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## Reflections on Women's Retirement

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### Abstract

Popular literature often claims that baby boom women will “redefine” retirement, and there is some evidence in the gerontological literature that this may be true. However, considerably more research needs to be done on this generation of retirees. The author, a baby boomer herself, draws on recent research on retirement and her own experiences in early retirement to examine what a “good retirement” might mean, considering the diversity of baby boomers, the range of their experiences, and their relationship to work.

**Keywords:** Baby boomers, Retirement, Feminist gerontology, Gender and aging

The popular press, which seems to be fascinated by the baby boom generation, born between 1946 and 1964, has been claiming for several years that it will “redefine” retirement. This is probably true for baby boom women, who are the first generation to have spent most of their lives in the work force and the first to earn Social Security benefits as workers rather than spouses (Dailey, 2000, p. 3). This generation of women will also live longer in retirement than any previous generation, which raises an interesting question: What will they be doing all those years? Given their strong attachments to paid work and its rewards, what will take its place? How might they use this time to redefine the meaning and purpose of retirement?

Popular books like *Smart Women Don't Retire – They Break Free* (Transitional Network, 2008) and *Not Your Mother's Retirement* (Chimsky, 2014) provide anecdotal evidence that baby boom women, unlike women of previous generations, will find retirement to be the most rewarding period of their lives. Of course, the authors base these claims on the experiences of white, middle class, professional, and semi-professional women who can choose when to leave the work force and who are financially secure in their retirement. The experience will be different for working class women, women of color and single women with limited education, despite their years in the labor force

(Calasanti & Bonanno, 1992; Dailey, 2000; Lin & Brown, 2012). As Nancy Dailey (2000) notes, the “bright future” painted for baby boomers is for women who can rely on all three of the traditional sources of retirement income: Social Security benefits, pensions, and personal assets. Married women with college educations and high incomes are most likely to fall into this category. Women with a high school education or less who are single, divorced, or widowed will likely struggle financially. So the “redefinition” of retirement must take into account the diversity of this generation in terms of race, class, ethnicity, education, health, work, and family histories. With shifts in the economy and changes in the nature of work, the future of retirement for most baby boom women is still unclear. Scholarly research has been limited (Pruchno, 2012), but economic forecasts indicate that “only a small number of baby boom women, less than 20%, should feel comfortable about their retirement future” (Dailey, 2000, p. 124).

As an early or “leading edge” boomer, born in 1954, I am a member of that fortunate 20%. With a doctorate degree, I am among the most highly educated of my generation; I have had an uninterrupted work history that spans more than 40 years; my income has increased gradually throughout my life in a series of professional positions; and I am married. I therefore write from a highly privileged

socioeconomic position. But this is a fact of academic life: most gerontologists speak from positions of privilege, removed from the experiences of the majority of old people we write and theorize about. This is certainly true for me now, as I struggle to define what a “good retirement” might mean for me and other baby boom women in the context of our work histories and relationships.

## The Top 20%

The landscape of retirement for the top 20% of baby boom women has been explored in several books and articles published over the past 15 years, although authors agree that it is still in large part a “no-woman’s land” (Henneberg, 2006). The retirement of committed career women, especially, needs more research and analysis from a feminist perspective—one that recognizes the diversity of human experience and acknowledges the social and structural effects of race, class, ethnicity, able-bodiedness, gender, and sexual orientation. Gender-sensitive research shows that women experience retirement differently than men (Kim & Moen, 2002; Moen, 2016) and that previous definitions of retirement are inadequate to describe the experiences of today’s women (Bauer-Maglin & Radosh, 2006; Dailey, 2000). It is clear, however, that women’s retirement hinges on relationships with partners and family members, as well as significant life events, including illness, caregiving, relocation, change in marital status, children’s health and economic status, and partner’s retirement. It is a complex emotional, psychological, and spiritual process that changes over time, and it involves various types of work, both paid and unpaid. The traditional definition of retirement as a single event taking place around the age of 65 years that signals the end of work and the beginning of leisure has given way to a more flexible definition: Retirement usually occurs over the age of 50; it may happen gradually over time, as the individual spends increasingly less time working for pay; it includes some form of income designated for retirees (private pensions, social security benefits); and it is considered to be “retirement” by the person involved (Dailey, 2000).

