Good Time, Bad Time: Socioeconomic Status, Time Scarcity, and Well-Being in Retirement[1]

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We tend to think of retirement as a great equalizer when it comes to relief from the pernicious time scarcity characterizing the lives of many workers. Puzzlingly, this is not entirely the case. Using data from the MTUS in combination with long-term participant observation and in-depth interviews, this article shows that socioeconomic characteristics are important determinants of retiree time scarcity. Contextual disadvantage influences well-being outcomes via time exchanges that are forged by both neighborhood and peer network characteristics. The socioeconomic status–based time projects of surviving and thriving undergirding the experience of time scarcity lead to divergent strategies of action and differing consequences for well-being. For the advantaged, the experience of time scarcity is protective for well-being in later life, as it emerges from managing a relative abundance of choices. For the disadvantaged, later life experience of time scarcity is shaped by cumulative inequality, further exacerbating inequalities in well-being.

Victoria is keeping time. She must visit Howard at the hospital. Alexandra wants to come too but has to stay home to decipher why they cut her pension. Juan cannot drive; he is taking care of his mother. Someone should also get a

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gift for Howard . . . "There aren't enough hours in the day, and it is all over before you know it," muses Victoria, closing her weary eyes to the familiar rhythm of the subway tracks. A few miles, and millions of dollars away, Richard is frustrated. Waiting for Bernard to confirm, minute by minute, his most precious resource is slipping away. "Obviously, I'm going! The Masters is—I wonder if the time it takes to prepare and coordinate everything—is this pilgrimage worth—is my lost time worth the return on my time?!?"

This is a study of how socioeconomic status (SES) shapes the experience of time scarcity in older ages. Time scarcity is captured by concretely measuring available discretionary time (objective time scarcity) or always feeling rushed (subjective time scarcity; Williams, Masuda, and Tallis 2016). Subjective time scarcity can be influenced by the objective measure, but this is not inevitable. The experience of prolonged time scarcity, however, threatens both individual and community well-being (Strazdins et al. 2011; Mani et al. 2013; George 2014). The ever-growing body of research on the importance of time as a resource has demonstrated one certainty: our time is slipping away. A combination of demographic, economic, and cultural changes has led to increasing subjective time scarcity over the last 30 years (Schor 1991; Jacobs and Gerson 2001; Gershuny 2005; Wajcman 2015). It is noteworthy that most people assert that they value time more than money (Jacobs and Gerson 2001).

Research suggests that economic and social inequalities magnify the detrimental effects of time scarcity for people of working age. Many individuals living in disadvantaged areas spend their life in precarious jobs, often juggling multiple part-time positions for their economic survival (De Wolff 2006; MacDonald 2009; Schneider and Harknett 2019). The jobs that people do and their childcare, familial, and social obligations along with the resources families can marshal to deal with time scarcity vary significantly among working-age individuals (Becker 1965; Vickery 1977; Kalenkoski, Hamrick, and Andrews 2011; Merz and Rathjen 2014; Kalenkoski and Hamrick 2012; Giddens 2013; Mullainathan and Shafir 2013; Clawson and Gerstel 2014; Hamermesh 2014).

In contrast, we might think of retirement as the great equalizer when it comes to time availability: this life stage *should* allow all welcome relief from the pernicious time scarcity characterizing the lives of those in the paid labor force. Job demands disappear; children are grown. Puzzlingly—as I show below—this is not the case. Retirees continue to experience time scarcity.

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Despite the wealth of knowledge we have about transitioning to retirement (Pinquart and Schindler 2007; Van Solinge and Henkens 2008; Wang, Henkens, and Van Solinge 2011), it is unclear how the experience of time scarcity emerges or persists postretirement. We know that the ease with which individuals transition to retirement is shaped by both SES (Damman, Henkens, and Kalmijn 2013) and their social network characteristics (Neugarten, Moore, and Lowe 1965; Thoits 1983, 2011; Moen, Dempster-McClain, and Williams 1992), yet it is unclear how the phenomenon of retiree time scarcity may be influenced by these factors. This article asks, What are the determinants of time scarcity postretirement? And how do retirees understand and navigate this phenomenon?

Incorporating prevalent theoretical perspectives from the sociology of time and theorizing from the neighborhood effects literature and the sociology of the life course, this study advances the idea that socioeconomic differences are a key factor in shaping how individuals experience and navigate time scarcity in retirement. Drawing on representative survey data from the Canadian Multinational Time Use Survey (MTUS)—along with in-depth interviews and participant observation in Toronto—I show that although time scarcity levels appear to be similar by SES in older ages, the sources of time scarcity are markedly different. These differing sources lead to divergent experiences with time scarcity postretirement, translating to disparate consequences. I find that considering the social experience of time is important for understanding how social networks may generate stresses and burdens, irrespective of SES. Based on eight months of ethnographic fieldwork comprising both participant observation and 53 in-depth, unstructured interviews, I describe the role that socioeconomic differences play in the social experience of time scarcity in retirement. For the economically advantaged, the experience of time scarcity in retirement is protective for well-being: they navigate an abundance of choices, investing their time in identity maintenance and well-being. For the economically disadvantaged, time scarcity in retirement further exacerbates inequalities in well-being: neighborhood disorganization wastes their time, they need to spend time on health recovery efforts, and most importantly, they must sacrifice their time for peers in need. Studying new retirees thus generates unique insights into how the temporal synergies of place, social networks, and class produce distinct cognitive cultures that reinforce class inequalities.

RETIREMENT AND TIME SCARCITY

Much of the literature on the relationship between SES and time scarcity focuses on working-age people. It finds that overall, higher-SES individuals work longer weekly hours and spend more years in the labor force than lower-SES individuals. They also have more agency over their time, which translates into highly varied schedules and leisure activities (Hamermesh 2019). It is unclear, however, how contextual and individual socioeconomic characteristics shape the social experience of time scarcity in retirement. The few studies examining the experience of time scarcity postretirement tend to focus on the end of life or on those who are unwell, finding that illness influences how individuals structure their time, with direct consequences for how time is coordinated (Glaser and Strauss 1980; Charmaz 1993; El Haj et al. 2013).

In comparison, the experience of time scarcity in the newly retired is still unclear. Attention to the transition moment of retirement is uniquely relevant. This is because in major life transition periods such as this, individuals become aware of both subtle and jarring changes in the organization of their time. This is helpful in alleviating temporal event recall bias, which tends to manifest more in older ages (Danckert and Craik 2013; Masuda et al. 2014; Leopold and Skopek 2015; Buonomano 2017). During the transition to retirement, this newfound temporal awareness can aid in systematically unpacking the contextual factors and cultural transmission processes undergirding the experience of time scarcity. Specifically, I consider the role of peer networks, neighborhood context, and individual sociodemographic characteristics.

The Role of Peer Networks

Peer social support networks are an important influence on socialization in the temporal regime of retirement (Bidart and Lavenu 2005; Steffens et al. 2016; Pipher 2019). These networks shape the determinants of time scarcity for retirees via multiple channels. This may occur through the differing time perspectives available to individuals and by peer networks dictating prevalent class-based social norms of action. In the active socialization process characterized by the unsettled period of recent retirement, retirees deploy specific strategies of action, using time to construct a new identity (Swidler 1986; Wolcott 1991; Baars and Visser 2007). This has ripple effects when it comes to their relationships and views, including how they experience time scarcity. In short, the norms of peer social support networks, as they are embedded in a particular social context, help retirees in navigating the experience of time scarcity (Swidler 2001). While close peers are not the only source of socialization into retirement (adult children, media, and acquaintances, among others, also matter), I focus on them as their role is underexplored yet highly influential for well-being at older ages (Bidart and Lavenu 2005; Steffens et al. 2016).

On the basis of this literature, we could hypothesize that peer networks of socioeconomically disadvantaged retirees may be more unstable (Browning and Cagney 2002; Bloem, Van Tilburg, and Thomése 2008; Cornwell 2014; Goldman and Cornwell 2018). The social networks of lower-SES individuals may require extra time: their equally disadvantaged network members will have a higher likelihood of morbidity and mortality, possibly needing unpaid care labor (Lubben 1988; Rawlins 2017). However, socioeconomically advantaged retired individuals may also lose time when keeping up with the lifestyles of their friends (Matt 2003). They may feel social pressure to spend more time and money than they did while in the labor force on both possessions and experiences. Consumption takes time (DeSerpa 1971), likely affecting the social experience of time scarcity for the wealthy. It is thus unclear how socioeconomic characteristics shape retiree time scarcity and how this is influenced by differing peer social networks and their specific experiences of time.

Understanding peer effects is important. Temporal inequalities "reverberate through a web of time in which our daily schedules are connected to the schedules of others" (Clawson and Gerstel 2014, p. 3). Building on this, Cristobal Young and Chaeyoon Lim (2014) have developed the concept of "time as a network good," arguing that both the coordination and the quantity of time matter for how time is valued. This concept goes beyond the simple understanding of time as a fixed quantity. Through focusing on how time is exchanged and valued in social networks, it highlights the relational nature of time, while also pointing to the importance of network characteristics as they are shaped by contextual factors.

Neighborhood Circumstances

The experience of time scarcity also depends on neighborhood-level socioeconomic and sociodemographic characteristics (Edwards 2017). In disadvantaged areas, individuals tend to be more socially isolated from mainstream labor markets, spending more of their time unemployed or in underpaid and precarious labor (De Wolff 2006; MacDonald 2009; Schneider and Harknett 2019). This disadvantage accumulates over the life course, with both social and well-being repercussions for how people experience their retirement (Dannefer 2003; DiPrete and Eirich 2006; Gardner 2011). Examining time availability through this lens, one would expect that individuals living in disadvantaged areas would have less agency over their time due to a higher likelihood of precarity and that this would be accompanied by temporal experiences divergent from those who live in high-income areas.

