

# AGING HORIZONS BULLETIN

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## Interview: Boomers Reinvent Retirement

*Huge numbers of baby boomers continue to reach retirement age. But instead of simply giving up paid work, boomers forge new paths for themselves. They delay retirement, move in and out of retirement and start second careers.*

*Why?*

*Erik Kojola and Phyllis Moen from the University of Minnesota interviewed working and retired U.S. boomers in search of an answer. They published their findings online in the Journal of Aging Studies on Jan. 26, 2016.*

*Unlike earlier retirees, boomers see retirement as an opportunity for new beginnings. They are eager to take on new challenges, explore new options and to follow long-delayed dreams.*

*In the current climate, they are hampered by outmoded workplace practices, lack of retirement savings and personal and family health concerns.*

*This study sheds light on the challenges facing boomers at the individual level, as they try to ground their hopes and dreams for later life.*

*To learn more, **AHB** caught up with Erik Kojola, a PhD candidate in sociology at the University of Minnesota, in Minneapolis, U.S.A.*

**Ruth Dempsey:** The study focuses on white-collar workers living in the Minnesota metropolitan area. Can you describe them for me?

**Erik Kojola:** The participants ranged in age from their early 50s to late 60s. Some were still working full time. Others had retired from professional and white-collar jobs in large companies, state agencies and small nonprofit organizations. Some were fully retired, others partially retired. Some retirees had moved on to encore jobs.

They were all grappling with how to navigate work, family, health and finances.

**RD:** These boomers say the language of retirement no longer resonates. How so?

**EK:** Many of the people we spoke with do not see a sharp line between work and retirement. The line is more fluid because they plan to phase out of their careers, take on part-time and contract work or, possibly, leave retirement and return to paid work.

Many boomers reject the concept of retirement as a period of leisure and withdrawal. Several described how their parents' generation retired and aged. They did not want to follow in their footsteps.

They talked about volunteering and spending time with family. Many looked forward to learning new skills and launching new projects. As one participant put it, "It is not a time to die, it is a time to bloom."

**RD: Control is a major issue for many . . .**

**EK:** That's right. People felt strongly about having control of their time and of their lives. This desire extended beyond work to leisure, volunteering and family life.

Indeed, many said *working conditions* trumped the decision to work or not to work. For example, an individual might want to leave one job with rigid hours and welcome another with flexible hours.

**RD: When do they plan to retire?**

**EK:** Among our participants, we found that there was a wide range in actual and expected retirement ages.

Some were hoping to retire in their late 50s or early 60s so they could pursue special interests and passions. Others planned to work into their 70s because they enjoy the sense of meaning they derive from their career.

Still others must continue working because they need the money.

Many people do not have a clear and set retirement plan.

Expectations for retirement varied greatly across social class and depending on people's financial situation.

**RD: Sandra, a 50-year-old human resource manager anticipates working into her 70s.**

**EK:** Sandra is indicative of boomers who feel a real sense of insecurity. With little savings, they can't imagine retiring anytime soon because they need the income. Women with disrupted career paths, often due to caring for children, and women who divorced later in life are hardest hit.

We also found that individuals laid-off when their company downsized struggled to find new work.

**RD: Many are carrying debt . . .**

**EK:** Yes. The recession of 2008 had a tremendous impact on several of the participants in our study. People lost savings, the price of homes plummeted. And ballooning debt – often to fund children's education – created stress and financial uncertainty.

**RD: Some workers want to cut back on hours to reduce stress. How flexible are employers?**

**EK:** For the most part, employers are struggling to catch-up with the changing expectations of boomers. Few options are available to allow workers to meet their needs, while still offering employers valuable knowledge and skills.

However, we have found some organizations crafting new policies. For example, several healthcare organizations in Minnesota allow employees to scale back to part-time work while retaining full health insurance and other benefits.

**RD: Finally, some people are concerned retiring will make them look unproductive or lazy. Why is that?**

**EK:** Active notions of retirement tend to push a "busy ethic" and the idea that people must be active in ways that society deems productive.

But the image of the productive older person limits the possible values of growing older and overlooks people who do not have the resources or physical ability to work or volunteer.

