto this job a bit longer. (Public Sector Coordinator, aged 51).

Interestingly, the older career women with particular career ambitions seem uncomfortable with the notion that their personal identity and their careers are linked even though this is a feature of males and their careers (Still, 1993). However, so central is work to the self-esteem of some of the women participants in the study that they may experience difficulty in making the transition from work to retirement. For instance,

I couldn't imagine life without work. It obviously gives me a sense of worth, it gives me a sense of being, but it's no good working like that because you can't. I mean, I can't still be going there when I'm 90. (Public Sector manager, aged 56).

On the couple of occasions when I haven't had work I haven't coped as well as I thought I might...I really experienced that
loss of identity that had been tied to work. (Academic, aged 51).

[My husband has worked for] 45 years, which is a very long time. I think his image is very wound up in his job. I don’t know whether my image is, but I’ve been in real estate for 20 years and I do hope I have another image. (Entrepreneur, aged 55).

Despite the difficulty the more ambitious have with the unresolved dilemma of career and personal identity, some women consider that their career is only a part of their life and are content with their achievements on a number of fronts.

...effectively I wanted to make sure that I could achieve a lot more than my parents, that was really important to me. I’ve achieved as much...if not more than the girls I went to high school with...and the other thing is that I really like my job. Every job I’ve done has been very interesting. I’ve learnt from it, there have been challenges. So it’s part of my life, but I wouldn’t say it’s the most important part of my life... (Public Sector Executive Adviser, aged 51).

Career Planning and Development

The need to negotiate personal and professional lives, and the subsequent effect this had on the place of careers in their lives, has had consequences for career planning and the women’s career histories. Only one older career woman described having specific career plans.

I was encouraged to be independent and my parents were actually unusual in that they wanted me to have a career...I set goals when I started work for this department. I realised that I was going to be able to set some goals and I would be able to achieve them (Public sector Manager, aged 57).

In contrast, the majority of the women had not developed or adhered to any concrete career plans. As such, their career paths had not been confined to conventional vertical movements.

This group of career women only made significant career shifts when prompted primarily by changing circumstances such as divorce or immigration. That is, their career development was the result of reactions to changing conditions rather than a planned grand design. Some examples of how some women’s lives were reconstructed through reactions to changing circumstances are given below:

...I had three small children. I was working as a telephonist. The money was quite good, in fact it was really good, but you worked shift work...I felt I had to end up with a career to support my children because I didn’t get financial help from my ex-husband. So I decided my best bet was to go to University. I went in as an undergraduate [in a] professional course and at the end of that I started working and gradually went up (Academic, aged 53).

I went back and did a library studies degree as a mature age student...and I stayed in a position as a medical librarian at a maternity hospital for about eight years, conscious that it would perhaps, in the long term, not be the best thing for my career, but I had four children and I was going through a marriage break up at the time...Then, during the eight years I became conscious that, one, I’d reached about the top in special library work and there weren’t very many other opportunities, and, two, ...maybe there was something else, and quite by accident, I ended up in industrial relations (Private Sector Associate Director, aged 58).

When asked to describe their career development, the women commonly attributed their advancement and success to luck, chance, or accident. Although they often referred to taking advantage of opportunities, their tendency to attribute their professional success to circumstances in some ways gave a sense of diminished personal responsibility for their careers.

I’ve never done any career planning. I’ve done things because I’ve wanted to...to express an interest [and thoughts] on certain aspects of the profession. I got a telephone call asking me if I would be interested in applying for a job, which I did and so...it happened. I didn’t go seeking it. (Academic, aged 53).

It’s hard to describe what happened. I must say I really didn’t sit down and map it out. Didn’t happen that way, but...with each job I’ve psychologically, if that’s the right word, left before I’ve moved. I’ve decided I’ve been there long enough.
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I’ve often wondered why me and how did I get [here]...it’s not a high level job...but when you look at the statistics it’s reasonably high in the State Public Service. So I have often wondered what it was that was the driver...there’s an element of planning, but there is also an element of serendipity, right place right time, knowing how to take advantage, being prepared to take a risk occasionally. (Private Sector Associate Director, aged 58).

Satisfaction

The women all stated that they were happy with their work and their particular level of attainment. Few had specific career goals in terms of advancement, either now or in the past. Instead, the majority felt they had exceeded their own expectations. This sentiment was expressed as follows:

I’m proud of what I’ve achieved. When I left school I didn’t go to University and I just thought I’d work and get married and that would be the end of it. Someone would look after me to the end of my days. All of that, of course, didn’t turn out that way. I have always worked at something or other. It never occurred to me that I would get to a job that I’ve got now with the level of responsibility and the level of pay and all those things. (Public Sector Manager, aged 56).

I think I have done particularly well for a woman of my age and background. (Private Sector Associate Director, aged 58).

I’m very happy with my [occupational] attainment at the moment. It’s more than I ever anticipated. I started off as a teacher and I suppose I didn’t really think much about a career because when I was 21 you didn’t think much more about your original qualifications ... Where I am now is greater than my expectations...I am very happy and I feel very lucky. (Public Sector CEO, aged 53).

At the present time I believe that I’ve almost achieved the ultimate in what I wanted to do, in that I certainly educated myself over the last 12 years in order to reach where I am. I just love my current work, I love it. It is very exciting, It is challenging, it’s rewarding and I think I’ve had a lot of opportunities to get to where I am. (Academic, aged 55).

When asked to discuss their career satisfaction, many of the women had difficulty distinguishing between a career and their present job. This is quite a common feature amongst working women, and crosses all occupations and hierarchical levels (Still, 1993; 1997).

Interestingly, while the women readily offered descriptions of their career satisfaction, a few qualified their statements and some expressed disappointment with unfulfilled ambitions.

I would have liked to have been a principal by now...people I graduated with, or are male, same age, are, with no effort on their part, principals. But having a family and marrying, you resign every time you have a child. I really spent a minimum [amount] of time at home. I waited until they were both a year old and left them with friends. But, had I not, I am sure I would be where I thought I would be. (Focus Group).

...I believe if I had been male I would probably have achieved more, I’ve achieved quite well compared to the size of the organisation, and the number of women in the organisation...we have 51% women in the organisation, most of them at the lower levels. (Public Sector Executive Adviser, aged 51).

Some of the women were also clearly unsatisfied with their present work and were therefore experiencing a lack of direction regarding their careers. They were also questioning previous choices. The majority of these women were academics who were finding it difficult to reconcile their original reasons for entering the profession with the changing requirements of their roles. One participant explains the dilemma:

Actually I’ve never seen myself as really having a career...[but] it’s not a job either, it’s a passion. It’s what I’ve wanted to do... If I hadn’t had that passion I wouldn’t have hung in there, and I think that’s what’s been a bit disturbing in the last year or two because of all these admin. things. I feel I’m losing some of the plot...I feel a bit directionless at the moment because I don’t have much time to think. I want to. I hope to escape being Head of Department which means I can concentrate on doing things to help women in the university. (Academic, aged 55).
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Conclusion

The careers of these older managerial and professional women have not necessarily followed those of their male counterparts, primarily because of marriage, child-bearing and child-rearing. Whilst the women in this study have all had lengthy periods in the workforce, their level of eventual attainment has been greatly influenced by their earlier background, socialisation and period when they entered the workforce. This is not to say that they have not achieved: rather, for most of the group their careers have never been the primary focus of their lives.

The meaning of their careers is embedded in their perceptions of self-development. In this regard their career is a means to an end, rather than an end in itself. This might explain why these women resist the notion that their work is the central focus of their identity. It is also possible that these women, lacking role models and social sanctions, continue to struggle to find a comfortable representation of their careers.

Despite this aspect the older career woman seems generally content with her working role. Although not overtly ambitious at this time in life, she still wants to have a satisfying job and to make a difference. The woman in her 50s, then, is still a contributor and still wants to be. The question is whether society will allow her to be despite the removal of the age retirement barrier.

Introduction

The conflict that exists between the domestic responsibilities of women and the demands of a professional career has long been identified as a major barrier to women’s career development. A substantive body of literature has detailed how child-rearing, child-bearing and the associated stereotypes of ‘working mothers’ have thwarted the advances of women in management and especially to senior management (Davidson & Cooper, 1984; Gutek & Larwood, 1987; White, Cox & Cooper, 1992; Davidson & Burke, 1994; Swiss & Walker, 1993). However, most of this literature has concerned the younger woman manager or those endeavouring to break into management. The experiences and attitudes of older career women in relation to this barrier have rarely been documented, let alone been the subject of interest.

In the absence of evidence on the lives, attitudes and experiences of older career women, a number of stereotypes have prevailed. The traditional stereotypes of older women were centred on the domestic sphere. Now as the present generation of career women pass through mid-life, a new stereotype is emerging - one which portrays older career women as being finally able to enjoy the fruits of their labour in the public sphere. Older career women, now devoid of domestic responsibilities, are seen as being able to pursue their career aspirations and professional pursuits unhampered. In fact, the departure of children from the household is assumed to coincide with the period in which older women can both enjoy and achieve a peak in their professional careers (Karp, 1987). Quentin Bryce, former lecturer in law, Federal Sex Discrimination Commissioner, and currently the chief executive and chairperson of the National Child Care Accreditation Council, recently observed that (Bowen, 1995, p126):

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and work and family...So for me it has been about being able to be myself, to put myself on the top of the agenda.

When juxtaposed with stereotypes of non-career women struggling with the ‘empty-nest syndrome’, it would appear that older career women face a bright and fulfilling future.

The emerging depictions of older career women are underpinned by the premise that the barriers which thwarted the career advance of younger women are no longer relevant to the career development or professional experiences of older women. Numerous personal testimonies of women describe an increase in confidence and assurance as they age (Bowen, 1995; Scutt, 1993). Accounts of their lifelong experience in the workforce, professional success and growing personal confidence suggest or imply that older women are well equipped to deal successfully with the corporate culture and norms which younger women must still negotiate.

It has also been suggested recently that career women over 50 fare much better with the inevitable mid-life career crisis than their male counterparts because women are less bound by professional conventions, career paths and breadwinner responsibilities (Sheehy, 1995; O’Reilly, 1995; Onyx & Benton, 1995). It would appear that as career women age their professional horizons are broadened unlike other men and women of their age. Under these circumstances, then, do older career women have it all?

The results of this study reveal that the experiences of older career women are more complex than those contained in present accounts, and suggest that there is considerable room for further research into the career development and satisfaction of older career women. In fact, there is little evidence to suggest that barriers to the career development of women diminish as they age. While they may enjoy a higher level of occupational status as a result of their career longevity, the enduring effects of structural and cultural barriers still impact the careers of older women. Similarly, while their personal circumstances may change, career women still have to continue to negotiate the conflicting demands of their work and professional lives. This research thus identified six related areas or factors which older career women must contend with:

- the continuing effects of gender stereotypes and the male culture in the workplace;
- the demands of their working lives;
- the second ‘double burden’;
- the effects of ageism in the workplace;
- career and relationships in conflict; and
- the effects of menopause and ageing.

Before discussing these constraints on career development and satisfaction, however, it is important to consider the career aspirations of older women.

The Career Aspirations of Older Women

Only a few of the women expressed a desire to work past the age of 65. These were in self-employment. Instead, the remainder were mostly surprised that they were still in the workforce.

It never occurred to me that I would continue working up to 55. I think what happened was that I got a job where I really felt that I could go somewhere. I was recognised and I was doing something that was really worthwhile. (Public Sector Manager, aged 56).

The majority of the older career women harboured the desire to ‘wind-down’ their career, or undertake a career transition which would allow greater balance between their work and personal lives. Even those with career ambitions, such as one entrepreneur who hoped to expand her business internationally, expressed the desire to wind down:

...probably within about four or five years I am happy to work full-time, but after that I would see myself with a consultancy, perhaps doing one day less a week...so sort of phasing it down a bit. (Entrepreneur, aged 52).