Furthermore, neighborhood disadvantage can lead to social disorganization, accompanied by a loss of community capacity for social control, possibly leading to higher rates of violence (Park and Burgess 1925; Shaw and McKay 1969; Sampson, Raudenbush, and Earls 1997; Harding 2009). This also affects the availability and overall organization of time. For example, individuals in disadvantaged areas may need to structure their schedules to navigate around violence (e.g., remaining home when it is dark), need to use often unreliable public transportation, increasing the chance of spending time waiting (Edwards 2017), and have more difficulty coordinating their schedules with others who are also affected by neighborhood-induced social disorganization (Young and Lim 2014). Neighborhood characteristics likely matter for retirees directly and indirectly through their social networks, as neighborhood conditions influence peer-to-peer interactions.[2]

Neighborhood circumstances matter, as neighborhoods also provide the contexts in which pieces of culture make sense (Swidler 1986, 2001; Harding 2007). Contextual influences on culture are salient for time availability: the combination of context and culture results in specific time use strategies for navigating unstable environments. But this may require extra time (Swidler 2001; Edwards 2017). When thinking through the relationship between culture and the experience of time scarcity, I rely on a cognitive conceptualization of culture, fragmented across groups and reinforced by social networks and constituted by resources such as SES, structural factors, and information (Goffman 1974; Bourdieu 1984; Swidler 1986, 2001; Sewell 1992; DiMaggio 1997; Benford and Snow 2000; Small 2002; Harding 2009). This is appropriate for multiple reasons. My field sites are highly culturally heterogenous (see table 1), providing my retirees with multiple cultural models to select from. Rather than fragmenting them into subcultures to examine how individual actions may reflect associated attitudes toward time, relying on a cognitive conceptualization of culture allows me to fully center the agency of retirees as they use their available socioeconomic and cultural resources strategically (Swidler 1986; DiMaggio 1997).

Individual Characteristics

Individual characteristics also affect the social experience and availability of time (Hochschild 1997; Goodin et al. 2008; Hochschild and Machung 2012; Clawson and Gerstel 2014; Williams et al. 2016; Hamermesh 2019). For example, gender, educational attainment, and income all influence how we experience and understand the world around us, shaping our schedules (Mullainathan and Shafir 2013). Those lower in SES have a higher likelihood of experiencing schedule instability, affecting their agency over their time (Schneider and Harknett 2019). This continues into retirement, as cumulative disadvantage accumulates over the life course, leading to more schedule instability in older ages (Charmaz 1993; Dannefer 2003; Ridgeway 2014). Consequently, it is reasonable to expect that socioeconomic differences will influence how individuals cocreate and internalize time scarcity.

The key explanatory variables on the experience of time scarcity—neighborhood circumstances, peer networks, and individual socioeconomic characteristics—synergistically produce socially and culturally distinct groups of

[2] Such as transportation availability and community center and grocery store access.

TABLE 1
NEIGHBORHOOD CHARACTERISTICS

Characteristics	Bridle Path and Sunnybrook	Regent Park and Thorncliffe
65+ years old	19	10
Median household income, CAD $	320,819	42,595
Bachelor's degree or higher	77	41
Poverty	10	46
Low income	9	46
Income from government transfers	1	23
Renter households	9	89
Public transit commuter	18	45
Diversity:		
Second generation	27	30
Immigrants	34	47
Canadian citizens	92	88
Visible minority	30	70

NOTE.—Data are percentages unless otherwise indicated. Data are from 2019 and can be found at the City of Toronto's Neighbourhood Profiles website: https://www.toronto.ca/city-government/data-research-maps/neighbourhoods-communities/neighbourhood-profiles/.

retirees. This is because neighborhood circumstances, and the cumulative (dis)advantage accumulated over the life course, undergird peer social network experiences, influencing people's views of the world and the resources available to them (Bourdieu 1984; Sewell 1992; DiMaggio 1997; Swidler 2001). These contextual factors thus both sustain and constrain individuals' identities and temporal practices, with consequences for well-being (Swidler 2001).

In this article, I refer to the ways in which distinct groups of retirees work to deploy their available neighborhood, cultural, temporal, and economic resources to manage and understand the experience of time scarcity as "time projects." I do so to underscore that overall retirees are agentic when it comes to choosing a course of action appropriate to their circumstances and that the resource of time is central to how they work to maintain their sense of self while navigating the transition to retirement.

SITUATING TIME SCARCITY IN PLACE AND TIME

Before we can understand how time scarcity emerges in the lives of the aged and how this is shaped by socioeconomic location, we must first delineate the broad contours of time scarcity over the life course. It is reasonable to suspect that both objective and subjective time scarcity would dissipate after retirement. As individuals leave the labor force, we could expect a series of temporal consequences: when pensions kick in, social networks and their associated social obligations contract. At this time, retired individuals *should* be able to gain full agency over their time, leading to decreased time scarcity. I investigate whether this is the case using the latest wave of the nationally representative Canadian MTUS containing both subjective (often feels rushed) and objective time scarcity (in the lowest 25th quartile of the population when it comes to daily discretionary time availability) measures.[3] This allows me to calculate baseline, population-level time scarcity metrics (Williams et al. 2016; Fisher et al. 2019).

Table 2 illustrates how the experience of time scarcity changes between early adulthood and later life. Between the ages of 25 and 50, a third to over two-fifths of individuals are objectively time scarce, with few quantifiable hours left in the day beyond the basics. An even larger percentage, about double, report feeling subjectively time scarce, as high as 82% for those between 35 and 39 years old. Around retirement age—at 65 and older—the measure of objective time scarcity falls dramatically, to less than 10%. This is not particularly surprising, as people withdraw from many of the obligations that occupied their time during working age. However, strikingly, the *perception* of time scarcity remains quite high, more than four times the objective measure. Put differently, even though respondents have more minutes of discretionary time after retirement, a quarter to a third of those between 65 and 79 say that they *feel* time poor after retirement.

The analysis in Table 3 shows that both high-income and low-income individuals experience time scarcity postretirement. In every income category, women report higher time scarcity levels than men. High-income retired women report the most amount of time scarcity (both objective and subjective). High-income retired men have less objective time scarcity than low-income retirees but report higher rates of subjective time scarcity.

This shows that, puzzlingly, many individuals continue feeling pressed for time, even after retirement. Unfortunately, the Canadian MTUS does not contain adequate geocodes for precise neighborhood comparisons and is thus unable to detect neighborhood-level differences when it comes to the drivers of time scarcity.[4] In addition, because these data are cross-sectional, it is hard to trace how the often-unacknowledged resource of time is exchanged in peer networks. Another limitation of the quantitative data is that it is difficult to conceptualize how the meaning of what is discretionary and what is necessary time may change in older ages. My qualitative data directly address the limitations of the quantitative MTUS by interrogating the temporal experiences of retirees. My aim is to uncover differences between those residing in economically disadvantaged and those residing in

[3] See table A1 for further information about the data and methodology.

[4] There is also a difference in the period captured by the MTUS survey and fieldwork. Unfortunately, the more recent MTUS waves for Canada do not contain the subjective time scarcity measure. https://www.mtusdata.org/mtus/about_mtus.shtml.

TABLE 2
Time Scarcity and Age

Age Group	Subjective Time Scarcity, %	Objective Time Scarcity, %
15–19	61.92	21.41
20–24	70.41	30.68
25–29	71.92	34.62
30–34	78.99	39.46
35–39	81.51	43.49
40–44	79.55	40.24
45–49	74.77	33.26
50–54	66.80	30.54
55–59	58.66	24.06
60–64	44.27	15.48
65–69	36.54	8.45
70–74	25.31	6.41
75–79	24.12	6.06
80+	21.20	3.62
Total	58.64	25.15

advantaged neighborhoods, specifically examining how peer social network characteristics matter for the experience of time scarcity.

FIELDWORK METHODOLOGY

My primary data were collected through a qualitative study, putting an emphasis on immersed participant observation, shadowing, and unstructured, in-depth interviews. I rely primarily on qualitative data because my focus is on how the experience of subjective time scarcity emerges and is understood, internalized, and negotiated by individuals. To collect my data, I spent approximately eight months (2019–20) immersed in ethnographic fieldwork, which included over 980 hours of participant observation as well as interviews in two of Toronto's wealthiest (Sunnybrook and Bridle Path) and poorest (Regent Park and Thorncliffe) neighborhoods.[5] In these sites, retirees are well dispersed in each neighborhood (Canadian Community Health Survey 2015; City of Toronto 2018). Situating my research here allows for the "control" of a baseline level of social safety net access (Raphael, Bryant, and Curry-Stevens 2004). This differentiates Toronto from similarly large U.S. cities, as unlike in the United States (where some doctors refuse aged and poor patients; see Bhandari, Shi, and Jung 2016), in Toronto all can access medically necessary care, regardless of SES or age. These locations allow for explicit comparison between individuals at similar points in the life course who live in neighborhoods with different socioeconomic characteristics (Abramson 2015). In Bridle Path and Sunnybrook, the average family

[5] See app. A for a detailed description of the fieldwork.

TABLE 3
RETIREE TIME SCARCITY BY GENDER AND INCOME QUARTILE

	Subjective Time Scarcity, %		Objective Time Scarcity, %	
	Low Income	High Income	Low Income	High Income
Women	23.07	37.37	4.33	6.06
Men	19.6	30.06	3.31	2.44

income is over $300,000 CAD per year. In contrast, the average family income is approximately $40,000 CAD in the poorest neighborhoods of Regent Park and Thorncliffe (Bélanger et al. 2016). Reflecting the composition of the city, the neighborhoods are highly culturally heterogeneous, yet they differ in terms of socioeconomic characteristics. Table 1 highlights the sociodemographic differences between the sites.

The comparison of the temporal experiences of individuals residing in the above neighborhoods is integral to my study design. By querying the same topics in the differing neighborhoods, I can systematically compare retiree daily temporal experiences and perspectives, uncovering differences in how experiences with network shocks, changing needs and wants, predictability, coordination, and the role of peers in neighborhood social networks may serve as sources of time scarcity in retirement. Participants for the interviews were selected with an eye toward differences regarding SES, gender, age, and household composition, as these variables influence time availability (Harvey and Mukhopadhyay 2007; Clawson and Gerstel 2014; Williams et al. 2016; Nichols, Etemadi, and Tyyskä 2018).

To be eligible for the study, participants had to be recent retirees (<1 year ago) living in any of the four neighborhoods noted above. Fifty-three participants sat for at least one open-ended interview, lasting anywhere between 1.5 and 4 hours. Fifty-two percent of the participants were women, the average age was 69 years old, and the average educational level was some university. Ninety percent of the participants grew up in Toronto, and all spent their formative adult years in the city. Reflecting the city's diversity, 45% were either born in another country or were raised by immigrant parents, considering themselves "hyphenated Canadians." Forty percent of participants were visible minorities. Their preretirement occupations markedly varied. Postretirement, only three continued to work part time (taxi driver, substitute kindergarten teacher, grocery store clerk). Eighty percent were in a partnership, and the rest were divorced or widowed. Ten percent had adult children in their households. Fifty-five percent lived in two of the city's most socioeconomically impoverished neighborhoods (Regent Park and Thorncliffe), with 60% of this group residing in subsidized housing complexes. The other 45% lived in Toronto's Sunnybrook and Bridle Path communities. Thirty percent of this group had second homes or vacation homes.