Why shouldn't people spend their time socializing with friends, reading the newspaper and walking their dogs?

**RD: Meanwhile, governments are hiking up the retirement age and shifting responsibility for aging to the individual.**

**EK:** In many ways the need to work longer – whether full or part time – is a reflection of the shrinking social safety net and the decline of defined benefit pensions.

Some retire to take care of elderly parents or grandchildren because of the lack of affordable care, and because other family members are working long hours or multiple jobs.

However, we did find people who choose to work longer or take up encore careers because they enjoy what they do. For these individuals, work provided structure and a sense of meaning.

Also, some did not want to be held to a set date for retirement.

**RD: Boomers are set to leave the workforce for at least another 15 years. How do you see things evolving?**

**EK:** A couple of points:

- Retirement and career paths will not go back to being neat, linear and ordered. These days are largely over. So we need government policies and employment practices that provide workers with more job flexibility and more pathways to retirement.
- Also tackling inequalities is important. Remaining in the workforce out of financial necessity and being compelled to take part-time and contingent jobs because other options are not available can be exploitative and disruptive. Workers need to be able to shape how they arrange work.
- And we need forward-thinking policies that ensure equitable access to phased retirement for people of all classes, races, gender and ability. Also equitable access to encore jobs is essential.
- Finally, people are not going to take new pathways unless they feel secure. The key is to provide a safety net that includes income, housing and healthcare.

### **Study: Five Reasons Women Choose Wings**

Most people are fascinated by flight. Think of the huge numbers that flock to air shows every summer. But why do some choose flying as a leisure activity?

Frances Shupe and Patricia Gagné from the University of Louisville put that question to 26 female U.S. pilots. The researchers wanted to know how women got hooked on airplane piloting, and what were the benefits. The majority of the women had at least 15 years experience. They ranged in age from 24 to 80.

The findings appeared online in the *Journal of Contemporary Ethnography* on Feb. 26, 2016.

### **High Flying Females**

The new research revealed many of the participants fell in love with flying as young girls. Sandra joined the Civil Air Patrol when she was just 14 years old. After taking an orientation flight, she was hooked. Others were drawn to the world of aviation by family or friends. Another seven of the women were married to pilots, when they decided to get their license.

### **Benefits abound**

The study found that personal and social benefits abound for women who choose flying as a pastime.

Here are five:

**1. Sense of freedom:** Women described experiencing an exhilarating sense of freedom, a freedom not found in other activity.

This was captured by Anita, 62, who described flying as "Freedom, ultimate freedom." She added, "Flying is like being closer to heaven, on top of the world. One leaves all his or her problems on the ground."

Flying put a sharper edge on life, attracting adventurous women. As one participant explained:

Women who fly airplanes are not afraid of a challenge or to learn something new. They have confidence in who they are. They believe that a woman can do anything. I've always been different from my non-flying friends. They all seem to ask: Aren't you *afraid*? Absolutely not! We all have that sense of adventure missing from most women.

**2. Stress buster:** Besides fostering a sense of freedom, the study found that flying lowered stress for women.

"Flying is most of all fun and is a stress-reliever," said one 59-year-old pilot.

The women spoke about feeling refreshed and invigorated after a flight.

Take the case of Amy, who started to fly shortly after her mother's death:

It was a pure distraction from work, stress and the pressures of daily life. I was losing faith in my ability to accomplish the goals I had set forth in my life and I was stressed out. When I took to the air, the necessity to focus fully on the task at hand allowed me a complete escape from my own thoughts, and, after a flight, I was filled with a sense of accomplishment and drive that I had been missing at the time.

In the same vein, the study found that the women's ability to focus spilled over into other aspects of their lives, making it easier to reason out problems in their everyday lives.

**3. Wow factor:** The women's status as pilots bolstered their visibility in the community. "People who do not fly treat me as though I could walk on water," Vera said. "Whereas I might otherwise be ignored, now they always ask me if I have been flying lately, or something similar; a whole lot of respect."

Similarly, Alice, 70, spoke about people's surprise on hearing that she flies planes. Many viewed her achievement as remarkable.