Plans for establishing their own business, or to work as a consultant, were common themes amongst those women working in organisations where it was difficult to scale back their commitments and responsibilities.
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Plans for establishing their own business, or to work as a consultant, were common themes amongst those women working in organisations where it was difficult to scale back their commitments and responsibilities.
This expressed desire to utilise their skills to provide greater control over their working and personal lives confirms other research that reveals that women view self-employment as a means of avoiding career barriers (MacDiarmid & Thomson, 1991; Still, 1990; Still & Chia, 1994). However, while those women who were interested in self-employment had clear ideas of the skills they would utilise, few had concrete plans as to how they would achieve this aim. When one of the participants established her own business she decided that she only wanted to have a minority share holding and act as General Manager. Her decision was influenced by the implications that stem from establishing a business late in life:

I thought 50, okay, I’m not going to get any capital I invested back again if anything happens now, it’s different to going into business at 40... (aged 52).

Some older career women were frustrated in their current occupation or position, and felt unable to work to their fullest potential.

...at this stage of my life, I think [my job] is probably very good for someone else, but for me, at the moment I’m not enjoying it particularly. I can see around the planning work, heaps of initiatives that I think would be worth doing. I just keep getting sort of reigned in (Public Sector Coordinator, aged 51).

Although 51 and still applying for promotion, one participant intends to retire at 55.

I think the reason is that I’m feeling that I’ve gone as far as I can go in the organisation. I’m not going to achieve any more...I could be wrong. If I did [advance], that’s the other reason I may stay, just to consolidate it. (Public Sector Executive Adviser, aged 51).

Again, some thought promotion was clearly undesirable in the light of their existing circumstances. One academic explained the reason why she had no further career aspirations.

...because I’m feeling pretty burnt out and the last five years have been really horrendous. We’ve been through three program reviews, I’ve been finishing my Ph.D. and I’ve had two campus relocations. I’ve had it really... (Academic, aged 51).

Nevertheless, some women could envisage their working lives and current career aspirations being different given different circumstances.

...unless there is an opportunity, I mean things can change. For example, my mother may pass away, and I may choose to go to Canberra where I would get a wonderful job and then I’d work for another 10 years. But here in Perth, the way I am at the moment, there is no opportunity. I love my job, have a good boss, work with terrific people - I don’t have any problem there - I just can’t get ahead. I know I can’t get ahead in the way the structure is, the people that are there. To me it is important that I do make the next step, or make the step out the door and do something else. (Public Sector Executive Adviser, aged 51).

I suppose in a way I’ve always been ambitious to be the best I can. I think my energy levels have been so low the last couple of years that I [would] just like to sit back and do some small projects that interest me and have been sitting on the shelf. (Academic, aged 51).

Despite the advance of age, then, a considerable proportion of the older career women still wanted to progress in their careers. Some had elder care responsibilities which prevented movement; others faced structural blockages at work in the lack of opportunities. The interesting feature of the expressed career aspirations, however, was the fact that few saw themselves working past the age of 65 despite the removal of this age barrier. Perhaps this is a result of former societal and occupational conditioning that employment ceases at that age. However, it also perhaps indicates a desire to move on, to make career a less integral part of one’s life and to explore other avenues and challenges. Fatigue could also be part of the syndrome. Whatever the reason, this research suggests that the removal of the age barrier is not going to encourage large numbers of managerial and professional women employees to stay in the workforce, although that position may alter as they move closer to the age of 65.
This expressed desire to utilise their skills to provide greater control over their working and personal lives confirms other research that reveals that women view self-employment as a means of avoiding career barriers (MacDiarmid & Thomson, 1991; Still, 1990; Still & Chia, 1994). However, while those women who were interested in self-employment had clear ideas of the skills they would utilise, few had concrete plans as to how they would achieve this aim. When one of the participants established her own business she decided that she only wanted to have a minority share holding and act as General Manager. Her decision was influenced by the implications that stem from establishing a business late in life:

I thought 50, okay, I'm not going to get any capital I invested back again if anything happens now, it's different to going into business at 40... (aged 52).

Some older career women were frustrated in their current occupation or position, and felt unable to work to their fullest potential.

...at this stage of my life, I think [my job] is probably very good for someone else, but for me, at the moment I'm not enjoying it particularly. I can see around the planning work, heaps of initiatives that I think would be worth doing. I just keep getting sort of reigned in (Public Sector Coordinator, aged 51).

Although 51 and still applying for promotion, one participant intends to retire at 55.

I think the reason is that I'm feeling that I've gone as far as I can go in the organisation. I'm not going to achieve any more...I could be wrong. If I did [advance], that's the other reason I may stay, just to consolidate it. (Public Sector Executive Adviser, aged 51).

Again, some thought promotion was clearly undesirable in the light of their existing circumstances. One academic explained the reason why she had no further career aspirations.

..because I'm feeling pretty burnt out and the last five years have been really horrendous. We've been through three program reviews, I've been finishing my Ph.D. and I've had two campus relocations. I've had it really... (Academic, aged 51).

Nevertheless, some women could envisage their working lives and current career aspirations being different given different circumstances.

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Constraints

3.1 The Male Culture and Gender Discrimination at Work

In this day and age of gender ‘equality’ and the enormous social change that has occurred over the past twenty years, it seems strange to reflect on male culture and gender discrimination at work in relation to older career women. Yet, the fact remains that these issues still persist even for them. As pioneers in many areas, these women could perhaps have expected that their own handling of situations or treatment at work would have improved to such an extent that the age-old battles of inequality would have been won or, at best, become a non-issue. Rather, the issues persist and are still just as uncomfortable and frustrating to older career women as they were in earlier days.

The approach of older career women, however, is different in some respects to younger women who have yet to experience the issues to any significant degree. Older career women have been successful in negotiating the realities of the gender politics of their work environment - otherwise they would not be where they are today. However, what does become clear is that they are now less motivated to continue following the rules of the gender-political game that such ‘success’ requires.

Now and again I’ve struck a genuine colleague, blokes, but what I’ve found with them is that...it has to be a subvert relationship basically. A secret relationship because if you’re in a crowd they can’t be seen to be going along with you too much, or vice versa, because they’ll get a hard time at the golf club on Wednesday afternoon. (School Principal, aged 58).

Within the profession I am treated by men and women alike for who I am, what I do and what I know and how I perform. Within the organisation I am not. I play the game the way the men want the game to be played and that makes things happen within the organisation. But I would not want to do that in the position of Director of Corporate Services or something like that. (Public Sector Manager, aged 56).

There was considerable evidence to suggest that there was widespread frustration with the daily experiences of the male culture in the workforce and the isolation that it can entail for managerial and professional women. The older career women were clearly not indifferent to the effects of the male culture on their working lives. Indeed, their frustration of ‘having to put up with it’ appears to have been compounded over time.

I drive in and I go over the hill in Winthrop Avenue and I see the phallic symbol ahead and think, “bloody hell, get ready”. So, you drive in and you kind of, you have to be ready for the battle...I was trying to say this to some guy in Classics this morning... and he said, “Oh, well, I’m sorry you have this perception, of course”, and he made some comment that suggested that my perception was incorrect. I said, “Look, if an Aboriginal student was telling you they didn’t feel very comfortable around here you’d be listening to them. Why aren’t you listening to me?” (Academic, aged 55).

...two years ago I was going to throw it all in. I couldn’t stand it a minute longer and then I decided if I did retire I’d probably be angry for about three years and I wouldn’t have enough money and that wouldn’t be very sensible. And so I thought I probably needed to change what I was doing...I was sick of fighting the same battles, and one of them related to sexism in education and the other was to do with the conservatism that you have in the Department (School Principal, aged 58).

...the main reason I left [my previous position]...was because I realised that the corporate culture there was completely against my value system. It is a corporate culture full of aggression and violence and the way the men treat each other there is atrocious. (Public Sector Manager, aged 56).

You have an idea but you are not really taken seriously. The same idea is taken seriously if someone else brings it up three months after you and then it becomes a great idea. (Focus Group).

...in meetings [men] use language that is really marginalising...troops in the trenches and all this sort of thing, and you are the only female sitting there with all this nonsense. One particular time the CEO we had used to tell these off-beat jokes. The fellows were embarrassed about it but they didn’t know how to tell him it wasn’t okay. (Public Sector Coordinator, aged 55).
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...once I was full time at work I found it very lonely at first
because I wasn’t in the networks and indeed there aren’t
many women around who are my age. Most of them have
been driven out. (Academic, aged 55).

The fact that they are so few, in both their occupational level and their
age group, perpetuates the notion that these women are an aberration
within the organisation. A Private Sector Manager, aged 56 explains
what happened to her in her former job despite being the recipient of a
professional award:

...men didn’t know what to do with me...the Director of
Finance was wishing that I would fall into a hole and
disappear, please, because it was uncomfortable for him. He
just did not know what to do with me... (Public Sector
Manager, aged 56).

I have been managed by men for years. I think they feel that I
am reasonably assertive. I think they feel a little bit threatened
by me because I question things that they do and say, and I
think I’ve probably got a bit of a reputation...They think I’m
aggressive. (Public Sector Manager, aged 56).

I’m noted for probably being outspoken and perhaps that has
also been the reason why I have not achieved as much as I
wanted to, because I am not prepared to play what I call
games...certain types of people get promoted, you know...often
it’s personal stuff like golf, drinking or whatever, and it is
hard to break into that because it’s male dominated... (Public
Sector Executive Adviser, aged 51).

Despite long experience in the workforce, and having gained a certain
occupational level, gender barriers had not diminished for these
women and were more likely to be strengthened with the advent of
seniority. The territorial instincts of male colleagues were still in play,
as was resentment of male colleagues towards any woman who
gained promotion.

I was about the twelfth person promoted, I think the first
woman. Some of my male colleagues did think that I was only
promoted because I was a woman...You see, we’re only about
20 per cent of the population and the guys get pretty
hysterical about women taking over... (Academic, aged 55).

I was in the technical field for 15 years. I reached about as
high as I could go in that particular area. It was very male
dominated, even now, and difficult to move ahead for a
number of reasons. Discrimination still exists...you can’t see
it now, but it is still there. You just don’t get the
opportunities to do things that other people do, by that I mean
the male. Basically it looks like you are given an opportunity
but you are not, you are not being developed in the right field
if you want to do something other than they’ve designated as
some sort of female job. (Public Sector Executive Adviser,
aged 51).

The manager of (this department) has always been seen as a
female role...I was a regional manager...for about a year, but
they are very much seen as men’s jobs. I was relieving in that
position and got very good feedback. When the job came up
as permanent one of the men got it and it was someone who had
never acted in a regional manager role before...I could just see
the writing on the wall...I am still quite angry at the attitude
within the organisation which says, “These jobs are for men
and these are for women”. (Public Sector Manager, aged 56).

I find it very difficult to deal with the executive group at the
moment. They’re not sexist, they’re just male oriented.
Trying to get them to accept that there are women in the
organisation that they should be looking at to develop... I get
very frustrated. I acted as Director for about six weeks and I
was just stunned at the level of debate on issues at that
level...They make decisions, I think, on the two P’s:
personality and politics. It did me more harm than good
participating in that process. (Public Sector Manager, aged
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I was one of the first females in the Audit area...a number of
us started to break in and we changed the scene, but you just
couldn’t get the senior positions later on. It was somehow the
men didn’t want to work with women. (Public Sector
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No woman had a solution to these issues. The fact that they were so
few and so isolated also made it difficult to alter situations. The male
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No woman had a solution to these issues. The fact that they were so few and so isolated also made it difficult to alter situations. The male culture which dominates the organisations in which these women
work appears to remain undisturbed despite the advent of women into the workforce and in management and the professions.