Perhaps more importantly, on emotional and psychological levels, women’s retirement from professional positions involves a shift in attention from doing what they *need* to do toward doing what they *want* to do. To acknowledge this psychic shift, several alternatives to the word “retirement” have been proposed, including reinvention, revitalization, renewal, revision, reinterpretation, renovation, retooling, redistribution, and redeployment. These terms, which may also describe men’s retirement, reflect baby boomers’ experience of remaining interested, active, and engaged, but in different ways and for different reasons. The change in vocabulary suggests a redirection, rather than a diminishment of, one’s energies. As Lim (2006) notes, for professional women especially, “moving from regulated work to free work, ambition need not take a back seat but instead

finally moves into the forefront, where it will prompt us to ask not what the *institution* wants but what *we* want out of our lives and the work we can and wish to do” (p. 124, emphasis added).

The concept of “work” in women’s retirement encompasses a variety of paid and unpaid labors, including caregiving, mentoring, consulting, volunteering, advocating, providing community services, teaching, researching, and writing, among other things. Beyond work in the world, baby boomer women are likely to engage in identity work, relationship work, and spiritual work—“the work of life” (Cooley, 2012). In all of these areas, women are learning to separate their professional roles from their personal identities, resurrecting curiosities, ambitions, and creative impulses that may once have been sacrificed to the job. They are looking for outlets to use the skills they have developed over a lifetime. Many are seeking new ways to “become more central as [they] age, rather than marginal” (Horowitz, 2006, p. 174).

Feminist baby boom women who have devoted their lives to activism and social change agree on one thing: In retirement, they want to continue doing what “matters” (Cole & Gergen, 2012). They still want to make a difference in the world, although not necessarily through paid work. Yet they struggle to develop a sense of their own authority outside of institutional affiliations, learning to stand in themselves rather than their roles and careers (Hill, 2012). In many cases, even feminists equate retirement with the diminishments of old age, and they resist it mightily (Bauer-Maglin & Radosh, 2006). One of the personal and political challenges for feminists is to learn how to use their own experiences in retirement to continue elevating the social consciousness (in regards to ageism, sexism, and able-ism, for example) and to change negative attitudes about women’s aging and old women.

## My Retirement Story

Prior to 2012, when I was 57 years of age, I had given little thought to retirement. I was a full professor at a major research university, recognized for my contributions to feminist and humanist gerontology. For the past 34 years, I had loved—and lived for—my work. I still enjoyed most aspects of academic labor: researching, writing, collaborating with colleagues, teaching, and using my institutional affiliations to connect with and serve the local community. I was, however, growing impatient with committee work and curriculum development, I wasn’t generating many new ideas for research, and I had grown weary of traveling to conferences and presenting papers to half-empty rooms. I had also begun to think about how I would age in place as a single woman with only a small circle of friends of my age or older. Occasionally, a tiny cloud would float across my inner landscape: What if something happened, and I needed care? Like many career-oriented women, I had created a lifestyle that absolutely depended on good health and my ability to live independently.

My long-term plan was to work as a university professor for another 8 or 10 years and then take advantage of the phase-in retirement option, teaching half time for another 3 years before retiring full time at the age of 68 or 70 years, assuming my good health continued. I hadn't a clue what I would do after that. "Retirement" was an abstract concept, and my own life in retirement was hazy. I had been divorced and living alone (with one or more cats) in my own home for the past 21 years; I had no children; and my 92-year-old mother, who had Alzheimer's disease and lived in a nursing home, would surely be gone by then. I had three siblings, but we had independent lives and saw each other mostly on holidays. Like Jane Somers, the midlife career woman in Doris Lessing's (1984) *The Diaries of Jane Somers*, I lived mostly for my career and myself, and I was happy with that decision.

And then something extraordinary happened. On a Sunday night in April 2012, I was at home reading student papers in my online writing class. To break up the monotony, I would read a paper or two and then surf the internet and check my e-mail. In my inbox, I found a new message from "Tim." Tim? Tim who? I assumed it was a student. I opened the message and found, to my astonishment, a note from a long-lost love, someone I had dated 40 years ago during my senior year in high school. He was writing to tell me that his 80-year-old mother, who had always liked me, had been going through an old jewelry box and found a bracelet that once belonged to me. She had bought it from my mother at a garage sale in the late 1960s and wondered if I would like it back. I did not remember the bracelet, but I did remember Tim. He had wanted to get married after high school and had even opened a joint bank account, anticipating our future prospects. I had no interest in marriage and wanted to pursue a career. We broke up late in 1973, got back together briefly in 1974, and then broke up again. I had not heard from him in 30 years.