Interviews consisted of a life history interview, followed by targeted questions interrogating schedules, experiences with time, well-being, neighborhood-related thoughts, social network composition, and involvement. The questions querying the subjective experience of time scarcity incorporated relevant questions from the MTUS quantitative data set (e.g., "How often do you feel rushed?"). To assess well-being, I incorporated relevant questions from the OECD Health Status Database (including mental, physical, emotional, social network composition, and social network involvement). I also asked about retiree experiences with accessing needed health care. Qualitative interviews allowed me to ask follow-up questions (e.g., "Why?," "What makes you feel this way?," "What do you do when you feel this way?," etc.) for a deeper understanding of the emergence and navigation of subjective time scarcity.

In conjunction with the above, my interviews also investigated how individuals conceptualize their neighborhoods as geosocial spaces and how these overlap with their social networks, frequented institutions, and experiences with time. While a full discussion of how the size of the area described as a neighborhood changes postretirement is beyond the scope of this article, when retirees talk about their neighborhood, they are referring to a geographically smaller space than delineated by city planners. Those retired and living in poor neighborhoods experience this shrinkage most acutely, especially during winter. Following Harding's (2009) lead, hereafter "neighborhood" will refer to the social and geographic spaces delineated by my participants and "area" will indicate the larger geographic areas of Sunnybrook, Bridle Path, Regent Park, and Thorncliffe. The participants also completed a short questionnaire to ascertain their sociodemographic characteristics, quantitative experiences of time, and self-assessments of well-being.

Over the course of the study, I also longitudinally observed eight individuals, two men and two women from each area, checking in regularly during the entire fieldwork period and noting their daily routines and attending informal meetings with family and friends, shopping, vacation home visits, doctors' appointments, and so on. This time with my respondents was important for capturing how the experience of time scarcity and its associated effects differed both during different days of the week and during the year.

I took an ethnographic approach to my interviews and field sites, observing and writing field notes about the sites and encounters with participants. For example, observation site field notes documented interactions between participants as they navigated both public and private spaces, the flow of individuals in and out of a space, the relative ease with which older individuals navigated public spaces, when they visited community centers and libraries, availability and experiences with various modes of transportation to and from field sites, and environmental characteristics (reflecting neighborhood-level socioeconomic characteristics and access of amenities). Field notes of individual interviews included postinterview reflections on rapport building in addition to noting relevant participant characteristics.

Interviews and field notes were imported into and transcribed with the MAXQDA qualitative software package. I used two methods to manually code the transcripts. First, responses were coded with an eye on distinctions between answers to specific questions about network experiences, well-being, and experiences with time. Next, important themes that emerged from the data were identified by holistically analyzing each transcript. The themes from each transcript were then noted and coded for in other transcripts. Using both qualitative analytic tools allowed me to put findings about the social experience of time in conversation with peer social network sociodemographic characteristics.

THE HIDDEN INJURIES OF CLASS REVISITED

Time Projects of Surviving

When asked how often they feel rushed,[6] 57% of retirees living in low-SES areas stated "always" or "very often." This is despite all of them transitioning from working outside their homes from 35 to over 55 hours every week to these hours falling into the category of discretionary time once they retired. Their neighborhoods were central for how retirees experienced their time. For example, if you visit Regent Park in early June around noon, you will find yourself immersed in a neighborhood pulsating with activity. Stubby, nondescript, angular community housing buildings the color of dry red earth share the horizon with glittering glass skyscrapers. Recycling bins and dumpsters are seemingly always overflowing, beckoning treasure hunters and lurkers. Two neighborhood grocery stores face off on the corner, where you will find your neighbors buying lottery tickets, daily essentials, and candy. If you eavesdrop a little, you will hear discussions on landlord woes, politics, and waiting times at the local health center. They will tell you to avoid the used drug paraphernalia hiding in the patchy dry grass. A few streets over, alarm and construction noises punctuate the giggles of children running around the community center. Everyone is on the move: the sidewalks shared between workers rushing to lunch, the unhoused heading to shelters, locals walking with purpose, and the occasional lost tourist who wandered too far from downtown. Teens are hanging out by the ice rink, kicking cans. Men are smoking, sipping, and soaking up some sun. Women are chattering and holding onto little ones, waiting for the swimming lesson to end. Everyone is holding onto each other.

In low-SES areas, nearly 70% of retired participants mentioned that they worry about their physical safety (both in public and in their apartment

[6] A measure of subjective time scarcity from the quantitative MTUS data set.

complexes). To regain a semblance of control, they structured their time to navigate the pockets of social disorganization around them, with plans sometimes having to change at the last minute. As Miguel, a 69-year-old Regent Park resident said:[7]

> I did not fully realize how far the neighborhood has gone down, until this year [when he fully retired from his job as a mechanic for the city]. Maybe I was too tired to notice. I was always at work. But I tried going on a walk, and oh man, the zombies! It's full daylight, and there are zombies. . . . Just a few weeks ago, I saw a young girl get hit by a bus, she was so high, she was gone, even before the bus. . . . Just walked right in front of it. I told my wife, between the zombies, the needles all over the place, and the fightin' in our parking lot, we are not safe in our own neighborhood! We are not safe anymore. . . . We don't go out in the dark; people like us can be easy pickin' for desperate people.

Many residents of the two disadvantaged neighborhoods mentioned the necessity for a formal or informal "buddy system" to navigate areas they considered unsafe. My respondents warned me to "stay away from the third floor" as that is where the drugs are sold and the trafficked women are beaten, avoid select intersections at night where recent shootings happened, and avoid the building's parking lot, as the infrequently patrolling "security guards do not care about who gets robbed." They repeatedly told me that they wanted more visible security and police patrol for the problem areas in their neighborhood. Those who were isolated or who had a small (two or fewer) network of close friends talked about the need to schedule all activities during daylight hours, which were much shorter during the long winter months. Their worries about neighborhood safety came to the fore in the winter, when their concerns were compounded by physical discomfort from cold temperatures, strong winds, and icy sidewalks. Witnessing neighborhood violence served as a constant reminder that one can run out of time forever, without notice, at any time. These space-based risks and the perception of crime required that they spend extra time navigating around pockets of known neighborhood disorganization, altering temporal routines in socially consequential ways (Stuart 2016).[8]

Retirees in Regent Park and Thorncliffe also reported serving as sources of support for their economically, physically, mentally, or emotionally struggling peers. Three participants mentioned giving impoverished friends small amounts of money or buying them groceries without the expectation of reciprocity. None mentioned having close friends who lived in a "wealthy part" of the city. While both newly retired groups reported a similar number (three

[7] Names of people and organizations have been changed to protect participants' privacy.

[8] Although there are parallels with Stuart's (2016) work on the criminalization of public space, my retirees diverge in that they wanted more police and security presence and enforcement in spaces they perceived as high risk due to high levels of criminal activity.

to four) of close friends (when queried about whom they see and/or talk to often, which of their friends would be available to take care of them if severely ill, and who are their closest friends), 80% of able-bodied retirees living in disadvantaged neighborhoods reported being deeply concerned about the health of at least one close friend in their network; 72% of these respondents also talked about organizing their schedules to accommodate the needs of struggling friends, from regularly checking in on them to occasionally accompanying them to medical appointments.

The well-being of their close peers was particularly important for how they thought about their own time availability. New retirees living in disadvantaged areas often used the health of their struggling friends as a reference for themselves, worrying about and trying to estimate when their health too would decline. For example, when discussing her health, Jane, a 66-year-old recently retired elementary school teacher from Thorncliffe, stated:

> I am counting my blessings still as far as my health goes, but you know, I have to be realistic. I mean, after losing Sandy two years ago, then Mona. . . . It's just a matter of time before it's my turn. Don't get me wrong, I am not depressed. But, maybe I have another year, maybe another five, maybe another ten, maybe I am living on borrowed time. I don't know—Poor Alexis, she can barely walk now, so I don't know how much longer—I try not to think about it—I want to live my last years in good health, but you know, it's scary, it can happen any time. I don't want to be a burden for my son, and I don't want to live for years in a care home. . . . You just never know when . . . but then, it's all downhill from there.

Jane feels this way, despite being in overall good health. From her perspective, the physical health of close friends is seemingly biologically intertwined with hers, directly influencing her views about her own health and about how much time she has. The statement that she is "living on borrowed time" also elicits some (rhetorical) questions: Who is this time borrowed from? Perhaps from friends who have passed on? Can one ever really give back borrowed time? This creates a palpable sense of uncertainty for Jane when it comes to her current and future time availability, with her future time horizon feeling truncated. Similarly, Omar, a 69-year-old retiree from Thorncliffe, shares how his friend's well-being directly influences his:

> So many of my friends have died, that I don't feel anything anymore. I am used to it. But I worry about Nasreen. I need her to be OK. She keeps telling me that I need to stay healthy to take care of her. I told her that I will. . . . She has so many problems. . . . I don't know how much time either of us have. I worry that something could happen to her. . . . This has been a terrible winter. I'm OK, but I don't feel anything now when people die. I know this sounds bad, but I am OK. I just couldn't handle anything happening to her . . . If she goes before I go. . . . I just want to get back to cleaning. I probably have a year's worth of cleaning to do. I don't want my kids to worry about having to clean after I am gone. It's crazy how much we accumulate. . . . I need to get rid of things, things just holding me down.

Omar expressed that he feels directly responsible for Nasreen's health. His grief had to be suppressed, with his own needs put on hold, so that he could think about the future well-being of his children and his closest friend, Nasreen. His immediate surroundings, and the objects in them, were making him feel trapped. He worked to regain some agency over his time: planning for his and his adult children's future by manipulating his physical environment (via cleaning). Thus, both an individual's living situation and close peer networks shape how retirees view their own health and time availability, both during the day and when planning for their future.

To maintain regular contact with their close friends, retirees living in disadvantaged neighborhoods often found themselves in positions of becoming informal caregivers of friends. This meant that social time with friends could also take the form of care labor and feeling responsible for the health of their friends. Some of these self-imposed responsibilities included preparing meals, helping with shopping, coordinating doctor's appointments, visiting friends to check on their well-being, and joining a close friend to visit or cheer up another struggling network member. Being together often included both emotional and instrumental care labor.