3.2 The Nature of their Working Lives: Past and Present

As already mentioned, most of this group of older career women were pleased with their level of occupational attainment which had generally exceeded their expectations. However, some expressed the feeling that they had not yet reached their full potential and that they were currently disadvantaged because their career paths had been long, often indirect, and not necessarily entailing formal qualifications.

I feel like I've done all my study and work quite slowly, sort of in little patterns, and bit by bit they have gradually built up to a sense of work that I really enjoy the most and I'm really best at. However, I still don't think I am working in the field where I get the most fun and make the most satisfying contribution. (Public Sector Coordinator, aged 51).

...like a lot of women who have come late to academic life, I don't have a doctorate, in fact, I'm just starting a doctorate. With what has gone on in the last two years in particular on my campus I will not get advancement, I will not get promotion. So I am simply quite happy at my age then to continue as a lecturer. (Academic, aged 51).

I had a very rich and rewarding career in health until we got the new career structure in 1990. Then we had new people entering and we were downgraded almost. It is very hard to keep abreast of degree people without experience because it is all changing. (Focus Group).

I enjoy what I am doing. I'm probably where I'm going to spend the rest of my life, but I don't see much opportunity for much change or advancement because I chose not to do a tertiary degree. (Public Sector Manager, aged 56).

Few participants considered that they 'had it all' despite the fact that they would be considered to be 'successful' by external observers. Instead, many found themselves having to constantly compromise in order to maintain some semblance of balance or quality of life, while others realised the 'price' they were paying for their careers.

Participants who worked in organisations which had been either undergoing restructuring or downsizing expressed fear or uncertainty regarding their remaining years in the workforce. While much the same type of fears were being experienced by their male counterparts, the older career woman had a double disadvantage: not only was she too old, but many remaining jobs were earmarked for men.

They want to own you body and soul. While I've given the last 10 to 15 years body and soul, I'm almost beginning to think maybe I'd prefer to go and do patchwork quilting occasionally. (Private Sector Associate Director, aged 58).

I find...in terms of workload, it is just so demanding that much of one's personal life is put on hold. Just having to give up swimming which I really enjoy [and I think helps keep the stress levels down and maintain my health] I find very frustrating. It adds to the stress. (Academic, aged 51).

I find I work at nights and I usually work all day Sunday. Saturday's taking mother out, recovering...I'm at work by 6.30 to 7 a.m. everyday. There was this article on this 90s syndrome of burnout, anger at working 60 hours a week. The article could have been written about me...there's not a lot of time left when I get home at 6.30 or 7 p.m. I sort of read the paper, or scan the headlines, have a glass of wine and fall over basically...I did some thinking on the weekend...realising that I was putting on weight. I am not focussing on myself enough, and I am going to pay a price for it... (Private Sector Manager, aged 51).

...the position I was in disappeared. So then I had to look around for a position which was rather painful because there wasn't much support within the organisation...I applied for a District Manager's position, but the job had already been marked for the boys. It was made quite clear...there was a sense of disappointment having got to where I had got to and suddenly you don't have a job. (Public Sector Coordinator, aged 53).

...we are just going through so many changes at work, we have had about five restructures in the health department and you have less control, I think, over the work, your work environment, and therefore you. For me, I feel I have less control over where I can head...my job is fairly secure at the
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moment but I could go in to-morrow and they could have decided to axe staff development...and when you get to your fifties you know that if you give up this job, it is highly unlikely that I would get a job out there again. (Public Sector Coordinator, aged 53).

3.3 Ageism

Many stereotypes and myths surround older employees. These include being harder to train, being less productive, lacking flexibility, having high rates of absenteeism, and not being as committed to their profession or career as younger workers (Bennington & Tharenou, 1996). Perkins (1992, p530) contends that ageism is inextricably linked to sexism. The double-standards embedded within ageist stereotypes are well known. Because women's social identities are tied to their youthful beauty and child bearing roles, they inevitably suffer more negative stereotypes than men who are not generally stripped of their social power and masculinity until much later in life.

Some participants believed that age posed no barrier. One academic professional planned to commence her Ph.D. even though she was 55. She was excited about her new professional direction, even though she spent all her time teaching and had undertaken little research. It is a proven fact that many academic women follow a non-research route, leading to lower status and fewer opportunities for promotion (Oohnsrud & Wuruch, 1994). Nevertheless, this participant was enthusiastic about her prospects. Similar feelings were expressed by a Nurse Manager, who saw no reason to 'give up' just because she was getting older. However, she did recognise that certain standards needed to be met and maintained, and if she was not meeting these then it would be 'time to get out'.

Despite these reactions, most participants were conscious of discrimination based on age or the less than favourable feelings of others towards their ageing. The latter were often expressed in a number of ways. For instance, after failing to be granted interviews when she was only in her late 40s, one woman lowered her age by ten years.

I'll bet you I wouldn't have got that job if I'd said I was 46. I mean their image of a 46 year old woman was obviously someone who brings her knitting to work... (Public Sector Manager, aged 56).

Another woman had worked for the same company for more than 22 years. At the time of interview she had been given a new role in the organisation, without any consultation. When asked about her future prospects, she replied:

Opportunities are limited within the company because of downsizing. There are few slots available for me, and, at 50, there are these 25 to 30-year old men and women who are obviously going to fill those slots. They are not going to put a superannuated old bat in these positions when there are all these young, much more highly skilled, people, so I will probably stay here until I retire (Private Sector Manager, aged 51).

Others had faced other reactions.

I've applied twice to do law and haven't been able to get in. I've got no idea why not, because my academic record is quite good. I've just assumed it is because I am middle aged and female. (Academic, aged 55).

I honestly think that the mountain for women is now overcoming the age barrier. I really don't think I can contribute any less at my age, but I get the feeling that people are looking at you when you get into your 50s, late 50s. The question mark is retirement: "How much longer are you going to be around?" It doesn't necessarily come from your supervisors or your peers, it's just the generally cultural feeling. (Private Sector Associate Director, aged 58).

I think [there is] this myth about being 55 or something because people in general say to you "When are you going to buy a little unit?" I get horrified because I think they are labelling me. (Academic, aged 55).

Again, still other participants found themselves struggling with their own preconceptions about age, with some now finding it difficult to take action or to be decisive.

... if I was ten years younger I'd be fighting tooth and nail to get that director's job, but at the moment I don't know that I really want to do that. But is that something just in my mind? Why am I doing this to myself? Why don't I just go
moment but I could go in to-morrow and they could have decided to axe staff development... and when you get to your fifties you know that if you give up this job, it is highly unlikely that I would get a job out there again. (Public Sector Coordinator, aged 53).

3.3 Ageism

Many stereotypes and myths surround older employees. These include being harder to train, being less productive, lacking flexibility, having high rates of absenteeism, and not being as committed to their profession as younger workers (Bennington & Tharenou, 1996). Perkins (1992, p530) contends that ageism is inextricably linked to sexism. The double-standards embedded within ageist stereotypes are well known. Because women's social identities are tied to their youthful beauty and child bearing roles, they inevitably suffer more negative stereotypes than men who are not generally stripped of their social power and masculinity until much later in life.

Some participants believed that age posed no barrier. One academic professional planned to commence her Ph.D. even though she was 55. She was excited about her new professional direction, even though she spent all her time teaching and had undertaken little research. It is a proven fact that many academic women follow a non-research route, leading to lower status and fewer opportunities for promotion (Johnsrud & Wunrich, 1994). Nevertheless, this participant was enthusiastic about her prospects. Similar feelings were expressed by a Nurse Manager, who saw no reason to 'give up' just because she was getting older. However, she did recognise that certain standards needed to be met and maintained, and if she was not meeting these then it would be 'time to get out'.

Despite these reactions, most participants were conscious of discrimination based on age or the less than favourable feelings of others towards their ageing. The latter were often expressed in a number of ways. For instance, after failing to be granted interviews when she was only in her late 40s, one woman lowered her age by ten years.

I'll bet you I wouldn't have got that job if I'd said I was 46. I mean their image of a 46 year old woman was obviously someone who brings her knitting to work... (Public Sector Manager, aged 56).

Another woman had worked for the same company for more than 22 years. At the time of interview she had been given a new role in the organisation, without any consultation. When asked about her future prospects, she replied:

Opportunities are limited within the company because of downsizing. There are few slots available for me, and, at 50, there are these 25 to 30-year old men and women who are obviously going to fill those slots. They are not going to put a superannuated old bat in these positions when there are all these young, much more highly skilled, people, so I will probably stay here until I retire (Private Sector Manager, aged 51).

Others had faced other reactions.

I've applied twice to do law and haven't been able to get in. I've got no idea why not, because my academic record is quite good. I've just assumed it is because I am middle aged and female. (Academic, aged 55).

I honestly think that the mountain for women is now overcoming the age barrier. I really don't think I can contribute any less at my age, but I get the feeling that people are looking at you when you get into your 50s, late 50s. The question mark is retirement: "How much longer are you going to be around?" It doesn't necessarily come from your supervisors or your peers, it's just the generally cultural feeling. (Private Sector Associate Director, aged 58).

I think [there is] this myth about being 55 or something because people in general say to you "When are you going to buy a little unit?" I get horrified because I think they are labelling me. (Academic, aged 55).

Again, still other participants found themselves struggling with their own preconceptions about age, with some now finding it difficult to take action or to be decisive.

...if I was ten years younger I'd be fighting tooth and nail to get that director's job, but at the moment I don't know that I really want to do that. But is that something just in my mind? Why am I doing this to myself? Why don't I just go
Being in the 50s age group thus represented a set of complex decisions and rationalisations for the older career women. Those in the early years of the decade were reasonably optimistic about their future; those in the latter half were more pessimistic. While there is some danger of simplifying the issues being worked through and resolved in pin-pointing a particular age, there was an apparent cleavage between those pre-55 and those post-55. The older group were more aware of retirement, the pressures upon them from the workplace and the general community, and whether or not they could still plan for a future. Some had actively begun to wind-down their professional and business activities, while others faced the new element in a woman’s life: the second ‘double burden’.

3.4 The Second ‘Double Burden’

Forty years ago, women who were primarily responsible for the care of elderly relatives rarely participated in the workforce over an extended period of time. Instead, if they worked at all, it was for short periods, punctuated by absences of varying lengths to accommodate the demands of filial responsibilities.

Today, older career women are faced with a second ‘double burden’ which involves negotiating the demands of a career in which they have invested many years of their lives with the care of an elderly relative (in some cases, serial care of relatives). To date there has been little interest in the manner in which the care-giver role impacts upon the working lives and careers of older career women, although King (1994, p31) notes that increased life expectancy can mean that mid-life women “have a range of caring roles spanning their grandchildren to their own grandparents”. For those participants who had been, or were presently responsible for the care of elderly relatives, the constraints on their careers were apparent.

I think that this is something all women over 50 have to face. We are principal parent of the elderly parent whether they are our own parents or our spouse’s parents. I have just been down a very rocky road over the last five years looking after three individuals who have all now died. I guess if you have your children young, your children are virtually off your hands by the time you are dealing with your parents. You change your nurturing role. A few people like me get sandwiched in the middle because the elderly are leaning on you and they are all pushing 90 and the children are staying home longer (Focus Group).

It was evident also that women’s caretaker responsibilities were not limited to the care of elderly relatives in the home. However, alternative arrangements for accommodation and care did not resolve the second double burden experienced by women.

In the middle of the demands of my job ...there’s a message to return a phone call... I ring this person, thinking she’s a student who can’t come to a tutorial. Turns out, and I’d forgotten this, it’s a social worker who is dealing with my mother who is demented and in a hostel at the moment. They’re telling me that they can’t handle her any more and she’s going to have to go to a nursing home. I said to this woman, “Look, just put it on hold for the moment, I can’t think about it right at this minute. I will deal with it when I’ve got a breathing space”. I was very disconcerted because I didn’t realise she [the social worker] had my work number and I didn’t expect a phone call like that at work. (Academic, aged 55).