A flurry of increasingly animated e-mails followed in the next week as we caught up on each other's lives. He had two grown children and was divorced after 26 years of marriage. He had retired 3 years earlier from his job as a police detective and was living in Idaho near his children. His mother still lived in the same house in the small town in Michigan where we grew up. His father had died a year earlier at the age of 98 years, prompting Tim to reassess his own life. He was only 56 years old; if he lived another 40 years, what was he going to do with all that time alone? It would be nice to grow old *with* someone. He went on a diet and began to exercise, lost 40 pounds, and joined the dating website match.com. I was struck by the familiarity of these e-mails: He was the same person he had always been—funny, sensitive, smart—but more articulate and self-aware. I felt like my younger self—curious, responsive, optimistic. It felt like coming home.

The rest happened very quickly. We met for dinner in May, when Tim came to Michigan to visit his mother. We rendezvoused at the restaurant where we had dined before

the senior prom in 1973. In June, I spent a week in Idaho. In July, he spent a week with me in Michigan. In August, we got engaged and bought rings. We visited back and forth in October, December, and February. We were married the following May, exactly 1 year after our first date. During the winter semester of 2013, I planned a wedding, sold my house, sold a rental property I owned, settled a lawsuit related to that failing property business, retired, got married, and orchestrated a cross-country move to Idaho (with a cat). I had never lived outside of Michigan. I moved to a place where I knew no one but my new husband and had nothing in particular to do. It was a leap of faith.

Why was I so willing to take that leap? In terms of choosing to retire, I am not much different from other women in my cohort. Research shows that baby boom wives who are part of dual-earner, middle-class couples tend to coordinate their retirement plans to mesh with their husband's plans, often retiring earlier or later than they would if the decision were solely up to them (Moen, 2016). Why did I move to Idaho, rather than Tim moving to Michigan? The answers are multiple and complex but have to do with temperament and willingness to change (Tim seeks routine and stability, whereas I seek growth); proximity to young family members (he has children and a grandchild, whereas I have neither); and affordability and quality of life (Boise is rated one of the top 10 American cities in which to retire, whereas Detroit is one of the worst). Many people change locations when they retire, but most do not make so many major changes all at once. In this sense, my retirement story is unique. But the question that has preoccupied me since the move is one that all new retirees face: Now what?

After 2 months of unpacking and resettling, I began to look for things to do. Earlier in life, I had thought about volunteering for hospice. So I pursued that interest, applied to a local nonprofit organization and trained to become a hospice volunteer. I took a weekend course in social work at Boise State University (BSU) on end-of-life transitions. I contacted the director of the Center for the Study of Aging at BSU, and we met to talk about possible collaborations. In the meantime, she invited me to join her book club, where I met many progressive-thinking women, most of them still working in their professions but a few retired or on the verge of retirement. I applied to teach a writing course at a local community college. While I continued to work on academic projects, including a book on relocating in retirement (Wyatt-Brown, Ray Karpén, Kivnick, & Gullette, 2016), I also began to write freelance articles for *The Blue Review*, a public affairs magazine published by BSU's School of Public Service. For my first article, "Golden Girls: Rediscovering the Crone" (Ray Karpén, 2013), I refashioned for a general audience an academic article I had published many years earlier. My second article, "A Good Death in Idaho" (Ray Karpén, 2014), reflected my new research interests in death, dying, and the hospice movement.

When my sister asked me why I was doing so much work, I said, "I'm still young, and I'm not ready to retire!" I was restless, and I felt guilty about not doing anything "worthwhile." The feeling lasted into the second year, when I proposed a small research project for the hospice organization: I would conduct interviews with the most seasoned volunteers and create profiles that could be used to recruit and train new volunteers. In truth, I wanted to get to know these people, many of them older women, who had long experience doing what I was just learning how to do. This is the kind of research I have done for most of my career as a gerontologist: Propose a project of personal interest, interview people and participate in their groups, then write about them, explaining their lives to other gerontologists (Ray, 2000, 2008).