Consider the situation of Dov, a 69-year-old Regent Park resident. Dov is a jovial man who seems always on the verge of a grin. As he lives in a large, subsidized housing complex, Dov has many acquaintances in the neighborhood. Yet he reports having only two close peer friends, as the rest have either passed away or moved from the area. When asked about how his friendships have evolved over the years, Dov reports that it is sometimes difficult to juggle their needs and his responsibilities, noting that his own health-recovery efforts often compete with the needs of his peers:

> Before, it was different. We used to meet every weekend at Timmy's for coffee, tittle-tattle, then walk around the park with Zach's dog. But—I am the only one who drives, so now they need me. John has a hard time walking long distances, so it's hard for all of us to meet like we used to. He says he doesn't feel safe, wobblin' so slowly. But he needs to get out. . . . It's hard to find parking. . . . And we worry about Zack. He has been getting forgetful and has his diabetes. . . . John and I make sure that he doesn't forget his refills. . . . It's a lot—sometimes, I get frustrated. I miss the old days. . . . I have pain, so I am trying to take care of that too. After the factory, I also need to take care of myself. . . . They say, "If you don't use it, you will lose it." But, if you use it, it wears out! I still go, but with everything, now I have to find time to take care of myself and for my friends! So, when you asked me earlier how my time availability has changed. . . . Sometimes, sometimes I think I have less time now that I retired!

Dov's comments reveal how the line between social time and care labor becomes blurred postretirement for many individuals living in low-SES areas. When pressed about whether they consider their time with high-needs friends relaxing or free/discretionary time, retirees noted that committed time (even if committed to friends for a social activity such as a walk or going to movies) often felt like work time. This is because once committed to, the social activity became a necessary activity. This commitment then had to be honored, even if one did not feel like it anymore (e.g., after waking up tired, in pain, or when it was too hot or too cold outside). The key word here is "social," as this is when the responsibility to keep the commitment became a form of necessary work time. Friendships with struggling individuals can feel like work, as time spent together can easily morph into emotional labor. This led to retirees reporting feeling drained after social time with friends, as if they had just finished a hard day of work. In other words, these social activities increased the likelihood of retirees reporting that they experienced both objective and subjective time scarcity. However, existing quantitative research focusing on the relationship between objective time availability and well-being would code these social activities as "discretionary time," missing how the meaning of the activity itself changes after retirement (Clawson and Gerstel 2014; Williams et al. 2016; Hamermesh 2019). Yet despite the extra time and energy their friends required, all expressed the necessity to maintain their friendships, as the alternative was isolation, loneliness, and a near-complete loss of their preretirement social identities.

In sum, we can characterize the time scarcity experienced by retirees living in disadvantaged neighborhoods as emerging from multiple sources, all rooted in lack. This "time project of surviving" is formed by elements requiring either emotional or physical labor. It is a project that retirees actively coconstruct and individually work on as they navigate the experience of time scarcity. For the poor, the experience of subjective time scarcity is additionally compounded by feelings of unpredictability, instability, and lack of control. The perception that the physical health of struggling friends is connected to their own, influencing both their remaining time on earth and their time availability during the day, is an important contributor. The time that retirees spend on informal care labor often masquerades as time spent with friends and contributes to the experiencing of time scarcity. Postretirement, individuals residing in these neighborhoods continue to engage in the work of survival centered on actively maintaining their often tenuous social connections and on the work of identity maintenance through health recovery and peer network maintenance. They viewed this as necessary for their own well-being, even if it means added stress from juggling their own financial and health needs in addition to those of their peers. Both genders worry about and perform an approximately equal amount of care labor for close peers, but married women also continue to engage in more household labor at home.[9] The work of surviving translates to new retirees living in disadvantaged neighborhoods continuing to report high levels of time scarcity.

[9] As this is beyond the scope of this article, a separate paper unpacking gender differences is in development.

In other words, we cannot easily detach the temporal experiences of individuals from the rhythms of life in neighborhoods. There are overlaps between the temporal synergies of a given place, its associated peer social networks, and SES that produce the cognitive cultures buttressing class inequalities.

Time Projects of Thriving

Many of the new retirees residing in the economically advantaged neighborhoods of Bridle Path and Sunnybrook transitioned to retirement from prestigious, high-pressure occupations, with 50+ hour workweeks as the norm. Despite these hours becoming available for discretionary activities after retirement, nearly 65% of the new retirees residing in these neighborhoods report often or always feeling rushed. However, the sources of their time scarcity are very different from those living in Regent Park and Thorncliffe. Unlike retirees living in the disadvantaged neighborhoods, all economically advantaged respondents had personal vehicles and could afford to continue insuring and driving them after retirement. This mattered greatly when it came to their day-to-day travel patterns within and out of their neighborhoods, as they were significantly less constrained by mobility, weather, and public security concerns.[10] This also meant that their immediate neighborhood social conditions did not significantly influence their time availability.

To understand why, for context, I will briefly describe Bridle Path. If you visit on a balmy summer day around noon, you will quickly realize that you cannot fully experience the neighborhood without an invitation. Going alone, you will find yourself surrounded by immense manicured lawns, winding driveways, tall fences, and imposing yet tucked-away multimillion-dollar mansions with gated driveways silently looking back at you. You will not see any cookie-cutter homes here: all are proudly unique and well-groomed. Birds call out and gardeners stare as your steps intuitively quicken on immaculate deserted sidewalks. An aerodynamic bicyclist silently zooms by, avoiding eye contact. Sitting on approximately three acres of land and living inside immense mansions, the residents of Bridle Path do not need to walk on public roads to people and places. They do not rush to corner stores in the mornings to buy lottery tickets and gossip, use publicly funded community centers, or wait in line at the health center. Their friends come from work, the yacht club downtown, sprawling golf clubs in the area, and similar activities that often require specialized membership, skills, money, and being in the know. People come to them. As this virtual visit to the area illustrates, while we cannot easily detach individuals from their neighborhoods—unlike

[10] The area has experienced occasional house break-ins, but they were not a pressing, ever-present concern for my respondents as they all had alarm systems, security monitoring companies, and some live-in help

people living in the low-SES areas—the social networks of high-SES individuals do not overlap closely with their neighborhood. If they have friends nearby, this is more of a function of their wealth and is not because they are regularly spending time at the same shared physical location in their immediate neighborhood.

In a stark contrast to the newly retired living in low-SES neighborhoods, less than 10% of respondents from Bridle Path and Sunnybrook reported being worried about the health of close friends. Only one retiree from Bridle Path had a network of three close friends that contained one economically struggling, widowed friend (who also lived in her neighborhood), noting that while she has given her money in the past—and she knows her friend is still financially insecure compared to her other close friends—they do not talk about finances.

Although they were still greatly concerned about remaining in overall good health as they age, wealthy retirees did not consider the health of their close friends as a benchmark for their own. This could be because their peer networks were more extralocal. Wealthy respondents often had close friends who regularly spent time every year in vacation homes located in warm climates, away from those who remained in the city during the winter. Like their peers, respondents residing in these areas also traveled more, which required additional planning time. Partly because of this, they did not need to structure their daily schedules to accommodate the survival needs of peers. After a life of relative comfort, they were also likely in better health in their early retirement years than less economically privileged retirees (Merton 1995; Ferraro and Shippee 2009). When thinking about their own future retirement and health trajectories, they often built on their past experiences. In Dmitry's words:

> We just keep on working, working, working. Anything you do, to some extent, I think the culture is set up, the way the financial institutions are geared, everything is invest, invest! You know, for your retirement. . . . But are you going to have time to enjoy that? Right?!? Here's a treadmill, you walk on the treadmill, put your life on the line, your time on the line. . . . You know what I'm saying? . . . Most of us do not have a purpose other than work, no hobby. . . . Then retirement becomes—death. . . . I've always said, if I fail to make time for healthy choices, then I have to sacrifice my time for sick time. . . . So, you just have to keep working on staying busy and healthy! I have a place in Italy. I have a farm. You can come visit! I have a sailboat. . . . I'm into nature. I'm into cultivating stuff. Tennis, sailing, wine, travel, good food, good people. I NEED them all now, especially since I know I will need them a lot more later. I will always take good care of myself. It's always been a priority for me to age well, even when my kids were little. This is what keeps me going. This is what keeps me on MY victory lap!

This excerpt reveals that both his own health maintenance and the purposeful cultivation of friends and hobbies is a form of work for Dmitry. This was a sentiment echoed by other wealthy respondents. Just like respondents living in the disadvantaged areas of the city, wealthy retirees also felt the need to maintain regular connection with their close peers. To do so, they committed to sharing time via social activities that could also double as health maintenance efforts: joining the same social and travel clubs, gyms, sailing clubs, and cultural activities such as walking around museums and going to live performances. Multiple retirees talked about planning yearly guided travel tours or cruises together, and they were actively working on maintaining and expanding their network of peers with whom to enjoy pursuits.

At first glance, one could view the activities of their time projects as all discretionary, as defined by the quantitative measures used in time use research (Williams et al. 2016). As such, they should not be a source of time scarcity. However, when asked, these high-income retirees noted that time committed to social activities was a form of work for them, as it was necessary for their survival. James, a 66-year-old newly retired Chief Technology Officer described this existence as follows:

> *James*: Every day, I don't know what day it is. It's like, I actually have to look at the calendar on my computer, and I say, "Oh, it is Tuesday." Every day is the same day. Time just goes on forever. It's the same thing every day. . . . So everything is routine. It is so boring now!
>
> *Interviewer*: So, do you feel like you have lots of time now?
>
> *James*: No! It's like a prison sentence. My friends and I say we are in prison. We always wear the same clothes all the time when we go work out, blue or burgundy. And we joke about it, we say we are wearing our prison uniforms. We joke around and say that we should put some numbers in the back and our names in the front, in case we decide to run away. Because that is how society looks at us! . . . You see, I have no purpose. My job, it gave me a purpose. I would get up in the morning, and have somewhere to be, people who depended on me. I had people to talk to, people who looked up to me. . . . I have to work on getting more hobbies. I should have done it before; it was a mistake not to. Truly, it's my biggest regret in life. . . . That's my job now. But I must find more things to do. It's not enough. Maybe I will volunteer. . . . I want my life to be worth living.

As the above quote illustrates, the transition to retirement was emotionally jarring for high-income respondents too, as their careers were often central to their preretirement identities. They acutely felt the difference between the temporal rhythms of their previous lives and their current one. They internalized this transition as feeling like they are running out of time while simultaneously being imprisoned by time. They were keenly aware that they needed to build a new identity as soon as possible so they could maintain their previous lifestyles, even without their careers providing it. However, many of them felt at a loss as to how to go about doing this. They lamented not taking the time to develop hobbies before retirement, realizing that they must now create a social identity from scratch.