One participant, with no children, had cared for her elderly parents for several years. When her father died two years ago, her mother went into a nursing home. Nevertheless, she continues to curtail her career aspirations because of her caretaker role.

I visit her every morning just to see how she is. She is 88, is very demanding, but unless you have that sort of foreign background it is very difficult to explain [why I do it]. But it is just part of life as I see it. So, it’s one of the reasons why I’ve been stuck in Perth, because I would have loved to have gone to Canberra. My husband is from Sydney. I actually met him while I was working in Canberra. He came to Perth because I wouldn’t go over east because of my family. (Public Service Executive Adviser, aged 51).

For the older career women in this study, the second double burden was no less constraining than the first. The participants still felt compelled to make choices between their careers and the caretaker role at an advanced stage in their career. Just as younger working mothers struggle with their conflicting roles, the older career women...
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For the older career women in this study, the second double burden was no less constraining than the first. The participants still felt compelled to make choices between their careers and the caretaker role at an advanced stage in their career. Just as younger working mothers struggle with their conflicting roles, the older career women
care-givers also had to reconcile dilemmas associated with the choices they made.

Five years ago I was forced into a situation where, at 47 years of age, I had gone back to university...and then, just as I was getting established in my role all of a sudden I was faced with elderly parents living in day-to-day care. I also had children in secondary education. I had to think “What is my priority now? Which way do I turn? What do I do?” You also have a spouse to consider. The spouse is saying, “No, I’m not going to let you do that”. When you work full-time it is very difficult. You visit one before work and then on the way home you visit the other one and then you go home. (Focus Group).

The experiences of these women, however, were only the tip of the iceberg. Many older career women had faced two periods of truncation to their careers: when they were rearing their children, and when they undertook the care of parents, either their own or their spouse’s.

With changing social times, new forms of ‘care’ were becoming evident. For instance, some participants were faced with the return of adult children to the home (most expecting to be looked after similarly to when they were young), while still others were facing the worries associated with dependent unemployed children or step-children. While older career women might have expected to pursue their own interests and aspirations now that they were in their 50s, most participants were facing a renewed demand for their nurturing abilities because of societal and economic changes which were impacting the family unit and its relationships. The older career woman is thus caught up in a new social revolution just as she is facing her own dilemmas regarding the mid-life process, her future career prospects and her response to the ageing process and retirement.

3.5 Negotiating the Personal and the Professional: Careers and Relationships in Conflict.

Retirement of a spouse can provide greater flexibility in a woman’s attempts to juggle the double burden, and many retired husbands had assumed greater responsibility for household chores for the women in this study.

One of the nice things about the situation he is in now is that in my job I have a lot of after-hours activities to attend...So he is able to come to a lot of those activities in a way which wouldn’t happen if he was still teaching. I think at the moment the fact that he isn’t working full time, while I am working more than full-time is balancing out quite well. (Public Sector CEO, aged 53).

However, the picture of domestic harmony was not always so accommodating and uncomplicated. Participants married to men who were either younger or older than them revealed traces of potential conflict or uncertainty in relation to the compatibility between their retirement aspirations/intentions and those of their spouse.

It was also apparent that some older career women faced pressure from their husband to retire.

I have been promising my husband that I will retire. My husband has been retired for a while and I have been promising that we will do this and that, we will go travelling... (Focus Group).

My husband has decided to retire and he is now thinking of going down south to live. I was really against it as I was intending to stay on in real estate for a while as I find it so easy to make money. I’ve also got a pretty good life up here, sailing, writing group, book club...but I’m now beginning to think that that is the way to go, to live down there. (Entrepreneur, aged 55).

My husband wants to retire. He has various business interests that he has built up over the years...he would like me to be with him but I don’t know if I’d be able to do that. I don’t want to become an appendage on my husband’s occupation. I don’t want to sacrifice my independence. I have worked hard and have gained a position in my own right and if I become one of his associates I will lose my identity. (Focus Group).

It was also apparent that the choices, experiences and concerns of husbands impacted on the circumstances under which the women were assessing their own careers and aspirations. For instance, one woman’s husband faced a possible retrenchment.
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It was also apparent that the choices, experiences and concerns of husbands impacted on the circumstances under which the women were assessing their own careers and aspirations. For instance, one woman’s husband faced a possible retrenchment.
I think it would affect his self-esteem... He has always been
proud of the fact that he earns about $1000 or so more than I
do. To him it's very important. If he was actually retrenched,
and I had to support him...that would be terrible for him. I
don't know how he would take it, I think he would be terribly
distressed by it. (Public Sector Executive Adviser, aged 51).

Other married participants were also not unaffected by the mid-life
experiences of their husbands.

My husband came to a mid-life crisis through ill health. It
pushed him in a different direction. He is doing a Doctorate at
the moment and I am supporting him, but not really. (Focus
Group).

My husband hadn't been retired for long. His retirement was
a difficult time for us. He wanted to change into another
business. I didn't want him to because I thought it would be a
disaster. I thought the thing would ruin us, and I needed to
find an avenue of financial security for myself and the
children. The business failed...he said he had worked enough
and he wasn't going to work any more. So I went into real
estate and out of desperation I became very successful at it.
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Unmarried older career women also experienced conflict between
their professional aspirations and their personal relationships.

I was in a relationship last year for about 2 and a half years,
but it is difficult when you are fairly well educated. The
person I was with, that I was seeing, was in a top executive
position but not university educated. So, when I was thinking
about doing my Ph.D I sat down quietly and said to him,
"I've been thinking about doing my Ph.D...but what I would
need is probably some support from you". Within three weeks
he was gone because he couldn't cope with the fact that I was
getting another qualification. I found out that he never
discussed my qualifications with anyone. I never flaunted
them either, because...I know some men have a problem with
women who have higher degrees. (Public Sector Coordinator,
aged 55).

I live in mortal fear of meeting somebody who wants me to
move in with him or he wants to move in with me. In fact,

I've just severed a long-term relationship because that very
thing happened. He retired and suddenly wanted me to hop in
a camper van and travel around Australia. Thanks very
much. I wasn't ready for that. (Private Sector Associate
Director, aged 58).

Older career women thus still endure the full gamut of personal and
professional relationships, many of which were also faced in earlier
stages of their careers. Because of women's societal role, the constant
re-negotiating of many of these relationships and constraints places
considerable stress upon them just at the time when they are having to
negotiate their own life and career transitions. Because of these
enduring events, the older career woman can still be considered a
'pioneer' and a role model. Her experiences as she continues to
progress through the life-and-career cycle continue to blaze new trails
for the younger generation to follow as well as forming a foundation
for understanding the effects and influences of changing social
conditions on the lives of women.

The Constraints on the Careers of Older Women:
Conclusion

While generally satisfied with their level of occupational attainment,
the evidence in this study reveals that older career women still
experience career barriers, frustrations and stress. The study has also
shown that the gendered experiences of career women do not
diminish with age.

A common perception amongst professional men is that women have
fewer constraints than men in the latter part of their careers and have
more options open to them. In other words, “men have responsibilities
and women have choices” (O'Reilly, 1995, p72). This study has shown
that such choices, if they do exist, are conditioned. It is also evident
from the women's experiences that the notion of choices does not
necessarily mean that they are easy, desirable or liberating. In fact,
what can be described as choice can, in actuality, be a dilemma.
Women in their 50s still face the same dilemmas, both personal and
career-wise, that they have throughout their working lives.

However, the manifestations of stress and frustrations in their
working lives are somewhat different to those of their male
counterparts. Career crisis? The problematic aspects of these women's
lives and careers are not a new phenomena and do not reveal
themselves in a moment of crisis. Rather they are enduring and
cumulative, an interesting reflection on women's lives.
I think it would affect his self-esteem... He has always been proud of the fact that he earns about $1000 or so more than I do. To him it's very important. If he was actually retrenched, and I had to support him...that would be terrible for him. I don't know how he would take it, I think he would be terribly distressed by it. (Public Sector Executive Adviser, aged 51).

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Unmarried older career women also experienced conflict between their professional aspirations and their personal relationships.

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Older career women thus still endure the full gamut of personal and professional relationships, many of which were also faced in earlier stages of their careers. Because of women's societal role, the constant re-negotiating of many of these relationships and constraints places considerable stress upon them just at the time when they are having to negotiate their own life and career transitions. Because of these enduring events, the older career woman can still be considered a 'pioneer' and a role model. Her experiences as she continues to progress through the life-and-career cycle continue to blaze new trails for the younger generation to follow as well as forming a foundation for understanding the effects and influences of changing social conditions on the lives of women.

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However, the manifestations of stress and frustrations in their working lives are somewhat different to those of their male counterparts. Career crisis? The problematic aspects of these women's lives and careers are not a new phenomena and do not reveal themselves in a moment of crisis. Rather they are enduring and cumulative, an interesting reflection on women’s lives.
The Turning Point

The interviews revealed the 50s to be a decade in which women reached a turning point or cross-road; some of whom passed through it with ease, others who were just beginning to confront the challenges of change with uncertain outcomes, and a few who were yet to experience it. The decade is experienced as one of greater reflection, desire to explore potential and strike a balance. The age in which the turning point became a reality was not verbally expressed, or even realised, by any participant and each of the women experienced this transition at different ages. Despite such variation, the interviews revealed the middle years of the decade to be an unspoken turning point for the many of women.

For those yet to encounter this turning point, there was a sense of optimism.

I still don’t believe I am 51. I have to pinch myself. I feel the way I did when I was 30. I am probably more satisfied with my life, my financial situation, my job and my marriage. (Public sector CEO, aged 51).

I really don’t feel any different. It’s strange. I look at other people and they say how old they are and I think “Good grief, you do look old”. I actually think it is an attitude of mind. If you have a boring job or no job I think you tend to settle down. You don’t stretch yourself...I think ageing is an attitude of mind. (Public Sector Manager, aged 57).

For those presently at the cross road there was a much greater sense of the limits or constraints that frame their existence.

I think this is probably the most difficult time of anybody’s life, looking at 55. You are concerned about finances, you are concerned about what you are going to do in the future and you are concerned about where you will be living and who will be caring for you. There’s a whole lot of issues, especially when you are alone. (Academic, aged 55).

The 30s were always interesting because I had this desperation that I wouldn’t have enough time to do everything that I wanted to do. I was driven. In my 40s I sort of felt more relaxed and calmer about things and what was going on. I guess I still feel that about the 50s probably because this bout of ill health really drove it home that I couldn’t do the things that I had been doing. (Academic, aged 51).

Forty: I floated though it with no problem. All my 40s were no problem. In fact up until an unexpected job transition I felt I was really very young at 49. Now I feel I’m very old at 50. It is purely this job change. For the next five years I am going to be pretty well knackered, which has made me feel that “Hey, pal. Here you are at 50, you might only have another 20 years to go if you follow in your mother’s footsteps”. (Private Sector Manager, aged 51).

My reactions to things are probably not as balanced...The ability to recuperate and go on is not quite as well maintained as you age. That’s been the hardest thing...I just can’t shake things off; it’s been much harder...There is also a far greater awareness of time slipping by and the feeling that I really want to do some other things. (Academic, aged 53).

Those in their late 50s were more inclined to express concern about the ability of the individual to handle the multiple demands of ageing and other uncertain conditions such as being left alone, in poor health, without a partner and with the responsibilities of elder care.

Last year was a very stressful year with my job and I was dealing with other personal issues. I think it was the fear of being alone and loneliness, fear of no one coming to the party if you really needed help. (School Principal, aged 58).