I also sought additional training to make bereavement calls to family members who have lost a loved one on hospice. In addition to the patients I visit weekly, I now make monthly calls to widows and widowers learning to live without the partners they have loved for 50 or 60 years. I ask open-ended questions, listen, affirm their experiences, and provide what the bereavement literature calls "unconditional positive regard"—all skills I developed in my life as a qualitative researcher.

My experiences in early retirement provide evidence for the continuity theory of aging, originally proposed by Atchley (1989) as a "grand adaptive strategy" to preserve one's sense of self and personal value. The part-time teaching job, I suspect, is a "bridge" job until I find something else worthy of my time and energy. The volunteer work combines my life-long interest in writing with the research skills I acquired early in life as a journalist and later as an English professor and gerontologist.

Research shows that the work we do or do not pursue in retirement is related to the meanings we have ascribed to work throughout our lives. Building on Feldman's (1994) research, Fusbender, Wang, Voltmer, and Deller (2015) found that the more a person's identity is tied to paid work, the more likely the person will be to work for pay in retirement. In their interviews of 2,149 German retirees aged 60–70 years, they found that being self-employed or working part-time in retirement was related to the social, personal, financial, and generative meanings participants had developed around work earlier in life. For those who felt financially secure, postretirement work was positively associated with social meaning (the need for social contact and a sense of belonging) and personal meaning (the need for appreciation, valuation, and growth). For those who reported low socioeconomic status, postretirement work was associated with financial meaning (money and security). Generative meaning (the need to share knowledge and contribute to society) was negatively associated with paid employment but positively associated with volunteering ("civil engagement") and family care. These findings reflect my experience in the early phase of retirement. Teaching and writing give my life personal meaning, and

volunteering gives it generative meaning, which is consistent with the values I ascribed to work throughout my professional life.

So far I have told a story about work in retirement, but what about relationships? Certainly, by joining a book club, working and volunteering, it has been easier for me to meet people and create a new social circle. By working for pay, I am also negotiating the gender relations—always "locations of both struggle and support" (Calasanti & Slevin, 2006, p. 11)—between my husband and me. When I retired early at the age of 58 years, I was not eligible to receive my university pension until I turned 59 ½. I had never been dependent on a man to support me financially, and it was very difficult for me to do so. I was not only living in my husband's house but also relying on his pension and health benefits. Bringing in a paycheck, however small, was necessary for my self-esteem and my identity. Now at 61 years of age, I draw my own pension, and I don't feel so strongly that I have to work for pay. I continue to work for other reasons.

Relationships are a central component of most women's retirement, and mine is no different. Research tells us that marriage and family relationships can provide valuable resources for adjusting to retirement, and marital satisfaction has an especially strong impact on women's morale during the transition period into retirement (Kim & Moen, 2002). For those of us with partners, it is a coupled phenomenon that requires a great deal of flexibility and adaptation. For me, coming out of a long period of living alone and focusing on my career, my new life as part of married couple "matters" in different ways.

My days now center more on my relationship than my work. More accurately, it centers on the work of building and maintaining a relationship. I try to research, write, teach, and volunteer in the afternoons and spend most mornings and evenings with my husband. We are still learning about each other and developing shared interests. We are also learning to know and accept each other *in retirement*, which is an ongoing process of trial and error.

My husband and I have very different concepts of retirement. When he first quit working after 34 years as a police officer, the last 15 years of which he spent as a public school resource officer investigating cases of abuse, he rested a few weeks and then took a weekend job overseeing outings for a juvenile correctional facility. That lasted about 3 months. Then he began to question why he had taken yet another stressful job in which he was responsible for others. He decided it was because he felt guilty for not working and was unable to relax. He quit that job and has not looked back. In the 6 years since, he has not worked for pay, aside from a 6-month stint at a thrift store, where he worked only long enough to earn the remaining credits he needed to qualify for Medicare at 65 years of age (during his tenure, the police department voted not to contribute to Medicare or Social Security).