For privileged women, the experience of early retirement was additionally complicated by societal expectations of womanhood prevalent in their social circles. Wealthy men had to learn what it means to have an identity outside of their professions. But the newly retired women living in these advantaged neighborhoods, in addition to learning this, also had to learn to navigate finding themselves invisible in a society that values youth in women. In 70-year-old Josephine's words:

> When I was your age, I just didn't expect—I didn't realize it at the time, but I was very beautiful when I was young. At least, that's what everybody told me. . . . When I would walk into a room, it would be just so different. . . . I just didn't expect to become— invisible. Maybe that's a cliché, I don't know. In some ways, that's the hardest. . . . I know you're interested in time, and I've been thinking a lot about it. I think the biggest thing is that it takes time to learn to deal with this experience, and to try to counteract it. So, instead of just walking into a room and having all eyes on me and then having men vie for my attention, it's not that I have to clamor for theirs necessarily, but I have to spend more time making connections with people than I think I would have had to spend in the past. I didn't realize that some things were easier for me because of how I looked. Now, I have to work harder.

Women living in this world candidly talked about cosmetic procedures they had, plan to have, or wish that they had earlier. When they were not talking about their own procedures, they were talking about known procedures undergone by peers in their networks. They did so because they were keenly aware that their newfound invisibility required that they spend extra money and time on their outer appearances to continue to feel like they belonged in the social world. Their youth-recovery efforts required a considerable amount of time: reputable clinics and surgeons needed to be researched (often in other countries), multiple opinions were required (from both close peers and medical professionals), and recovery from many of the more major procedures took a considerable amount of time. In contrast, when privileged men talked about feeling invisible postretirement, it was because their many skills were now unacknowledged by younger acquaintances.

Like retirees from the low-SES neighborhoods of Toronto, wealthy retirees also occupied themselves with money, but instead of worrying about their finances being critical for their physical survival, they were concerned about a different kind of survival: leaving a legacy while also maintaining their previous standard of living. Sixty-eight-year-old Victor expresses this as follows:

> Yeah, so my fears. . . . I hope I don't deviate too much from your question, but I want to leave a legacy for my kids. And that's a big part of—you create your dream. I tell everybody: think big, dream bigger. I'm not going to stop working, just because I retired. I'm going to keep on creating, whether it's for my kids or for me. . . . That's my job now. The trust. . . . So, what do we long for? Reality is too tough to accept—aging—so every person that I come across, every person is trying to escape reality in some nice way, others in a very cruel and unusual ways. People are easily bored. My way of escaping reality is creating something. . . . We all want to make believe something. And I'm not saying it's wrong, or it's right, but I mean, look around! Everybody wants to go to the ball game, everybody! Last night, my friend paid $40,000 to go to the Raptors game! So, this is what I'm saying. . .. You need the finances, you need the money. . . . I want to be able to sustain my current standard of living, how I choose to spend my remaining years.

In sum, we can characterize the time scarcity experienced by retirees living in wealthy neighborhoods as emerging from multiple sources and rooted in abundance. Their experience of subjective time scarcity is undergirded by a focus on identity maintenance and renewal—the work of thriving. This is central, as transitioning to retirement from prestigious occupations was often disorienting for many. Apart from one participant (who needed knee surgery after a skiing accident), all new retirees in these advantaged neighborhoods were in overall good physical health. Although one lived with a chronic disease since childhood (diabetes), she did not consider it a burden on her lifestyle. Instead of health recovery, they focused on actively spending time on health maintenance. This mattered for their daily time availability. For women, this was compounded by having to spend extra time and money on both their health maintenance and their youth-recovery activities. Both genders noted that they focused on financial planning before retirement but lamented that they had not also found time for developing more peer relationships and hobbies to anchor their new identities in. In many ways, their largely extralocal close peer networks at times felt gossamer in that they actively needed to work to coordinate social time together to maintain contact. Their expenditure of large amounts of money and time undergirded their concerns about maintaining their preretirement standard of living. They viewed the time (and money) spent on the above activities as necessary for their continued existence, health, and happiness.

Thus far, I have emphasized the importance of neighborhood socioeconomic differences and the necessity to maintain a life course perspective when it comes to how peer networks shape the experience of time scarcity in retirement. The focus on time as a network good allows me to provide a new perspective when it comes to how class differences matter for the quality of life in early retirement. Although having a close-knit network of aged peers may provide needed material and instrumental support (Abramson 2015), when one's economically disadvantaged peers are struggling, this shapes how new retirees experience and make decisions about their own time. In the low-SES neighborhoods of Toronto, peers play a larger role when it comes to how individuals embody the experience of time scarcity. In these neighborhoods, respondents are more likely to use the socio-temporal experiences of peers as benchmarks for their own. In other words, the social experience of time scarcity is subjectively different by class.

Returning to the literature noted earlier on peer social networks being instrumental for retiree well-being (Bidart and Lavenu 2005; Steffens et al. 2016; Pipher 2019), in the next section, I discuss the potential implications of the "time projects of thriving" and the "time projects of surviving" for well-being. I show that the differing blueprints for action that emerge from the varied class-based time projects have unintended consequences.

Implications for Well-Being

Although both groups report surprisingly high levels of subjective time scarcity postretirement, the potential consequences of time scarcity depend on peer network characteristics. Not every new retiree peer network contains struggling friends. Retired persons residing in disadvantaged neighborhoods are more likely to have friends who may need material, instrumental, emotional, or financial help. This is not surprising when viewed from the framework of cumulative disadvantage and life course theories: as inequality accumulates over the life course, it influences available opportunities, increasing exposure to risks and the likelihood of disease in later life (Merton 1995; Ferraro and Shippee 2009). Neighborhood disadvantage influences well-being in that even individuals who are in privileged positions compared to their peers lose valuable time when they must engage in informal care labor for struggling peers. This is time they will never get back, time they could have spent on health maintenance or health-recovery activities, such as exercising, relaxing, or going to a neighborhood clinic for a checkup. In sum, time exchanges in social networks are instrumental for well-being.

Of course, one could argue that time donated to needy peers may increase social and individual well-being, as it can potentially aid social cohesion and feelings of community belonging. Nonetheless, Johan, a 70-year-old retired nurse from Regent Park, illustrates that the cost-benefit calculation that undergirds the time project of surviving is not straightforward. Johan expresses that he struggles with this postretirement, despite being proud of his past career working with high-needs populations:

> I'll tell you—You really have to be the right kind of person in order to do it. My last nineteen years, I spent working at a place in Toronto called the Francis Centre. It's an apartment building, it has one hundred eight people, either marginalized or homeless. . . . I ended up working there for nineteen years. I loved it! But you know, now that I am retired, I just don't want to feel obligated. . . . I retired from nursing, so I just don't want to feel like a nurse anymore. Not even to my friends! To be honest with you, I have issues with depression and anxiety.

> And I was not really diagnosed until my thirties and just never really knew what it was. And then once I started nursing school, that's when I really found out that, okay, I need help, I need to take care of myself. But—I feel really, really bad. Because one of my friends, just retired too, he needs help. Psychologically. And I just can't, I don't have it in me anymore. I go, but not all the time. . . . I can't be always going over there to keep him company. I am not a homebody; I can't just sit and watch TV with him all day.

Johan—despite being in a financially secure position and having well-defined boundaries when it comes to how much time he is willing to donate to peers—was still affected by his friend's struggle. His friend's situation takes up mental and emotional energy for him, influencing Johan's decision-making and continued focus on prioritizing his own needs and quality of life.

From the other side of the city, Marika's extralocal peer networks also occasionally cause concern. Yet they led to a very different early-retirement experience overall than that reported by retirees residing in the low-SES neighborhoods. A composed, charismatic, 68-year-old newly retired executive, Marika has a self-assured aura. The adjustment to retirement necessitates acclimation for her nonetheless:

> *Marika*: Most of my relationships were kind of centered around work. So, I think that's the thing with friends, right? You do lose them after a while. . . . When your relationship is about work, it's harder to keep those connections, just because most of your conversations are about work. So, it really does not matter how you keep in touch with them—after retirement, you will lose your work friends.
>
> *Interviewer*: Do you have any close friends in your neighborhood?
>
> *Marika*: I do, but it's the same story. It's a lot, finding time together, everyone is so busy. They have their families, schedules, travel, friends, lives. . . . It's hard to find time. Yesterday, I wanted to see a matinee, just to relax for a bit. But I just couldn't bring myself to go all alone! I've never been to a movie alone! I couldn't find anyone to join me, and that is when I realized, this is hard. . . . I don't know why I even tried. . . . I need more girlfriends, haha!
>
> *Interviewer*: Did you eventually end up going?
>
> *Marika*: No—Like I said—I need to plan better; it's hard last minute. So, I went to yoga class instead, then saw my massage therapist; she had a cancellation. . . . I still had a nice time, but I am yet to see *Rocketman*, haha.

As Marika's close peer networks are more privileged than those in the economically disadvantaged areas, she finds it hard to coordinate in-person time with them. Since they are "always on the move," she needs to schedule time with them in advance. Spontaneous outings are rare. She missed the temporal structures her work identity provided, as creating structure by scheduling time with friends postretirement took a considerable amount of effort. Like many others in the low-SES neighborhoods, when social activities need to be scheduled, Marika's objective reality of social time starts to resemble the subjective reality of obligated work time. As financial and health constraints did not prevent her mobility, instead of a social activity with peers, she partook in another semisocial activity (consisting of a group exercise class), still surrounded by familiar faces. It was easier for her to purchase a last-minute activity (a massage therapy appointment) than to coordinate impromptu time with friends. While not her original plan, the ultimate result was a focus on the work of thriving in the form of a go-to health maintenance activity, still likely contributing to her continued well-being.