Those past the cross-road, while not unaware of some of the constraints enunciated above, were more satisfied with where they were personally and professionally. It was almost as if they had crossed a ‘great divide’, had ‘weathered the storm’ of reassessment.
4

Ageing and Well Being

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For those presently at the cross road there was a much greater sense of the limits or constraints that frame their existence.

I think this is probably the most difficult time of anybody's life, looking at 55. You are concerned about finances, you are concerned about what you are going to do in the future and you are concerned about where you will be living and who will be caring for you. There's a whole lot of issues, especially when you are alone. (Academic, aged 55).

The 30s were always interesting because I had this desperation that I wouldn't have enough time to do everything that I wanted to do. I was driven. In my 40s I sort of felt more relaxed and calmer about things and what was going on. I guess I still feel that about the 50s probably because this bout of ill health really drove it home that I couldn't do the things that I had been doing. (Academic, aged 51).

Forty: I floated through it with no problem. All my 40s were no problem. In fact up until an unexpected job transition I felt I was really very young at 49. Now I feel I'm very old at 50. It is purely this job change. For the next five years I am going to be pretty well knackered, which has made me feel that "Hey, pal. Here you are at 50, you might only have another 20 years to go if you follow in your mother's footsteps". (Private Sector Manager, aged 51).

My reactions to things are probably not as balanced...The ability to recuperate and go on is not quite as well maintained as you age. That's been the hardest thing...I just can't shake things off, it's been much harder...There is also a far greater awareness of time slipping by and the feeling that I really want to do some other things. (Academic, aged 53).

Those in their late 50s were more inclined to express concern about the ability of the individual to handle the multiple demands of ageing and other uncertain conditions such as being left alone, in poor health, without a partner and with the responsibilities of elder care.

Last year was a very stressful year with my job and I was dealing with other personal issues. I think it was the fear of being alone and loneliness, fear of no one coming to the party if you really needed help. (School Principal, aged 58).

Those past the cross-road, while not unaware of some of the constraints enunciated above, were more satisfied with where they were personally and professionally. It was almost as if they had crossed a 'great divide', had 'weathered the storm' of reassessment
and realignment and were now getting on with planning the remainder of their lives. The future seemed clearer to them.

I'm more conscious of the value of things, of time and who I spend my time with. I'm less tolerant of twits! I'm more likely to speak up if I don't like something such as somebody smoking in a restaurant... I'm more articulate than I was... I feel I have aged very well... there is one area that is coming to the fore lately. I am developing a much more personal interest in the spiritual side of things. Some basic philosophy stuff, like why we are here, what is my purpose in life. I don't think I have understood that yet. (Private Sector Manager, aged 56).

...I think you begin to realise your opportunities, all the things you thought you had time to do. You come to terms with the fact that you are probably not going to see all those places in the world that you wanted to see. (Public Sector Coordinator, aged 53).

Yes, yes, it is better now, even though I can see a person with lines and fat and grey hair. That is still much better than the person who was constantly being trampled and felt that it was okay to be trampled... I'm more in control of things and I'm not so taken in or led by peer pressure. I know what I want to do with my life and I feel reasonably calm and confident about that... It was turning 50 that made me start to think of my own mortality and that I really should enjoy what I've got now... (Public Sector Coordinator, aged 53).

Just sorting out where we are and that ambition thing - is suddenly not important. I am contacting friends of years ago... Suddenly it is so rewarding to hear everybody's experiences and sharing and caring about one another. (Focus Group).

A year before I had cancer diagnosed I was promoted into a new position at work. It was a bit experimental, but a real career move. It was quite exciting, but never went well... The position got restructured and changed and at one stage, after the mastectomy, I really sensed - whether they thought I was going to die or couldn’t keep up with work - it was... good that I was made redundant. (Focus Group).

I feel much more in control of myself, much more secure. I know my self-esteem has certainly increased. I don’t have the doubts any more... To me, prior to embarking on my career, I... always fitted my life around other people: my husband, children and parents. They are always going “What about me?”, but I now say, “What about me?” (Focus Group).

The Desire for Balance

Related to the cross-road scenario, a significant proportion of the participants were seeking to scale down their work commitments. This desire was a particular feature amongst those whose career demands prevented them from doing other things or caused them to neglect other aspects of their lives. Retirement, or the prospect of retirement, was consequently viewed as an opportunity to rebuild and widen their scope of interests.

Nevertheless, these women did not see themselves as totally abandoning their careers. Their work was still considered to be an important source of personal development. Rather, the women realised that there were limits to the way their careers could continue to provide a path for future fulfilment and they were now interested in regaining balance or redressing the feeling of imbalance in their lives.

...I don’t have that much time outside the business. By the time the evening’s come you have done an 11 hour day, and you feel like vegging out in front of the television. For me it is a phase of life I am going through. I’m going to put everything into building up this business and then I’m going to back off. I feel there are a lot of things I want to do out there and I just have to make sure I have the health, energy and time to do that... (Entrepreneur, aged 52).

There are other things [apart from work] that I want to do, and I don’t want to be too old to do them. (School Principal, aged 58).

I look at my wardrobe and I’ve just got work clothes in it. You just realise how work in some ways is a discipline and deprives you of some other avenues you may have wished to follow and just couldn’t because in my case... I was just tired and couldn’t follow them through. (Archivist, aged 59).
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I think what I am really looking for is some sort of change in lifestyle... Time to explore... I've got a lot of interests and I really would like to explore a few more of them. (Academic, aged 53).

It's been hard going and I've put too much energy into maintaining that and not enough into maintaining the other stuff... I didn't realise this until I bought an answer phone... and I'd get home and it would say zero, zero, zero and I thought "bloody hell". I think in my mind I'd just been thinking that the phone was ringing less because I was never home to get phone calls. The truth was there were no phone calls. If you are too busy then what's the point [in people calling you] and then you are too boring when you go out. So I've been really working at it, in all sorts of little ways. Every week I walk and have coffee with a couple of friends, twice. I try and make it twice a week just so that I'm having practice at talking non school stuff and being gossipy. (School Principal, aged 58).

Although usually lacking detail, most of the women expressed a desire to work as consultants or in self-employment in a bid to achieve the desired balance or integration of their personal and professional pursuits and satisfaction. Few saw themselves being involved in voluntary work, a traditional pursuit of women. These women's minds were still focused on work or careers and alternative ways in which they could still combine the work ethic and a lighter load.

I like the idea of working as a consultant and having the flexibility to work wherever I felt like it. That feels very strange for someone who is so conservative and who has been rooted to the Public Service for a long time, but, yes, that's what I would like to do. (Public Sector Coordinator, aged 51).

...I'd like to use my professional skills for as long as I could and I'm toying with the idea of some consultancy. Perhaps starting off in some small way even now and building up so that if I was out of the workforce the experience that I've had could be put back into some consultancy for a few years... (Academic, aged 51).

I could see myself having the expertise and the ability to offer [consultancy expertise to] some Eastern European or Asian countries... but that is a few years down the track. (Public Sector CEO, aged 53).

What I would like to do would be to retire but be in a position where I wouldn't be allowed to touch my superannuation until I was 60. If I could get some contractual work, then that would be ideal. In my mind's eye, I am now thinking of five more years of this kind of pace and then I would like to do something a little different, with a little less pressure. (Academic, aged 51).

The Effects of the Menopause and Ageing

A small number of the participants appeared to be in very good health and suffered no real health problems related to the ageing process. Although few raised health as a serious issue in terms of their professional work or lifestyle, when prompted most could nominate aches and pains and stiffness of some kind. The most notable health-related problems were a feeling of tiredness, loss of energy, weight gain and high blood pressure. These symptoms were most prevalent amongst those whose lives were almost dominated by their work, suggesting that for these women at least health problems were related to lifestyle rather than ageing per se. Indeed, several women had experienced long-term stress-related problems.

Every reporting period I've had a bad back but I now prepare for it. I do extra things before that time comes... I go through a routine of taking pain killers and anti-inflammatories. I just know that for that amount of time, work is not going to be easy but I plan my life to fit in. (School Principal, aged 58).

I'm finding as I get older... my eyes are starting to play up. I wear a hearing aid. It is getting more and more difficult with back problems to concentrate on things. (Non-Profit Sector Executive Director, aged 58).

Because of their stage in the life process, problems associated with menopause were common amongst the women. However, those most affected tended to blur menopausal-related symptoms with stress-related symptoms. The most common complaints about this hormonal change concerned memory loss, chronic tiredness, insomnia, hot flushes, high blood pressure and clumsiness. Some participants described how the hormonal change process was affecting their
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working lives and relationships with other colleagues, particularly males.

The biggest problem for me at the moment is that I started Hormone Replacement Therapy [HRT] when I was about 51 and since then I have been struggling. I have considered calling it off. I wonder how much I need it. I did need it at the time I was in those meetings with all these men and their male troops. I was having broken sleep. I would go into those meetings and my mental capacity wasn’t very good. That was one of the main reasons I went on to HRT, just so I could get my sanity back. I really thought I was going around the twist because I wasn’t getting enough sleep... (Public Sector Coordinator, aged 55).

...about 12 months ago, when I ceased menstruating, I suddenly felt I was very old, tired, crabby. I had a fan in my office. I would be talking to a couple of men and all of a sudden I would feel these trickles of perspiration running down my face. I would think ‘This is terrible’. You don’t know whether to switch on the fan or to suffer in silence. (Focus Group).

...waking up with hot flushes during the night is robbing me of about 2-3 hours sleep a night. If I wasn’t in a stressful job I could afford to wake up, have a hot flush, have a drink, go back to bed...but because there is all this work stuff in my head, as soon as I’m semi-conscious it’s all on again. (Private Sector Manager, aged 51).

Future Health Prospects and Longevity

Several participants had already faced a personal health crises such as cancer or severe rheumatoid arthritis. They were continuing with their lives in a normal fashion although the long-term prognosis was not necessarily favourable. Others were fearful of the future prospect of breast cancer because one or several members of their family, particularly mothers or sisters, had died from the disease, while others were concerned about the prospects of developing dementia or Alzheimers disease because of family history. However, most were in good health apart from tending to suffer from chronic fatigue, and, in some cases, a less than desirable diet and a lack of exercise. A certain amount of health-consciousness did pervade the group. Most of the women ensured that they had regular health check-ups (‘from top to toe’), including pap smears, while others undertook regular exercise programs, mostly walking and swimming.

Interestingly, the majority of participants came from long-living families. While close relatives had either usually died from a heart condition, cancer or other such illnesses, their lives had generally been extended ones. Baring serious illness or accidents, then, the prospects for longevity of the group were good.

Ageing and Mortality

Perhaps again because of their stage in the life cycle, many participants had either just faced, or were facing, the loss of parents, some of whom had been seriously ill or ailing for many years. Others were witnessing the retirement of friends and the impact this had on their lives. The brush with mortality, and the impact of the approach of age, was reflected in the musings of some of the women.

I think parents dying are indications of mortality and you realise that this is not going to last forever and you’ve got to think about what it is you are doing. I think I hold on very hard to positive models of ageing: people who are busy doing things, engaged, and their age is immaterial...but there are not too many positive models around. A lot of women retired from the University recently...We had been around together for quite a long time. It was quite distressing to me... A lot of them are not in very good situations. One in particular - her husband’s clearly got Alzheimers, so it’s not a very happy scenario. (Academic aged 55 whose mother had Alzheimers)

I don’t think I’m afraid of ageing but when I look at my parents I see them really battling. My mother has had one hip replacement and now the doctors are telling her she has to make up her mind if she’s going to have the other one. My father, who has always been both physically and mentally active, shuffles around. (Public Sector Manager, aged 56).