People are surprised that I am a pilot. Probably because I am a woman, and a senior citizen! I respond by telling them about my experiences. I've landed in all

48 contiguous United States and Canada, and I race airplanes. That is the *wow* factor, for sure!

**4. Fostering relationships:** The study found a passion for flight was not the only reason women became pilots. Some had more pragmatic reasons.

For instance, they used flying as a way to cement important relationships. "My boyfriend is a pilot," one 65-year-old explained. "We fly a lot together and go to a lot of flying activities. So in a way it keeps us together."

Similarly, Wanda, 76, claimed flying enhanced her relationship with her husband, "I really believe our involvement in flying was a great asset to our marriage."

These women stressed the pleasure of sharing travel with their partners. They enjoyed being able to read the charts and call flight service to arrange for a trip. Moreover, their ability to take control of the plane should their pilot partner become unwell boosted their self-confidence, and it strengthened bonds in their intimate relationship.

**5. Membership in elite club:** Flying for pleasure opened the doors to deeper involvement in the social world of aviation. Participants were members of the [Ninety-Nines](#), an international organization that connects women pilots from all around the world.

Established in 1929 by 99 women pilots, the Ninety-Nines supports women's involvement in aviation through mentoring, scholarships and education. The organization also supports social causes through voluntary activities.

According to researchers, the Ninety-Nines loomed large in the women's lives. As Alice put it:

Socially, I have met an impressive group of pilots who share the same love and our times together are just plain fun! The Ninety-Nines organization has given me a network of ladies who share the passion. And through this group I have branched out to the Air Race Classic, a transcontinental air race for women, which is supported by the Ninety-Nines.

Amelia Earhart was the first woman aviator to fly across the Atlantic and the first president of the Ninety-Nines. The pilots interviewed appear to take to heart her advice: "Fly for the fun of it."

### **Interview: Older Widows Say No to Remarriage**

An new Czech study sheds light on how older widows cope with the death of a spouse, and forge new lives.

The study is based on biographical interviews with 20 women, aged 62 to 80, living in the Czech Republic. It appeared online in the *Journal of Women & Aging* on Jan. 11, 2016.

The women in the study were not interested in remarriage. They learned to enjoy living alone. The women cultivated friendship as a way to share experiences and ward off loneliness.

*AHB* reached the study author, Dr. Hasmanová Marhánková at the University of West Bohemia in Pilsen, Czech Republic.

**Ruth Dempsey: How did the women's everyday lives change after their husband's death?**

**Jaroslava Hasmanová Marhánková:** Their husband's death was a turning point: a milestone that changed the women's lives.

Things that they had looked forward to in retirement were no longer possible. When one woman's husband died of a heart attack at age of 52, her dreams of a shared country retirement evaporated in a moment.

More practically, several of the women did not have a driver's license so getting around became more difficult. At times, even visiting family and friends was a challenge.

**RD: Some spent large periods of time taking care of ailing family members. Zita, 74, took early retirement to care for a dependent mother, then spent seven years caring for an ill father, followed by caring for her partner. "I am actually free for the first time since 2006," she remarked. "But I don't know what it's good for at this age."**

**JHM:** This is actually a very common experience for a lot of older women. Women still carry the major burden of care.

I want to stress that during our interview Zita gave no indication that she somehow regretted her decision to care for her parents and her partner. However, this experience significantly influenced the way she saw her life. She was determined to use her "freedom" to do the things that she was unable to do in the past.

**RD: Women took different paths as they began to rebuild their lives. You dub one approach: "The complete escape." Can you give me an example?**

**JHM:** This approach signaled a retreat from everything that reminded the women of their painful loss. Often, it was motivated by practical considerations such as the need for cheaper housing and the emotional urge to forget.

For example, one woman decided to sell the family home and buy an apartment in a much larger town, where one of her daughters lived. This meant saying good-bye to old friends and her beloved home.

I met her again recently, and she spoke enthusiastically of her new life, which included involvement in amateur theater and learning to play the drums.

**RD: Many of the women pursued new activities . . .**

**JHM:** That's right. The women in my study were retired, but at an age when they had lots of energy. Some spent more time with their grandchildren. Others turned to activities that were closed to them as busy wives and mothers such as singing in the choir, taking dancing lessons and so on.