This study illustrates that the varied peer network experiences across class milieus and their prevalent time projects lead to differing consequences when it comes to the well-being of new retirees. For the economically advantaged, the experience of time scarcity is protective for well-being in later life, as it emerges from the "work of thriving" and managing a relative abundance of choices. As I have repeatedly shown, this spurs the economically advantaged to focus on continued engagement in health maintenance and peer network–building activities. These bolster their objective and subjective well-being. Multiple high-SES respondents talked about the imperative to maintain agency over the use of their time and over their aging trajectories. For the economically disadvantaged, the later life experience of time scarcity is shaped by cumulative inequality, further exacerbating inequalities in well-being. It stems from the continued necessity to focus on the "work of surviving" of individuals and peers. Their low-SES peer networks play a large role in their experience of time scarcity, leading to a higher likelihood of interruptions, temporal instability, and less agency when it comes to making decisions about the exchange and organization of their time. Time scarcity forces them to continuously evaluate whether they should prioritize their own needs or those of their loved ones. This often results in excessive stress and in their own health concerns falling by the wayside. In the unsettled period of new retirement—as disparate ways of organizing action contend for domination—individuals rely on time projects to crystallize new temporal habits.

Figure 1 summarizes the similarities and distinctions detailed above: low-SES and high-SES retirees draw from a multiform repertoire of experiences, actions, and meanings to arrive at the shared sentiment of not having enough time. While there are some overlaps between the cultural realities of the differing groups—most notably that both groups redefine the meaning of what is necessary versus discretionary time–the key explanatory variables of neighborhood characteristics, peer social network experiences, and SES intertwine to structure how different groups of retirees experience time

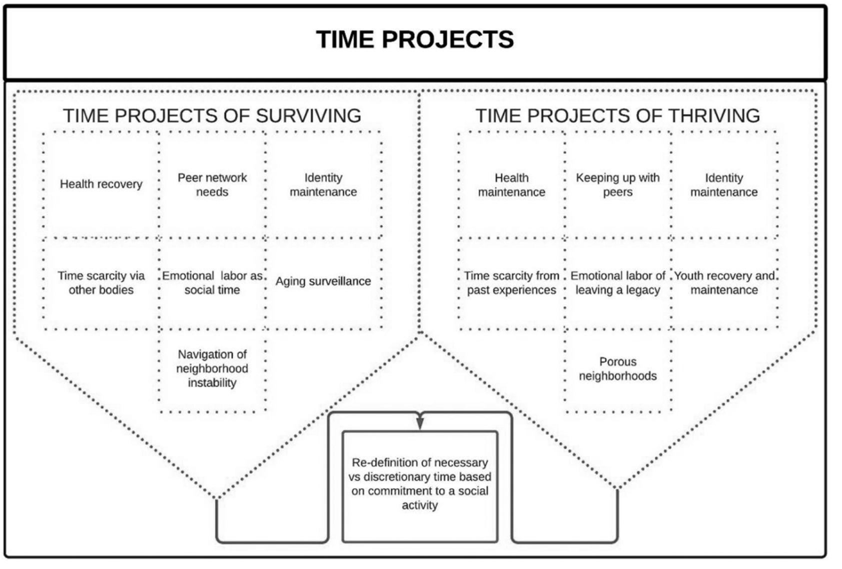

Fig. 1.—Class-based time projects and their elements

as a network good. Although these time projects are composed of socially ingrained habits of time, skills, dispositions, discourses, and structural constraints, individuals are agentic in navigating the experience of time scarcity during the transition to retirement. The time projects of surviving and thriving thus both constrain and nourish individuals' embodied senses of self and practices, with diverging implications for well-being.

DISCUSSION

In this article, I investigated the conundrum of time scarcity. Despite individuals objectively having more discretionary time after retirement, they still report surprisingly high levels of feeling time scarce. Incorporating prevalent theoretical perspectives from the neighborhood effects literature, theorizing from the sociology of the life course and the sociology of time, and drawing on representative survey data from MTUS along with in-depth interviews and participant observations, I show that although time scarcity levels appear to be similar by SES in older ages, the sources of time scarcity are markedly different.[11] The dominant cultural time projects of retiree peer networks—as they are shaped by SES and associated temporal peer network experiences,

[11] Although it is possible that both high-SES and low-SES retirees could report high levels of time scarcity due to reasons such as social desirability, path dependency from being in the work force, etc., their cultural time projects and peer network–based sources of time scarcity are distinct, with differing implications for their well-being.

the temporal rhythms in dissimilar neighborhoods, and how individuals navigate and internalize temporal information—produce the cognitive cultures that bolster class inequalities in later life (Goffman 1974; Swidler 1986, 2001; Sewell 1992; DiMaggio 1997; Benford and Snow 2000; Small 2002). These differing sources lead to divergent experiences with the phenomenon, translating to disparate well-being consequences.

I find that for the economically disadvantaged, the later-life experience of time scarcity is shaped by cumulative inequality. Neighborhood disadvantage impacts retiree temporal experiences. The disorganization that is often present in disadvantaged neighborhoods leads to increased temporal disorganization and differential exposure to cultural practices when it comes to time as a resource (Shaw and McKay 1969; Hall 1983; Sampson et al. 1997). New retirees residing in low-income neighborhoods have distinct orientations toward time scarcity that are rooted in time projects of survival. They are more likely to have friends who need to rely on them for support, blurring the line between social time and care labor. Resource constraints limit their geographic mobility, likely also limiting their available time to forge new friendships in older ages. A large percentage of participants living in low-SES areas note safety concerns, requiring them to spend extra time to avoid unsafe parts of their neighborhood. Subjective time scarcity experienced by retirees living in these neighborhoods is additionally compounded by material need, unpredictability caused by interruptions from social disorganization, and a lack of control stemming from neighborhood disorganization.

By contrast, retirees in high-SES neighborhoods found their immediate neighborhood and peer network sociodemographic characteristics to be less salient for their social experience of time scarcity. New retirees residing in advantaged neighborhoods have distinct orientations toward time scarcity, rooted in time projects of thriving. While wealthy retirees have less existential concerns, they are still time pressed due to anxieties about living a purpose-filled life. They spend time on identity maintenance and well-being, while also navigating an abundance of choices, exerting extra time and effort to maintain meaningful relationships with their geographically dispersed and highly mobile peers. While they can buy more time in the form of services and support, they are still deeply concerned about maintaining their existing standard of living in their later years. In sum, in the unsettled period of early retirement—as disparate ways of organizing action compete for domination—individuals rely on time projects to cement new temporal habits. My findings show how time scarcity as a network good emerges and how it is animated by divergent time projects undergirded by differing experiences shaped by socioeconomic location. This leads to dissimilar blueprints for action and thus differing well-being consequences.

This is significant, as the above blueprints for action may have unforeseen consequences in other domains. For example, the temporal synergies social networks, neighborhoods, and SES that produce distinct cognitive cultures likely also influence institutional expectations and encounters. Although a full discussion of institutional experiences is outside the scope of this article, it is noteworthy that while my high-SES respondents live in sprawling neighborhoods seemingly lacking in key resources within close walking distance (grocery stores, health centers, community centers, restaurants, etc.), this does not mean they forego visits. Resources come to them: delivery services and staff fulfill their needs, and they rarely wait for needed health care. Although my low-SES respondents are seemingly surrounded by institutions specifically created to serve their needs—neighborhood health centers, low-income dental clinics, community centers, nurse hotlines, visiting health care staff, corner stores, libraries, and so on—they lose time by having to wait to access wanted programs and needed care. Many of the low-SES retirees did not drive, and thus spent more time commuting, despite the shorter distances traveled. This increases the likelihood of negative institutional encounters and the perception that they have limited access to needed resources, ultimately influencing their well-being.

My study highlights avenues for further research. The fieldwork on which my analysis relies takes place in a large, multicultural city. My neighborhoods were heterogenous when it came to immigration status, reflecting the diversity of Toronto. Thus, it is unclear whether the exact same class-based time projects would exist in more homogenous or rural areas. Conversely, the same is also unclear for more racially segregated contexts. Forty percent of my participants were visible minorities, with 65% living in the low-SES neighborhoods. As they all spent their adult lives in Canada, in my qualitative sample, I did not find the interaction of race and SES to be meaningful for the perception of time scarcity in retirement. As my retiree respondents spent their working age lives in Toronto, it is also unclear whether new immigrant populations with different social networks would interact with their neighborhoods differently. We also do not know how class-based time projects would manifest in culturally dissimilar societies in North America. Therefore, it is vital that future work examines the sociotemporal processes that may influence well-being in other contexts, with an eye on how dissimilar populations interact with their neighborhood environments, organizing their social networks in distinct ways.

It would be fruitful to supplement this research with further ethnographic work exploring how time is exchanged in social networks during other life transition moments. One could imagine that transitioning to young adulthood would be different from the transition to retirement, as retirees have more years of life experience to draw from (influencing how they view both time as a resource and their peer networks). In this vein, future quantitative work could also investigate what is an optimal network size for different groups of people, examining both time and well-being consequences. It would also be worthwhile to consider the network ripple effects of both time and income scarcity at various points in the life course (when both network sizes and time availability may fluctuate), scrutinizing how they influence well-being. While my participant observations were instrumental in documenting how my respondents think about and navigate care responsibilities—with both genders doing an approximately equal amount of labor for peers but women taking on more household labor at home—more ethnographic work incorporating participant observations is needed to disentangle the nuances between SES, types and amounts of care labor performed for peers, and care labor performed at home. This is particularly salient considering Lareau's (2000) methodological caution regarding the difficulty of assessing exact levels and types of care provided via retrospective surveys.

My results suggest that the social experience of time in peer networks as they are framed by neighborhood disadvantage is critical for inequality in later life. To my knowledge, no prior studies have put neighborhood effects in conversation with the social experience of time during the formative junction of transitioning to retirement. My analysis serves as an important first step in tracing the simultaneous effects of individual and neighborhood characteristics on the social experience of time, showing that the differing blueprints for action that emerge from the varied cultural time projects in retirement have unforeseen consequences for well-being. My results underscore the need for further population-level research on sociotemporal processes as they are connected to processes of stratification and the transmission of disadvantage. Research on the social experience of time has significant health and social policy implications.

APPENDIX A

This appendix provides further information on both the fieldwork methodology and the MTUS data presented in the main text.