I think the impact of age is more in terms of reassessing what you want out of life, thinking about values more than being driven - the climber of the corporate ladder. I mean, this isn’t a trial run. You only have one life, and do I still want to be at 70 worrying about itty bitty issues that in the broader perspective to me are not all that important? They
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The realisation of a much wider world thus becomes more evident in the 50s due to the accumulation of changes, both hormonal, personal and career-wise, which tend to occur around that time. In some ways, the changes are preparing the women to retire, to reassess their direction and lives, and to gear up for new challenges. How they are preparing themselves for those new challenges is explored in the next chapter.

Attitudes Towards Retirement

Introduction

Society’s general conceptualisation of retirement and related issues is framed within a masculine context. However, the significant transformations in the participation rates of women in the Australian labour force in the postwar period prompts a revaluation of the framework in which the different phases of working life are conceptualised, and how they are influenced by, or influence, the lives, decisions and experiences of career women.

Onyx and Benton (1995) argue that just as female models of work have developed in the light of the different experiences of men and women in the workforce, researchers need to develop a female model of retirement. To date, no such model exists, although there is a growing body of literature concerned with exploring the retirement experiences of career women. However, despite this interest the findings remain fragmented (Matthews & Brown, 1987).

The women participants in this study are among the first generation of Australian women who have devoted a significant proportion of their adult lives to their professional careers and who are now advancing towards what has generally been regarded as the final phase of their occupational life cycle.

Given these circumstances, several questions arise:

• Do women approaching retirement face similar issues to men?
• Do they respond in the same manner?
• Do they have the same perceptions about their careers and retirement?
• Are they preparing for retirement?

In essence, have they begun to work through the issues in a similar vein to that of the following participant:
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I’ve worked out my financial planning such that 62 years of age would be the appropriate time. I’d like to work until I’m 65. In my present state of health I don’t see a problem with that. I have quite high expectations of myself, so provided I’m well I would like to go through to 65 [but] I think 62 is probably the ultimate time for me. (Academic, aged 55).

It was apparent from the comments of the women that the ambivalence they felt about their careers also extended to their feelings about retirement. As such, few were able to articulate clearly their plans or feelings about it.

...about 10 years ago a close friend asked me what I was going to do. I told him that “the day I turn 55 is the day I am out of the workforce!” He said, “I’ll bet you a bottle of French champagne you don’t”, and I said, “I’ll bet you a case I do”. I ended up buying the case. I worked because I needed the money. Sure, some jobs I had I really got to enjoy them, but I never really worked for satisfaction or for any of those other things...I always felt at 55 I wouldn’t need the money any more. The fact is I don’t need the money now but I’ve never been paid this much in all these years I’ve worked and I’ve never felt so much satisfaction from a job before. (Public Sector Manager, aged 56).

Take 5 years back, I would have been devastated to give it up, but, it’s coming closer and closer to the time of having to give it up. I will know when I am ready...I won’t be performing as well. It won’t be giving me the pleasure it gives me now...There’s another 8 years for me, that can be a long time, especially when you consider the last two years I’ve been through, that’s been like death. (Public Sector Manager, aged 56 - referring to restructuring).

I’m beginning to get to the point of realising there is no point in making a target for retirement. That doesn’t happen. That has been the story of my life. What I tend to do is make vague plans, general plans...So I will make a commitment without really saying I will complete it in two years full-time or four years full-time...I wouldn’t put myself under a deadline because you don’t know what might be around the corner. (Private Sector Manager, aged 56).

I hadn’t thought what I would do at all. I just thought I’d have to get out. It was when I started to think what I would do that I realised that it wasn’t the right time or it wasn’t the right way to go because I was going to be angry for a considerable period of time and then, also, I wouldn’t have enough money. (School Principal, aged 58).

I oscillate between soon rather than later, and then, “What am I going to do for the next 30 years?”. I don’t have any intention of retiring. I think the next step in a few years time...would be to change direction, possibly part-time, but I have some reservations about the value of women in part-time employment. (Private Sector Associate Director, aged 58).

While most comments from the women about retirement were somewhat vague, some expressed uncertainty about the changes that retirement would entail.

I would love to stop working but I don’t think I will be able to afford to, and I think it would probably lead to murder or I would probably go screaming up the wall I suspect. To change from a working life to...not seeing anybody...I am not particularly outgoing...and I probably wouldn’t talk to anybody except in the immediate circle of friends unless I forced myself to. (Private Sector Manager, aged 51).

I’ve got long service leave coming up, so at the moment I’m thinking I might take my long service leave and ask if I can have a year’s leave without pay, see how we go with looking at different ways of doing things, but still maintain the option to get back into the workforce...that’s the latest idea. (Public Sector Coordinator, aged 53).

There was also a realisation that some marital relationships would be tested when partners were forced to spend more time together in retirement.

I’ve tried [to retire] once...and I was enticed back...Just after that my husband decided to retire. He was very frustrated [with his work], I don’t think at this point in time we are ready to share a house 24 hours a day. (Non-Profit Sector Executive Director, aged 58).
I've worked out my financial planning such that 62 years of age would be the appropriate time. I'd like to work until I'm 65. In my present state of health I don't see a problem with that...I have quite high expectations of myself, so provided I'm well I would like to go through to 65...[but] I think 62 is probably the ultimate time for me. (Academic, aged 55).

It was apparent from the comments of the women that the ambivalence they felt about their careers also extended to their feelings about retirement. As such, few were able to articulate clearly their plans or feelings about it.

...about 10 years ago a close friend asked me what I was going to do. I told him that "the day I turn 55 is the day I am out of the workforce!". He said, "I'll bet you a bottle of French champagne you don't", and I said, "I'll bet you a case I do". I ended up buying the case. I worked because I needed the money. Sure, some jobs I had I really got to enjoy them, but I never really worked for satisfaction or for any of those other things...I always felt at 55 I wouldn't need the money any more. The fact is I don't need the money now but I've never been paid this much in all these years I've worked and I've never felt so much satisfaction from a job before. (Public Sector Manager, aged 56).

Take 5 years back, I would have been devastated to give it up, but, it's coming closer and closer to the time of having to give it up. I will know when I am ready...I won't be performing as well. It won't be giving me the pleasure it gives me now...There's another 8 years for me, that can be a long time, especially when you consider the last two years I've been through, that's been like death. (Public Sector Manager, aged 56 - referring to restructuring).

I'm beginning to get to the point of realising there is no point in making a target for retirement. That doesn't happen. That has been the story of my life. What I tend to do is make vague plans, general plans...So I will make a commitment without really saying I will complete it in two years full-time or four years full-time...I wouldn't put myself under a deadline because you don't know what might be around the corner. (Private Sector Manager, aged 56).

I hadn't thought what I would do at all. I just thought I'd have to get out. It was when I started to think what I would do that I realised that it wasn't the right time or it wasn't the right way to go because I was going to be angry for a considerable period of time and then, also, I wouldn't have enough money. (School Principal, aged 58).

I oscillate between soon rather than later, and then, "What am I going to do for the next 30 years?". I don't have any intention of retiring. I think the next step in a few years time...would be to change direction, possibly part-time, but I have some reservations about the value of women in part-time employment. (Private Sector Associate Director, aged 58).

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...we have separate lives at present... I perceive that when we retire it will be similar. I will have other interests that I will be involved in and he will have other interests too, and we will schedule - that sounds awful - time together as well so we won't be sitting at home just watching the flowers grow...

(Public Sector Executive Adviser, aged 51).

I have no doubt that it will cause profound irritation being thrown together for a long period. The longest we have spent together was 10 years ago...

(Private Sector Manager, aged 51).

Although few of the participants had made specific plans for retirement, or had even a particular time frame in mind, it was evident from their comments that they regarded it as an opportunity to both broaden their interests and to develop new skills.

One of the things I would like to do would be to spend more time abroad; to go and live somewhere for 4 or 5 months and really explore the area (Focus Group).

I think that whatever I decided to do [in retirement] would be a challenge for me... I think I would combine another degree with what I'm doing so that I just gradually wind down into later years where perhaps things have to be a bit more easy depending on your health. (Academic, aged 55).

I would have to replace [my work] with something... I may go away from it altogether and do something different, do some work for the disabled. I might decide I don't want to do any work. (Public Sector Manager aged 56).

I'd like to continue swimming, I think that's important. I enjoy the theatre and I'm building up a new group of friends... Doing a PhD cut me out of a lot of social activity, especially when I was working full-time and trying to do it part-time... I've found that it's important that I rebuild some of the old friendships and make new ones, and I've been doing that quite consistently over the last two years. (Academic, aged 51).

... for me, retiring wouldn't be just retiring from work. It would be, okay, now I can get on with some of the other things I could do. (Entrepreneur, aged 52).

When viewed as a process, rather than a single-life event, retirement is said to embody three phases: pre-retirement, transition and post-retirement. It is during the pre-retirement phase that decisions about the time and type of retirement lifestyle are made and determined (Perkins, 1995). Perkins (1992, p.526) suggests that just as women experience and develop different personal and professional paths than men, so the retirement process is experienced differently:

What is clear is that for women, retirement is a different experience than it is for men. Women live longer, have more chronic health problems, and are poorer, and are much more likely to be widowed and living alone than men.

Planning for Retirement: Finances

Perhaps one of the most significant problems surrounding women and retirement concerns financial planning. Prior to the introduction of compulsory superannuation in 1989, Australian women joined superannuation schemes at one third the rate of men (Hopgood, 1987). In addition, women employees rarely contributed more than the compulsory 3 per cent minimum employer contribution (Rosemann & Winocur, 1989). Partly because of this history and changing social and economic times, Patrickson and Hartmann (1966b) recently found that Australian women were choosing not to retire to improve their retirement income. Their findings thus contradict Rosemann and Winocur's (1988) earlier findings that only 3 per cent of a sample of over 1000 Australian women, regardless of their age or occupational status, had continued or planned to continue working beyond the age of 60. Probably because of considerable recent publicity on the issue it is possible that women have become more aware of their financial needs in retirement (Gohman, 1990). However, there is considerable evidence which suggests that for women presently in mid-life, it may...
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...for me, retiring wouldn't be just retiring from work. It would be, okay, now I can get on with some of the other things I could do. (Entrepreneur, aged 52).

I'm going to read, I'm going to swim, I'm going to do a bit of cooking, dressmaking, visit with my friends...[and] there will be huge chunks of time that I will spend by myself out of choice. (Public Sector Manager aged 56).

I really feel I'd like to do...social type work. I'd like to be involved with something that's of interest to me...working in some sort of environment where I don't get paid, but am just with people. (Public Sector Executive Adviser, aged 51).

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be a case of too little too late. For instance, Onyx and Watkins (1996), in a recently completed study of 50 high achieving professional women aged between 45 and 65 in Sydney, found that few had systematically planned for retirement, or were even prepared to discuss it. They state (1996, p1):

*Half the sample expected to continue paid work after retirement, while a third expected to be on a government pension. Only 40% had their own superannuation cover, and in almost all cases, the superannuation benefits would not provide adequate income.*

Rosemann and Winocur (1990) found that the most likely source of non-pension income available to Australian women in retirement was the income or assets accrued by their spouse. However, the growing evidence was that this expectation would not be met. Australian statistics reveal that 88% of widowed women and 65% of divorced women are dependent on a government pension. As the numbers of older women are likely to increase considerably in the next fifty years, both in absolute numbers, and as a proportion of the working population (Onyx & Watkins, 1996), and it is unlikely that the Government will be able to support them in the manner up to date, it is important that working women make provision for their old age. Perkins (1992, 1995) explains that because women live longer and have less resources they experience retirement differently to men - in particular, many women are in danger of outliving their economic resources. Hopgood (1987) and Patrickson & Hartmann (1996a) agree. Because of the past nature of their workforce participation, social perceptions and previous discriminatory employment and superannuation practices, women, it is argued, reap fewer financial benefits from retirement than men. The problems associated with the retirement income of women are further compounded by the evidence that women generally do not plan for their retirement (Perkins, 1993; Onyx & Watkins, 1996).