**RD: In the second part of your study, you focus on women's attitudes toward forming new intimate relationships. What did you find?**

**JHM:** Past studies have shown men are more interested than women in forming new intimate relationships in later years. This was also the case for the women I interviewed.

All of them explicitly ruled out the possibility of getting married again. Likewise, they were reserved about forming other types of partnerships with men.

Women enjoyed maintaining their household and arranging their lives based on their own preferences. They frequently described remarriage as a threat to their independence and lifestyle. They did not want to take on caregiving responsibilities again.

During one of my visits to a senior centre, I asked a group of women involved in various activities why they thought men made greater efforts to find a new partner. Laughingly, three of the women responded: "They are not looking for a wife, but a servant."

Among the women I interviewed, only three formed new intimate relationships. All three refused to remarry, and only one lived with her new partner.

The new relationships were based on different rules. Men were described as a friend or buddy.

**RD: But the women did not rule out intimate relations in general . . .**

**JHM:** This is a very important point. Indeed, the women emphasized the need to share their free time and experiences with someone else, or, as one participant put it, the need to have "your own someone."

Many of the women I interviewed found their own someone among other widows.

**RD: Maria put an ad in the paper seeking a woman friend to meet for coffee. What response did she get?**

**JHM:** Yes, Maria used the ad to search for her own someone. She was looking for a female friend. She was shocked to receive responses from men who were clearly seeking an intimate partner.

Maria, who was involved in a host of activities, described the men who wrote to her as passive and uninterested in social life — unsuitable, she noted, to be "my someone."

**RD: The women who did form relationships spoke highly of their new friends. One noted: "My husband was good, he was understanding, but Rudolf is better. Rudolf is better in every way."**

**JHM:** Yes, Milada was in her mid-70s and one of the few women in the study, who found a new partner. They met on a weekly basis. She referred to him as a friend.

Talking about her life, she said her deceased husband would always retain a unique place in her life because they established a family and spent their life together. The past is not something that can be repeated.

At the same time, she stressed that she had found in her friend Rudolf a kind of support missing from her marriage. She found someone who was interested in her activities and appreciated her optimism.

**RD: What do you take from the study?**

**JHM:** I was struck by how much these women valued their independence, their strength in overcoming difficulties and their courage in creating a life of their own.

The women's refusal to remarry, stemmed not from a rejection of partnerships with men, but recognition that the traditional form of marriage came with different obligations and benefits for men and women.

They had spent most of their lives caring for others. Now in older age, they found time to cultivate their own dreams and explore new possibilities.

### **Notable Book: The Secret to a Long, Happy Life**

Afraid of aging and haunted by death in her family, a nutritionist wanted to know how seniors stayed happy and healthy.

In *Extraordinary Centenarians in America: Their Secrets to Living a Long Vibrant Life*, Gwen Weiss-Numeroff portrays 30 unique individuals, ranging in age from 96 to

116. She chose these persons, not solely based on their longevity, but because they lived their lives in inspirational ways.

For example, Besse Cooper, 116, looked back on her 80s as the best years of her life. During those years she became involved in the local senior centre and traveled across the United States with her daughter, who worked for Delta Airlines. When asked her secret for long life, Cooper said, "Mind your own business and don't eat junk food. Treat everyone the way you want to be treated, work hard and love what you do."

Anthony Mancinelli still cut hair at age 101 and lived independently. "Going to work is what keeps me going," he said.

Realtor Ebby Halliday, 101, was one of Dallas' leading business women.

Gilbert Herrick, a former postal worker, found the woman of his dreams when he was 99 years old.

Weiss-Numeroff also interviewed NBA player Benjamin Goldfaden, who was still active at age 99. His advice: "Don't stay mad at anything — you have to get used to the losses, otherwise you can't win."

According to the author, most of the centenarians did not smoke. A few were moderate drinkers. They followed no special diets and ate moderately.

Genetics counted, but it wasn't the whole story. Most of the participants had disease in their family and managed to avoid it. The author found mental attitude and lifestyle were important factors because they coloured how much people enjoyed life.