Fieldwork

The fieldwork this research relies on includes in-depth, unstructured interviews with 53 retirees living in four Toronto neighborhoods. To collect my data, I spent approximately 980 hours over a period of eight months engaged in participant observations and interviews in the neighborhoods of Bridle Path, Sunnybrook, Regent Park, and Thorncliffe (beginning in March 2019 until December 2020, with occasional trips back to the United States as necessitated by visa requirements). I specifically selected the above neighborhoods to allow for comparison between individuals at similar points in the life course living in neighborhoods with different socioeconomic characteristics (Abramson 2015). In Bridle Path and Sunnybrook, the average family income is over $300,000 CAD per year. In contrast, the average family income is approximately $40,000 CAD per year in the poorest neighborhoods of Regent Park and Thorncliffe (Hulchanski 2009; Bélanger et al. 2016). The sites were chosen as the populations they house differ in terms of SES (educational attainment levels, income, and occupation). Regent Park and Thorncliffe have additional neighborhood socioeconomic characteristics associated with low-income neighborhoods. These include higher rates of reliance on income from government transfers, lower owner-occupied housing levels, higher public transit utilization rates, and overall lower levels of university completion than the socioeconomically advantaged areas of Bridle Path and Sunnybrook.[12]

My interviews investigated how individuals experience the transition to retirement. They focused on three central topics: (1) social networks; (2) temporal experiences, stocks and flows of time; and (3) well-being. I started my interviews with a brief life history interview, followed by more targeted questions querying aspects of time, experiences with time, well-being, neighborhood-related thoughts, social network composition, and involvement. The questions querying the subjective experience of time scarcity directly incorporated relevant questions from the MTUS quantitative data set (e.g., How often do you feel rushed?). I also asked my respondents how much time they spend with select members of their social networks, why, and when. I queried retiree temporal experiences from the minutiae of how they organized their time during the day to how they think about their past and their future, with particular attention to experiences and conceptualizations of time scarcity and time poverty. Finally, I asked questions about their well-being, encompassing financial, physical, and psychological well-being. In the process of discussing how their lives have changed since retirement (as eligibility criteria included being newly retired less than one year ago), many retirees touched on how their conceptualization of time scarcity or time poverty has changed over their life course. What they deemed enough time was often influenced by both their health and social network characteristics. Although my targeted questions were informed by the existing literature, I tried to keep them open-ended whenever possible, encouraging my respondents to comment on topics they felt passionate about or found particularly relevant to their lives.

In conjunction with the above, my interviews also investigated how individuals conceptualize their neighborhoods as geosocial spaces and how these overlap with their social networks, frequented institutions, and experiences with time. While a full discussion of how the size of the area described as a neighborhood changes postretirement is beyond the scope of this article,

[12] https://www.toronto.ca/city-government/data-research-maps/neighbourhoods-communities/neighbourhood-profiles/.

when retirees talk about their neighborhood, they are referring to a geographically smaller space than that delineated by city planners. Those living in poor neighborhoods experience this shrinkage most acutely, especially during winter. Following Harding's (2009) lead, in my study "neighborhood" refers to the social and geographic spaces delineated by my participants and "area" indicates the larger geographic areas of Sunnybrook, Bridle Path, Regent Park, and Thorncliffe. In addition to the interviews, my participants also completed a short survey to ascertain their sociodemographic characteristics, quantitative experiences of time, and self-assessments of well-being.

I rely mainly on in-depth, unstructured interviews for multiple reasons. First, my research goals included specific sociological domains of interest, with well-defined interview topics and research questions. I also needed to recruit a socioeconomically diverse set of retirees from each neighborhood, with an eye on both objective and subjective social status. My in-depth interviews allowed my retirees to reflect on their own experiences and made it safe for them to express their private views. This is particularly important for me, as understanding how my retirees think about various phenomena is a key part of my work (Lofland and Lofland 1995). With often-guarded topics such as SES, social network experiences, and well-being, one-on-one in-depth interviews remove the need for participants to have to worry about privacy concerns that could arise in group interviews.

To try to mitigate the bias my presence could introduce in the interviews, I gathered data from multiple sources: retirees, their friends, and close network members. While I never disclosed any information gathered at an interview to another participant, respondents who knew and referred each other would often mention their friend's situation (especially when it came to financial and health status) organically in their interview, providing partial checks. I also aimed to mitigate interviewer bias by ensuring that I asked open-ended questions, while also giving adequate time for my participants to respond. Additionally, I refrained from discussing my thoughts or personal experiences with my participants. This was surprisingly easy, as most people were eager to talk about their lives. Given that my primary goal was to uncover how my participants understand and interpret their retirement journeys—with an eye on their social interactions, neighborhood contexts, temporal experiences, future expectations, and well-being—the ways in which my participants construct and present their narratives are as important as the particulars of specific events. I did not uncover any falsehoods, although one of my participants minimized the full extent of his financial precarity during our interview (as I later found out from a family member). Knowing the above, I only report results based on consistent patterns across my respondent pool.

I took an ethnographic approach to both my interviews and field sites, observing and writing field notes both about the sites and encounters with participants. To do this, I rented a room in a government-subsidized housing complex located near downtown Toronto (four months), and I also rented a house less than a two-minute walk from Bridle Path (for an additional four months), allowing for a physical immersion in the markedly different neighborhoods my participants lived in. My observation site field notes documented interactions between individuals as they navigated both public and private spaces; the flow of individuals in and out of a space; the relative ease with which older individuals navigated public spaces; the time of day during which they visited community centers, stores, and libraries; availability and experiences with various modes of transportation to and from field sites; and environmental characteristics (reflecting neighborhood-level socioeconomic characteristics and access to public amenities).

During the recruitment phase of my fieldwork, I established relationships with employees at three neighborhood community centers (two in my low-SES area and one near a high-SES area), two medical providers (one high-SES private clinic and one low-SES clinic), and three shopkeepers (clothing store and two neighborhood convenience stores) and with a high-level executive of a large company based in downtown Toronto (who connected me to their Human Resources Department, which then disseminated information about my study to recently retired employees living in the areas I was recruiting from). This was helpful, as my informants ensured that my fliers stayed prominently posted at their locations and took the time to refer participants directly to my study. In addition to my business leaders and medical providers referring participants, I also posted electronic fliers on the online bulletin boards of Craigslist and Kijiji under their "Volunteers Wanted" sections. Approximately 40% of my participants found my study on the above two sites; 60% of my participants took the time to refer more participants, with some even posting my fliers on their private neighborhood-members-only social media pages. The no-show rate for the interviews was very low (with only one person cancelling before an interview). During the fieldwork period, I also attended community meetings (held by community housing project management and by various campaigning politicians) for additional glimpses into the lives of my respondents.

My goal in recruitment was to interview a broad cross section of retirees from each neighborhood. Considering the qualitative nature of my work and my budget, attempting to recruit a nationally representative sample for in-depth interviews would have been untenable. Instead, my aim was to recruit retirees from a wide range of socioeconomic backgrounds living in each area, allowing for cross-neighborhood comparisons of experiences. I relied on the same interview guide in each neighborhood, asking similar questions and focusing on the same topics. This allowed me to highlight key SES-based differences between my retirees when it comes to their daily temporal experiences, routines, network interactions, and neighborhood navigation strategies. As SES is both absolute and relative, some of my participants living in the low-SES neighborhoods of Regent Park and Thorncliffe were relatively advantaged compared to my highly disadvantaged participants (e.g., retired mechanic vs. near-homeless retiree living in a group home on a limited pension). I made a similar effort to also recruit retirees who were more disadvantaged relative to their peers in the high-SES neighborhoods of Bridle Path and Sunnybrook (some of my retirees had debt and were concerned about future unexpected expenses, others inherited enough wealth so that they did not need to concern themselves with existential financial matters). This strategy ensured that I have a diverse sample of retirees from each area, enabling cross-neighborhood comparisons of retiree experiences and perspectives. Being able to compare across markedly different neighborhoods and individuals when it comes to SES is a key aspect of my study design.

I did not hypothesize that neighborhood disadvantage and peer networks would be central to how retiree time scarcity differs by SES, leading to divergent strategies of action and differing consequences for well-being. Before beginning fieldwork, I knew that high-SES individuals report more subjective time scarcity while in the workforce, neighborhood characteristics shape time availability, and household characteristics matter for time availability during the reproductive ages (Edwards 2017; Hamermesh 2019). I was curious how reports of subjective time scarcity by SES might equalize after retirement and how individuals think about time availability at this life stage. The centrality of peer networks along with the divergent class-based cultural repertoires undergirding the experience of time scarcity emerged as I queried respondents about their experiences living in their respective neighborhoods, social networks, and social experience of time.

My study included 27 women and 26 men, the average age was 69 years old, and the average educational level was some university. Twenty-nine of my participants (13 women, 16 men) lived in Regent Park and Thorncliffe, with 60% of this group residing in subsidized community housing complexes. Of the 29 living in Regent Park and Thorncliffe, 50% identified as Caucasian, 15% as Black (with family origins predominantly from the Gambia, Nigeria, Kenya, and the United States), 20% Hispanic (with family origins predominantly from Mexico, Brazil, and Colombia), 10% Asian (with family origins predominantly from China and India), and the rest as First Nations Native Canadians.

Twenty-four participants (12 women and 12 men) lived in Sunnybrook and Bridle Path. Of the 24 living here, 70% identified as Caucasian, 5% as Black (mainly from Nigerian and U.S. backgrounds), 5% Hispanic (with family origins predominantly from Brazil), and 20% as Asian (with family origins from China and India). Over the course of the study, I also longitudinally followed eight individuals, four from each area (two men and two women per area), checking in approximately once per month during the entire fieldwork period: observing their daily routines, attending informal meetings with family and friends, shopping excursions, vacation home visits, doctor's appointments, and so on. Spending time with my respondents over multiple days and months was important for exploring how the experience of time scarcity and its associated effects differed both during different days of the week and during the year. Table A1 describes the temporal distribution of my ethnographic data. To preserve respondent anonymity, I refrain from listing the specific community centers and social clubs I observed my respondents in. Instead, I group these under the broad categories of morning and afternoon group activities, which also include time spent with respondent peer networks. Nongroup activities include shadowing my respondents while they were alone (shopping, emergency and nonemergency doctor visits, chores, etc.). Travel includes the categories of waiting for and shadowing participants on public transportation and vacation home and resort visits.

All my respondents were promised individual anonymity and were encouraged to select a preferred pseudonym if they wished to anonymously sign their consent form. Approximately 85% of my participants signed anonymously. This option was especially important for my participants living in the high-SES areas. All participants were assured that their names in forthcoming papers will be pseudonyms and that interview recordings will be erased after transcription. All my interviews took place in locations my participants found most convenient (rooms reserved at community centers, quiet restaurants or parks, and their homes).