Against this background, then, does this study show that women are planning financially for retirement? The answer is both yes and no. Despite their earning potential the enduring effects of their social history appears to have influenced their attitudes to financial planning and, as such, few women can look forward to an independently secure financial future. However, even for those who have planned it may be a case of too little too late.

I was really pleased when they got rid of the retiring age for women at 60. I certainly didn’t envisage retiring before 65 if I could stay there. If you look at the financial side it is only in the last 10 years I have actually had superannuation. When I worked for the state government they classified us as temporary, full-time temporary employees, so you didn't have superannuation...so financially I don’t want to retire. (Public Sector Manager, aged 57).

The other thing that influenced my financial situation was that I’m from a farming family and traditionally farming families left their sons all the land. I’ve got three brothers who are very wealthy, and my sister and I got left with zilch...I think that is the reason I’ve had to really financially plan so carefully for my future. (Academic, aged 55).

I made a decision to sell my house...I did a course in Career and Lifestyle Planning and the guy who was talking about financial planning really hit a chord when I was feeling so overwhelmed with debt, a huge mortgage, and was wondering what it was all about. He’d say, "Well, you won’t get that, your goals won’t work if you carry on down that path". (Public Sector Coordinator, aged 51).

I've taken out an insurance policy to ensure that my income is maintained if I'm disabled. That means I should be able to afford to live in my own house... (Private Sector Manager, aged 56).

There is a sense that many women feel a lack of control over their future financial security. Some are making their best effort to compensate for the effects of their interrupted earning history. Others appear to be resisting actually planning on any level, confirming recent similar findings by Onyz and Watkins (1966).

When I first came over from the UK I had superannuation and I immediately said “Why can’t I have it here?”. They said, “Oh, no, you are a woman”…which is why financially, at least, I would like to work until I am 65...it will depend a lot, I think, on what the government maintains as social security. But I can’t do a lot to influence it so I don’t spend a lot of time worrying over it. (Public Sector Manager aged 56).
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I have been saying for years now that it's bullshit, this business of retirement planning. I have a friend who bullies me about it and in the end I said, "Well, you can organise me and I won't worry about it. You do it". (School Principal, aged 58).

I don't think I'm going to starve unless the State government does something horrible to the pension scheme...I'm not going to be a millionaire. (Private Sector Associate Director, aged 58).

When asked if they could support themselves if they lived to be 90, given the longevity of their parents, most of the participants were unable to respond with any great clarity. Most appeared not to have thought of that possibility: in fact the age to which they may live had not seemed to enter their consciousness. Consequently, the financial implications of a long life were not entertained unless they had encountered a similar experience through friends.

That's the big dilemma. I have a financial plan that will set me off on a path. I am actually trying to look at a way of doing it so I get some income because I haven't actually bought the house I am in, although I have invested in another property. (Private Sector Manager, aged 56).

Well, I think that's a $64,000 question because I have friends who are older, who are saying to themselves... they are not sure how they will support themselves for the next 20 years.... What I do believe is that it will be much harder, we will have to be self supporting and how you do that I am not sure...I guess that is something that is concerning me right now even with superannuation. I feel that the cost of living may change dramatically. (Academic, aged 53).

I've listened to people who thought they had an adequate financial foundation and a year and a half later they are in strife. It's not because they are unintelligent. (Archivist, aged 59).

The majority of the married women in the group expressed confidence and more certainty about their financial security in old age. However, this confidence was based on their partner's superannuation, an expectation similarly noticed by Rosemann and Winocur (1990).

We have invested in property and...we have...a fully owned house...we have our cars, we have fully paid for that, we have no debts, so I mean asset wise, we are quite well off. Terry has got a lot of superannuation over the years; we've invested money in his superannuation. So the lifestyle we have at the moment we would probably maintain. (Public Sector Executive Adviser, aged 51).

I have superannuation, although because of all the breaks that I've had...it's not going to be a lot, but it will certainly be an addition to what Ric then gets. (Public Sector Manager, aged 56).

...we started looking at our retirement finances a few months ago, about whether we should start looking at the different retirement plans as we actually talked to an adviser. I guess the fact remains that right now we need to get our mortgage paid off, that's our key factor. Ian has his own pension scheme anyway...and I'll have a bit of a pension as well...I think the ideal thing would be if we could both do a little bit of consulting. (Entrepreneur, aged 52).

However, married women whose husbands had already retired were not so optimistic. The majority of the women realised that their own pension contribution, no matter how small, was going to be crucial to the family's future well-being.

However hard we try to do things equally, I mean Ian would just sort of laugh and shrug his shoulders and say "Well, we share what we've got", and that's kind of fine. But when I'm really cranky I feel that his retiring early pre-empts my choice of the kind of life I want to lead and I don't want to stay married [only] because I can't afford [not to be]. (Academic, aged 55).

Superannuation, I don't fully understand it because I haven't fully gone into it yet although the time is fast approaching when I will have to...I haven't taken any steps, any concrete steps, to ensure a standard of living for us when I retire, except throwing as much as I can afford into my superannuation fund, and also undertaking a course of study so that I will be able to work at something else when I stop. (Public Sector Manager, aged 51, who has been supporting her husband for fifteen years).
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Interestingly, although many participants had previously expressed a desire to scale down their work commitments, they also realised that to do so too early would have a substantial impact on their earning capacity and, as such, their financial security on retirement.

I plan to use my invested money and keep that at enough of a level so that it becomes the equivalent of bricks and mortar...it won't be the same as owning a house, but I am confident that it would be enough to pay rent...I do have Commonwealth superannuation and that's 20 years worth...and I plan to work at least another 15 years and earn good money. (Public Sector Coordinator, aged 51).

...I didn't work this long and hard to spend my declining years in gentle poverty, by no means. There is still much I want to do still which will cost money. For me to just say I'm going to stop and gently go into a decline, I can't do it. (Private Sector Manager, aged 51).

...I certainly have an accountant who financially looks after my assets...but I still will not have enough, and I work extra now...I think at this end of the career scale I'm working longer and I'm getting more jobs to be more secure...Young women today have got great opportunities of starting off [superannuation] at 18. We didn't have those opportunities at all. (Academic, aged 55).

That is one of the scary aspects of retirement and we have certainly been with a financial planner for some time. I suppose now I am progressively thinking what do we need to do now in the few remaining years of my prime earning capacity to prepare ourselves for this...But I suppose the worrying thing, even though you have got your investments over a wide range, we could get a stock market crash or things happening which are out of your control. (Public Sector CEO, aged 53).

On the financial side it's something I went into - financial planning mode - about two years ago and my financial plan then said that I would be able to retire in seven years time. Last year when I did my assessment it came out again in seven years time. This year I'm doing my assessment now and I know the answer, it is still going to be seven years time. (Private Sector Manager, aged 56).

In essence, I...like many women, I don't change jobs. I don't have a lot of superannuation, really only in the last 11 years. I think financially I'm going to have to stay there for at least another 10 years. (Academic, aged 53).

Australia, like other OECD countries, will be increasingly characterised by an ageing population and will be unlikely and perhaps unable to provide existing levels of income and health support to retired men and women in the future (Onyx & Benton, 1995). The present trend towards encouraging early retirement is thus at odds with the realities of the nation's demographic profile, which in turn will have significant consequences for public and private sector organisations.

Although all the women in this study expressed a desire to retain and utilise their professional skills, few hoped to be working full time when they were 65. Given their backgrounds, for these career women, then, early retirement or transitional retirement would have substantial effects on their retirement income and economic security in old age.

Further, none of the women expressed plans or a desire to be cared for or become dependent on their children, and those that had considered some kind of communal living arrangements dismissed them on the grounds that it would hamper their independence. Such expectations may be unrealistic in the light of their financial circumstances in retirement.

Men's and Women's Approaches to Retirement

Are women better prepared for retirement than men? Despite the ambivalence and lack of financial preparation, the comments made by the women in this study suggest that they are of the belief that women are in an advantageous position when facing retirement compared to the experiences of men.

...I know that not all women are, but I have this great belief that women can be a bit more together, we are much more pragmatic and realistic and we...work things out a bit more and we learn to live within the limitations and not kick
Interestingly, although many participants had previously expressed a desire to scale down their work commitments, they also realized that to do so too early would have a substantial impact on their earning capacity and, as such, their financial security on retirement.

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Men's and Women's Approaches to Retirement

Are women better prepared for retirement than men? Despite the ambivalence and lack of financial preparation, the comments made by the women in this study suggest that they are of the belief that women are in an advantageous position when facing retirement compared to the experiences of men.

...I know that not all women are, but I have this great belief that women can be a bit more together, we are much more pragmatic and realistic and we...work things out a bit more and we learn to live within the limitations and not kick
against everything in the same way [as men]. (Public Sector Coordinator, aged 53).

...I've seen some of the men I've worked with, who...in a year of two, some of them took six months, have died. Or you next see them at a social gathering and it was like “Is this really the person that was in the office?” They just had no life in them or anything...I don't know what happened, it was like the stuffing had come out of them...About a year ago I saw an ex-Deputy Commissioner from our office and he was a totally, totally changed man. He retired at 58 and he didn't know what he was retiring to. (Public Sector Executive Adviser, aged 51).

I think the other thing from the woman's point of view is that she has to go through a number of changes - marriage, children and other life stages. She is more adaptable to change. Whereas a man may stay in his job for 40 years,...and perhaps they only have two or three major life changes...Whereas being married, having children, leaving home, all of those things affect a woman much more... (Academic, aged 51).

I think we are going to cope with retirement in many ways better [than men] because we haven’t put all our onions in the career basket. We are there because we care about the work, because we care about certain causes, because we care about the students, our friends, whatever. So those things, they are not going to go away when we retire...We haven’t been able to say, “I’m going to go for my career, you will have to look after the family”. I mean, we’ve made those family bonds, we’ve got the friends... (Academic, aged 55).

The fact that women have negotiated and sought to accommodate their competing personal and professional demands and aspirations for their entire adult life would suggest that they are more likely to view or experience retirement in the same way as men. However, the sentiments expressed above suggest otherwise. The women were quietly confident that they would be able to cope and adjust, especially with the psychological aspects of retirement. As one participant stated:

I think the only thing that influences my attitude to retirement is my father...he spent the last 10 years of his life planning for his retirement and he died six months before he retired. (Public Sector Coordinator, aged 53).

While they may be financially disadvantaged in comparison to men, it seems for this group of women at least retirement holds no real perils and will be handled in the same adaptable manner as the rest of their lives.
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The ‘Other’ Life: Social Integration

As was evident from the previous chapter, career men have often been stereotyped and criticised for being ‘one sided’ about their careers to the detriment of family, friends and new sources of personal development. Although many have sporting and professional interests, and a large number endeavour to keep fit through diet and exercise, the activities still appear to have career as their motivational force: how to acquire knowledge or keep fit in order to improve one’s position on the career ladder or survive a career transition. The activities rarely appear to be engaged in for the purpose of ‘balance’ or to provide a roundness to life. They still seem to be part of ‘the game’: how men react to, and perceive, their pursuit of career, status and fame [Sinclair, 1994; Saunders, 1996]

While some of the above has been expressed in generalities, there is enough anecdotal evidence to suggest that career men are dedicated to the purpose, with little time or inclination for anything else. The question now arises: are career women the same? Has the career, because of the effort expended in achieving it, taken over a woman’s life? Or is she still able to encompass more, mainly because career has often only been a late happenstance rather than a life-long vocation?