These centenarians had a real passion for life. All touted a reason to get up in the morning. Alyse Laemmler, a former life insurance agent, offered this advice: "Never run out of responsibility; if you don't have one, find one. Find a cause and knock yourself out for it. It will enhance your brainpower, interest in life and keep you alive longer. I'm alert because I work. Virtue is its own reward."

## Roundup

**WE ARE STARDUST:** Sifting through data collected by Nasa's Kepler Space Telescope, astronomers have captured the explosion of a supernova for the first time. A supernova happens when a massive star collapses in on itself at the end of its life.

According to Nasa's Ames Research Center, an international team of scientists analyzed some 50 trillion stars in 500 distant galaxies over a three-year period, searching for supernovae.

Brad Tucker from the Australian National University, an author on the paper to be published in the *Astrophysical Journal* said, "Supernovae made the heavy elements we

need to survive, such as iron, zinc and iodine, so we are really learning about how we are created."

The late Carl Sagan, author of *Cosmos*, put it more poetically: "The nitrogen in our DNA, the calcium in our teeth, the iron in our blood, the carbon in our apple pies were made in the interiors of collapsing stars. We are made of star stuff."

A dazzling picture-book offers a kid-friendly version of "star stuff". In *You Are Stardust*, writer Elin Kelsey and artist Soyeon Kim explores the natural world and connects it to children.

**RELIABLE ONLINE HEALTH INFORMATION:** Looking for information you can count on?

Check out the [McMaster Optimal Aging Portal](#). The portal is part of an optimal aging initiative by McMaster University in Hamilton, Ontario, Canada. It is designed to provide Internet users, specifically Canadians, with access to high quality material on a wide range of health and wellness issues.

**BIKE PROGRAM ROLLS OUT ACROSS CANADA:** A global movement to get older adults on bikes is now gaining speed in Canada.

The program began in Copenhagen with Ole Kassow, who noticed the same older man sitting outside his retirement home as he cycled to work each morning. Kassow said to himself, "Perhaps this man had enjoyed riding his bike in his young days?"

An avid cyclist, Kassow decided to rent a rickshaw and offered a spin to anyone at the home that wanted one. The residents started lining up for rides, including 99-year-old Birthle, who loved to get out and observe things.

Over the past four years, *Cycling Without Age* has quickly spread to countries such as Germany, Sweden, Norway, Singapore, Chile and Australia.

In Canada, the program launched in 2015 in Saint John, New Brunswick. This spring, *Cycling Without Age* took off in Canmore, Alberta, led by Luwanna Douce, coordinator of Family and Community Support Services in the town of Canmore.

Now plans are underway to launch the program in Toronto. Dorothea Torrico, one of the program organizers highlighted the power of *Cycling Without Age* to foster strong communities noting, "It's based on community relationships more than just riding a bike."

**IRISH PERFORMERS STRIKE UP THE MUSIC:** This May, the Blow the Dust orchestra performed at the National Concert Hall in Dublin, as part of the Bealtaine Festival for Older People.

The orchestra was launched to encourage older adults to play instruments they had abandoned years earlier. Led by conductor Joe Csibi, the 73 orchestral players in strings, woodwind, brass and percussion were joined by individual performers playing banjo, mandolin and accordion.

Writing in *The Irish Times*, Sylvia Thompson, spotlighted several of the players. Among them, Dennis O'Callaghan, 90, a former civil servant from Dublin, who has been playing the violin with the orchestra since it started in 2009. "My wife died eight years ago and I have taken it on intensely since then," he said. "I might have a 90-year-old body but I've a significantly younger brain. Learning new pieces of music keeps my brain active. If I wasn't doing this, I'd be moping around at home and that would slow me down."

Mary Haren, 68, played in the school orchestra, as a teenager. When she became seriously ill in the late 1990s, she promised herself that if she regained her health, she would return to music. "So when I got better I went to lessons and now I'm here. It's absolutely fantastic," she said.

Each May, communities across the Emerald Isle come alive as older persons showcase their talent through storytelling, dance, cinema and theatre. The month-long Bealtaine Festival is supported by [Age & Opportunity](#) local libraries and community groups.