In some ways, finding a suitable interview location posed one of the main challenges in my research. In order to have a quiet space to reflect, I rented a private, pay-by-hour office in or near each of the neighborhoods I lived in. But, whenever possible, I encouraged my participants to suggest a preferred location, especially as many were limited by physical and financial circumstances, restricting their ability to travel to my office (especially those living in Regent Park and Thorncliffe). However, many of my low-SES participants lived in close quarters with someone else. Some lived in close quarters with people they did not want to live with, limiting their ability to conduct in-home interviews. This meant that we needed to find an interview location that did not pose a burden to them when it came to transportation (so it had to be near their home), yet it also needed to be private while being both safe and affordable for both of us. In such a situation, if they lived near a suitable community center, I reserved a conference room for our interview. When this option was not available, we would meet in quiet parks with picnic tables or in quiet restaurants or coffee houses with private booths.

Another challenge of the interviews was navigating the influence my gender had on some of my participants. Multiple male retiree participants inquired about my relationship status and whether I am happy in my current relationship, despite knowing the professional nature of our interviews. I used several techniques to navigate this, from wearing a wedding ring and prescription glasses, to tying my hair back, to arriving dressed professionally to my interviews. My goal was to look as nondescript as possible, reducing the likelihood that my presence creates undue interviewer bias.

I also had to be mindful of the social distance between myself and my participants. As I focused on recruiting from two of Toronto's richest and two of Toronto's most impoverished neighborhoods, being a middle-class white woman who is also an immigrant meant that I was quite distant from both groups when it came to my SES. I navigated this by subtly signaling my insider knowledge when it comes to the neighborhoods my participants lived in. I was able to do this with my high-SES participants, as I spent six months living with a friend in Sunnybrook before embarking on my fieldwork. During this time, I frequented the social clubs and resorts many of my participants also belonged to. As I had spent a year volunteering with multiple community organizations serving the needs of the Roma refugees of Toronto, I also had in-depth knowledge of my low-SES neighborhoods (and could mention growing wait times at select Tim Horton's coffee houses or comment on changes in public transit schedules). A select number of my respondents spoke English with an accent, but they felt at ease with me, as I also have a slight accent. Many of my respondents asked about the source of my accent, which served as a good transition point into the life history portion of their interviews (as even when they were not immigrants, for most, their ancestors were).

To build rapport and trust across class divides, my interviews always started with the least invasive questions (such as, How long have you lived in Toronto?). As I started with general background questions, the interviews naturally progressed to a life history interview. My interviews flowed from life history to general pre- and postretirement work and life experiences and then progressed to talking about respondent thoughts about time, allowing my participants to warm up to more sensitive questions covering feelings about people in their lives, aspects of time, finances, and well-being. My outsider status—in combination with discussing confidentiality before each interview—was helpful in ensuring that my respondents did not need to concern themselves too much with the social ramifications that may be attached to disclosing sensitive information to me. All my retirees were enthusiastic about participating and were articulate in expressing their thoughts and feelings. At the conclusion of our initial interview, many commented that they enjoyed the experience and were happy to participate in follow-up interviews if needed.

As my participants were all new retirees—and therefore more than twice my age—I was able to frame the interviews for my participants as a chance to educate me about their experiences and wisdom. This was especially helpful in reducing the power dynamics at play with my socioeconomically less advantaged participants. They enjoyed being able to express their opinions and share their life experiences with someone much younger, often touching on things they would have liked to do differently in life. In addition to the above, my high-SES participants were also eager to share their hard-earned wisdom with me, particularly when it comes to their thoughts about distinctions between money and time as a resource.

Given that Toronto is a highly multicultural city, it is also important to acknowledge the salience of race and ethnicity in my fieldwork. Many of my Hispanic, African immigrant, and Asian respondents discussed past experiences with racism or microaggressions. Although they were infrequent, experiencing episodes of microaggressions or outright racism ensured that the centrality of race and ethnicity remained a salient part of their lives. This is despite all my respondents spending their formative adult years in the proudly multicultural context of Toronto. My ethnic and racial minority respondents expressed distrust toward white service providers and educators. Many recounted experiences with strangers who were rude to them on the street, presumably because of their race (they often assumed that these individuals must have been tourists, insisting that Canadians would not be outright racist to each other). While there wasn't any overt conflict between the races, my Black respondents expressed distrust of Asians and whites, while my Asian respondents recounted experiencing racism perpetuated by white people. My Hispanic respondents noted experiences with discrimination in school when they were children. My outsider status (as a student researcher from another country with a slight accent) combined with my learner persona (my retiree participants were my educators) created space for my participants to express their thoughts and feelings about uncomfortable experiences stemming from racial inequality. Due to this, I never experienced any racial hostility. Even when my participants talked about white women being "too uptight" or racist toward them, they would take the time to take care of my possible feelings about the topic by stating that I must be different from racist white women as I am not from a North American culture (thanks to my accent).

With permission from my respondents, I recorded and transcribed the interviews for analyses. I followed each interview with a short reflection memo, and I also wrote periodic analytic memos incorporating visual diagrams (Lofland and Lofland 1995) reflecting broader patterns. My analytic memos focused on putting the patterns I was noting in my interview data in conversation with the existing theoretical and empirical literature. Together with my transcripts, my analytic memos were helpful in developing the codes and themes this article relies on. I used two methods to manually code the transcripts in MAXQDA. First, I coded responses focusing on distinctions between answers to specific questions about network experiences, neighborhood experiences, well-being, and experiences with time. Next, I identified the important themes that emerged from the data by holistically analyzing each transcript. The themes from each transcript were then noted and coded for in other transcripts, with an eye on how the interview data in theoretical categories compare across the neighborhoods. Using MAXQDA, I generated queries based on the codes, then compared the codes and their associated quotes systematically across neighborhoods. This was an iterative process, since I also returned to the complete transcripts as I chose representative quotes for this article. Using both analytic tools allows me to put findings about the social experience of time in conversation with peer social network sociodemographic characteristics.

MTUS Study Data and Analysis

The MTUS integrates and standardizes more than one million time diary days from over 70 randomly sampled nationally representative surveys.[13] The surveys span over 55 years and include data from 30 countries. The MTUS data set standardizes the above surveys, so that the time diary entries (categorized by activities) are comparable across people, space, and time. The survey contains 69 main activities that are categorized into 25 activity types, totaling 1,440 minutes (24 hours) per day per respondent. In this study, I rely on data from the 2010 wave of the MTUS survey for Canada, as this is the latest publicly available, standardized time diary survey for the country that contains both subjective and objective time scarcity measures. This wave of the MTUS contains a nationally representative, probability sample of the population living at registered addresses in Canada (Fisher et al. 2019).

In addition to time diary data, the survey also contains year, sample size, survey period in months, number to time diary days completed by a given respondent, type of diary (same day or recall), time interval used in a given country-survey (e.g., 5, 10, 15, and 30 minutes or unstructured entries), response rate, whether household members also completed time diaries, and measures for subjective time scarcity (how often a respondent feels rushed), along with customary demographic and socioeconomic variables (age, household composition, income, education, occupation, and health and disability status).

In this survey, the four activities that are necessary for day-to-day functioning are defined by the survey methodologists as

1. Eating or drinking, measured by time in these activities, time recorded working with food (set or clear table, food preparation, cooking), or the diarist being in a location where they are likely to be around food and drink, such as attending a feast or being at a pub or in a restaurant.

[13] https://www.timeuse.org/sites/default/files/9727/mtus-user-guide-r9-february-2016.pdf.

2. Sleep or rest (including do nothing, think, time out, or take a work break).
3. Personal care (including receiving personal services, such as at a hairdresser or doctor).
4. Exercise and/or travel (including leisure excursions, gardening, walking dogs, imputed travel where no activity is recorded but the diarist records a change of location or records a mode of transport; Fisher et al. 2019).

I consider the above four categories in my calculations for necessary versus discretionary time, combined with the MTUS 69 activity codes and 25 activity typologies.

As noted in the main text, I follow existing convention for quantitatively measuring both objective and subjective time scarcity. I measure subjective time scarcity by relying on the "How often do you feel rushed?" question. I consider respondents as subjectively time scarce when they report "often" or "always" feeling rushed (vs. those who stated that they "never" or "occasionally" feel rushed). I consider respondents who are in the lowest 25th quartile of the population when it comes to daily discretionary time availability as being objectively time scarce (Kalenkoski et al. 2011; Williams et al. 2016). I measure discretionary time by considering minutes spent in activities deemed discretionary by the existing literature. These are leisure activities, socializing, recreation, and religious activities (Williams et al. 2016).

I also include socioeconomic status by controlling for household income (household income quartiles), education (less than secondary, completed secondary, above secondary schooling), employment status (unemployed, employed part time or full time) and occupation category (clerical, service, sales, crafts, trades, technical, managerial). To consider other variables shown to influence time availability by the existing literature on the topic, I also consider demographic characteristics (continuous age, sex) and social network characteristics (partnership status, household size, number of children under 18 years old in household; Adam et al. 2006; Harvey and Mukhopadhyay 2007; Goodin and Rice 2008; Hunt et al. 2008; Strazdins et al. 2011; Edwards 2017; Nichols et al. 2018). I only include respondents with nonmissing data, refraining from relying on probabilistic statistical methods to impute values for missing responses. Table A2 shows the characteristics of my MTUS Sample.

TABLE A1
Fieldwork Time Distributions

Activity	Low SES	High SES
Interviews	88.5	96.0
Follow-up interviews	41.0	34.5
Morning group activity observation	118.0	111.0

TABLE A1 (*Continued*)

Activity	Low SES	High SES
Afternoon group activity observation	87.0	169.5
Nongroup activity observation	59.5	70.0
Contextual and neighborhood observation	26.0	10.0
Travel with participants	15.0	62.0
Total hours	435.0	553.0

TABLE A2
MTUS Sample Characteristics ($N = 15,390$)

Variable	% or (mean/SD)
Respondent demographic characteristics:	
Sex:	
Male	43.54
Female	56.46
Age	(51.46/16.77)
Retired	24.04
Single	41.26
Urban	74.82
Migrant	17.73
Respondent household characteristics:	
Household size	(2.4/1.25)
N of children	(.43/.82)
Age of coresident children:	
0–4	26.26
5–12	27.66
13–17	14.97
18+	31.11
Socioeconomic characteristics:	
Household income:	
Lowest 25%	28.88
Middle 50%	44.61
Highest 25%	26.51
Education:	
Incomplete secondary	15.55
Completed secondary	14.45
Above secondary	70.00
Employment status:	
Unemployed	38.25
Part time	9.10
Full time	52.65
Partner's employment status:	
Unemployed	37.17
Part time	12.95
Full time	49.88
Has access to private vehicle	92.01
Respondent health: good or excellent health	82.66

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