Besides asking in-depth questions about their career, and what it meant to them and their self-image, the women in this study were also asked a series of questions about family life, friendships and other relationships, health, and relaxation pursuits. Overall, the impression gained was that most were endeavouring to ensure that their lives were not one-sided: that they had time for friends and family if not much else. Perhaps this was because, as mentioned earlier, many were ambivalent about their careers and what these meant in terms of the total spectrum of life. While many of the women thought and felt about their careers like men - in fact, they had similar professional orientations - they were also conscious of the need for balance and a broadening of life skills for a general quality of life. Even though (or perhaps because) they had more responsibilities than men i.e. children and parents, it was as if they innately knew that life continued after a career and they had to ensure that they had relationships and activities that would bridge the gap when the career drew to its inevitable close. Family and friends were particularly important to these women.

...my family live in South Australia, so I have no close family here. But I am surrounded by heaps of lovely friends. I don’t know how I would survive without my network of friends...that is important to me, that I have a very strong network of friends. We live alone, we are concerned about our safety as single women, and we ring one another all the time to make sure we are okay. (Academic, aged 55).

Friends have always been important to me and I’ve got lots of very good friends. I would hope that if my husband died then I would, as usual in my life when things have been sort of at a rather bad spot, I would just rely on my friends to help me through. (Entrepreneur, aged 52).

I’m not a miserable person, I’m not. I get lots of enjoyment in lots of quiet ways. The things that are most important to me are my friends, both those that I see every week and those that are far flung. (Private Sector Manager, aged 51).

I don’t know how I would survive without my friends, you know, that is important to me - that I have a very strong network of friends (Academic, aged 55).

[In addition to friends from work] I’ve got some old friends. I have a childhood friend who now lives here and I’m renewing contact with her. We’d sort of lost contact a bit, and also with another friend who travelled overseas. They’re very good friends...a bit like family I guess. (Academic, aged 51).

Apart from friends, a number of the women led full lives through travel or by pursuing other interests. Hobbies and interests were usually a means of ensuring that these women had time for themselves in what is a demanding working week. Thus, while their work offers fulfilment and rewards it is apparent that these women require more in their lives. Participation in these activities appear to be connected to a desire to nurture oneself, manage stress and ensure that they remain in touch with the ‘other’.
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I think that I’ve got a lot of gifts. I do painting, I make lovely porcelain dolls, and I do all sorts of artistic things... (Academic, aged 55).

I do spent a lot of time at work, it is hard to do stuff. I make a point of going to yoga regularly, that’s really helped. I do quite an intensive form of yoga where we do a lot of stretching and I find that the way I approach the class and exercises is quite a good way of looking at how to approach problems in the day. I can get a lot of parallels. (Public Sector Coordinator, aged 51).

I did a cycling tour with a group through the Kimberleys and it was just paradise. It was just the most brilliant experience, sleeping out under the stars, swimming in water holes during the day and riding and looking at the birds. It just blew me away.... things are different after that holiday (Public Sector Coordinator, aged 51).

I think a lot of it is self-talking: actually putting your finger on exactly what’s causing the stress. You’ve got to find out why and then deal with it...I [use] visualisation if I’m really getting stressed out...just for two or three minutes. (Public Sector Manager, aged 56).

I have always loved gardening, plants, growing things, be they trees or herbs or whatever...I have found that doing horticulture [at night school] brings a lot of loose threads together. (Private Sector Manager, aged 51).

I realised...I was not focussing enough on myself, and I was going to pay the price for it, so I’ve decided also that I am going to one night of swimming a week, or something like that, some physical activity, some time for me. (Private Sector Manager, aged 51).

While some of the women described themselves as ‘stay at home’ people, most firmly believed that they were self-sufficient. They also held the general belief that remaining active, either physically or mentally, was very important to their later lives. As such, most women felt a sense of fulfilment, despite frustrations they might encounter in their working lives.

I’ve never had any problem filling up my time. I’m not bored, I’m not searching for something. I’m very independent following personal pleasures and goals. (Archivist, aged 59).

My kids are normal, they’ve never been in goal. We’ve travelled a lot in our holidays since Ric and I have been married. So I never feel “Is that all there is?” because there’s always been a lot of stuff for me outside of work... (Public sector Manager, aged 56).

All told, it seemed that these women were already preparing themselves for a ‘life without the career’ by ensuring that they were rekindling networks and friendships and taking appropriate steps to keep themselves occupied when work was no longer a central activity in their life. Although such preparations varied from only vague ideas to concrete plans it is true to say that most were aware of the necessity for personal change and development during this period of life transition. Each of the women in this study had a life time of
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Others were interested in gardening, going to the theatre and to the movies, either participating in or watching sport, community work and further education.

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Several women spoke of plans for transforming a hobby into a more structured activity in retirement. Such plans were viewed as a means of exploring their creative potential.

I want to explore my possibilities, everybody who retires says this. I want to write. I don't know what yet...I love reading, I love music...I love cooking. I could write a cookbook [it would be] a consolidation of the bits of me that I haven't had time to encourage to flower... (Private Sector Manager, aged 51).

Some were also members of the various political parties although their extent of involvement varied from just membership to actively attending meetings. However, because of the demanding nature of their working lives, with many women working a regular 10 hour day, community involvement appeared more difficult to undertake regularly than recreational activities. Nevertheless there were signs that some hoped to develop greater links with their community.

I think it's also an age when you need to look outside of yourself...I think [working in the community] is very important and I think that's part of ageing. (Academic, aged 53).

While some of the women described themselves as 'stay at home' people, most firmly believed that they were self-sufficient. They also held the general belief that remaining active, either physically or mentally, was very important to their later lives. As such, most women felt a sense of fulfilment, despite frustrations they might encounter in their working lives.

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negotiating new and existing roles and as such appeared to be well placed to tackle their newest personal challenge. While few expressed a desire to live with, or be looked after by, their children, or to look after the grandchildren, it seemed, on the surface at least, that they were preparing themselves in a better sense than the anecdotal evidence available on men. It is more than possible, then, that these women will not suffer major illnesses or die soon after retirement because they have been better prepared for the inevitable transition to a different life. The portends in their 50s, then, are quite positive for these women as they near retirement. It would be interesting to contrast their feelings at this stage of their life structure with their feelings in their 60s to see whether this possible positive outcome is sustained.

Conclusions and Future Research

This findings of this study suggest that, just as the popular literature has portrayed, career women in their 50s go through a period of transition where they begin to leave behind the ambitions, goals and achievements of an earlier era in preparation for a new future. Despite this natural occurrence, no woman in this study displayed a sense of what Levison and Levison (1996) call 'psychological retirement' - where job performance is minimally adequate, employees do most of what is required, but they are not engaged in the work. Rather, the women still exhibited interest in their work, a desire for further growth and development and a need to be engaged in something meaningful and worthwhile. While their careers had not necessarily been planned or focused with a strategic intent, most had far exceeded their own career expectations. Careers were also valued as a vehicle for personal development. However, for most of the participants the career was only a part of their lives as they endeavoured to 'juggle' home, family, partners, interests and work. Because of these other competing and often conflicting aspects, most also had ambivalent feelings about their careers. In other words, they were not one-dimensional or following what Levison and Levison (1996, p370) call the 'Dream of the Successful Career Woman' - the myth of the heroic women who could realise the "incredible joy of having it all; career, marriage, family, leisure, everything". The majority of these women did 'have it all', but not one expressed their careers in this vein. Work was an important part of their self-image and self-esteem. However, it was not the only contributing factor, albeit a fairly significant one.

The 50s age decade, then, was a period of reflection and re-evaluation of both personal and working lives. The majority were satisfied with what they had achieved personally and professionally, and were not threatened by the implications of ageing. While none relished the decline of physical attributes, and some worried about acquiring parental illnesses such as dementia, Alzheimers disease or cancers of various types, only a few articulated a real sense of frustration with these possibilities.
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In this group of older career women, the age of 55 appeared to be a pivotal marker as to whether or not the women had undergone the transition process. While some individual’s did not conform to this generality, being into the transition process at an earlier age, the majority did. Those in their early 50s appeared to be undergoing this phase, either consciously or unconsciously. In all but one case, it was depicted as a positive process or phase, which enabled them to develop personally and achieve a more balanced perspective on life generally. Women in their late 50s appeared to have passed through the period of transition where they had reassessed their relationships, lifestyle or goals. They were now more settled and prepared for the future. “Do what you can, and don’t complain about what you cannot” was a common sentiment expressed in this 50s age decade.

Although entering a new era, the older career women still faced a number of constraints in their professional lives. Some of these were age-old, such as the male culture and gender discrimination at work and the demanding nature of their working lives, both past and present. Others were either new or assuming greater importance in the 50s decade, such as ageism and how that would affect their future careers and the second ‘double burden’ of looking after elderly parents and relatives. A constant constraint which had followed them all their working lives was the need to continually negotiate the personal and the professional to ensure that careers and relationships were not in conflict. A partner’s retirement also meant an additional constraint: the woman may be under considerable pressure to retire although she may wish to continue working.

Because of the other changes going on in their lives during this decade, the older career women had begun to think about retirement. However, this was not yet a serious concern. Hence, reflections on this possibility were still vague and indeterminate, with no definite dates being set. Most of the women had notions of continuing working in consultancies and other forms of self-employment as part of an expression to ‘wind down’ and achieve more ‘balance’ in their lives. The necessity to juggle so many competing demands was thus beginning to tell, although only in a small way.

Nevertheless, the women were perhaps unconsciously beginning to prepare for withdrawal from the workforce. Some were now reactivating networks and friendships; others were concentrating on getting fit; while still others were thinking about hobbies and other pursuits. Work was still a central focus and some expressed a fear that they would not know what to do without it.

On the whole the women’s stories confirm the findings of the various perspectives mentioned in Chapter 1. However, this study has been able to portray career women in their 50s in a more total sense than other more fragmented research. What is obvious from the findings is that, for this important cohort of women, work is an important aspect of their lives. While they may not exhibit all the facets and traits of the one-dimensional successful career man, they reveal enough to indicate that work is a part of their identity just as it is for a man. This is an important finding as it negates the myths that older women are just at work for ‘pin money’ or are occupying jobs that could go to younger people. These are one of the first generations of managerial and professional women to have had long-term careers. How they react to the 50’s age decade, often thought of as the pre-retirement phase, is an important and developing aspect of the continuing saga of women’s social, economic and political history.

The experiences of these pioneering career women reveal a tension related to their position ‘between two worlds’ (Dinnerstein, 1992), ie. their adult lives have not conformed with the paths of the majority of women who shared their social history and socialisation experiences. The turning point identified here appears to offer some opportunity to personally reconcile some of those tensions. However, it is equally apparent that career women presently in their 50s must continue to negotiate the effects of structural and cultural constraints which have characterised much of their working lives.

This study thus highlights the need for several new avenues of research to ensure that justice is done to our understanding of our concepts of the older career woman. First, the life and career decisions of this group of older career women needs to be compared with a similar age group of women who are following the ‘Dream of the Successful Career Woman’ (Levison & Levison, 1996). Secondly, they also need to be compared to a group of older career women in their 60s, or to be followed-up in their 60s, to ascertain how their life and career decisions may vary in a later decade. And finally, they need to be compared to similar groups of men managers and professionals to determine if there are any gender variations as both genders progress through the life structure. Only by undertaking such investigations will our knowledge of this important cohort become complete, thereby giving substance to the more popular descriptions of this mid-life transition era.
In this group of older career women, the age of 55 appeared to be a pivotal marker as to whether or not the women had undergone the transition process. While some individuals did not conform to this generality, being into the transition process at an earlier age, the majority did. Those in their early 50s appeared to be undergoing this phase, either consciously or unconsciously. In all but one case, it was depicted as a positive process or phase, which enabled them to develop personally and achieve a more balanced perspective on life generally. Women in their late 50s appeared to have passed through the period of transition where they had reassessed their relationships, lifestyle or goals. They were now more settled and prepared for the future. “Do what you can, and don’t complain about what you cannot” was a common sentiment expressed in this 50s age decade.

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