My husband found satisfaction in police work, which he had pursued since his late teens for the purpose of helping people. He took the “protect and serve” oath of police officers very seriously. Outside of work, he taught parenting classes for Drug-Free Idaho, volunteered for several nonprofit organizations, and served as head of his voting precinct. Yet, like most people in law enforcement, he retired as early as possible, emotionally exhausted from the burdens of carrying a badge and a gun. He tells me that police officers, firefighters, and military personnel retire earlier than the rest of us for good reason: When they are burnt out, they are a potential danger to themselves and others.

My husband is still affected by the trials and traumas of police work. He feels things deeply, worries about the state of the world, and has trouble sleeping. He is a smart man who is sometimes bored, but, he assures me, “I can deal with boredom. At least I don’t have to worry about getting shot every time I walk out the door.” He spends his days working out at the YMCA, surfing the internet with the television on for background noise, reading newspapers, and pursuing his life-long hobby of searching for antiques and collectibles. Like many older men, he does not have an extensive social network. He has two male friends of his age, one of whom he meets for a coke a few times a month and another with whom he communicates solely through e-mail, sending jibes and inflammatory newspaper articles that highlight their political differences. And he has me.

My husband’s way of spending his days would drive me crazy, and I have had to confront my assumptions about what one “should” be doing in retirement. Having now read more of the retirement literature, I have terms to describe the differences between us. According to Schlossberg (2012), a retired psychologist who now conducts research on retirement and writes for the general public, Tim is an “easy glider,” looking back at the end of work with relief, taking each day as it comes, and finding joy in having no agenda and no pressure. He is also a “spectator,” following the news with interest and keeping up with world events but happy to remain on the sidelines, aside from the occasional letter to his congressman or the editor of the local newspaper. I, on the other hand, am a “continuer” and a “seeker.” I still research, write, and teach, but I do less of it. I stay connected to colleagues in gerontology and occasionally collaborate with them. I am generating a new network of friends and colleagues in the hospice world. As a seeker, I continue to look for and expand my horizons in retirement. For example, during the summer of 2015, I took a job as a customer service representative for a female start-up company that prepares and sells locally sourced health food. I learned some valuable lessons about my strengths and weaknesses as a minimum-wage worker, but that’s a story for another time.

Our different ways of being in retirement are significant, and so are the ways we react to them. My husband is much more accepting and encouraging of my ways than I have

been of his. I admit to thinking sometimes, although not saying it aloud, that he should get a part-time job or at least do something “meaningful.” I hadn’t considered that Tim never found the same personal and generative meanings in work that I did and therefore didn’t need to seek them through work in retirement. Feminist psychologist Stephanie Shields, in describing the contrast between her ideas of retirement and her husband’s, describes a relationship skill I am just learning: “I have to remind myself to be supportive of him, not try to help him shape his retirement as I would my own. . . . If it works for him, I should be content” (2012, p. 117).

For me, working through our differences has been especially challenging—and enlightening—when it comes to our attitudes about aging and old age. Like most people, my husband equates retiring with getting old. He constantly compares his current mind and body to his younger self and concludes that he is “old.” He sees nothing positive in growing old and believes that he has already seen his best years. He describes to me, in disparaging detail, the bodies of old men in the locker room at the YMCA. He makes jokes about aging and has perfected his “old man voice,” complete with bent posture and hand gestures (an imitation which, I admit, is very funny). Yet my husband is kind and thoughtful toward his elderly mother and aunt, who has Alzheimer’s disease, and once got an award from the *Idaho Statesman* for “extraordinary acts of kindness” to an elderly citizen. The woman had written to the newspaper praising the compassion he showed when dispatched to the scene of an automobile accident that had left her confused and disoriented.

My husband is teaching me that there are many ways to address your fears and anxieties about growing old, and humor is one of them. I tend to be very serious about beliefs I hold strongly, such as anti-ageism, and to over-emphasize the benefits of aging. Tim keeps me grounded in common experience, balances my idealism with a healthy skepticism, and reinforces an uncomfortable truth: “American gerontology has been unable to see simultaneously the positive and negative poles of aging . . . Instead it has obscured the ambiguity that is central to the aging experience” (Holstein, 2006, p. 326). For my part, I have not been successful in changing Tim’s negative thoughts about aging, but at least he’s acknowledging his beliefs and expressing his fears, which is a prerequisite for change. Perhaps, over time, as he watches me try to age positively, he will come to accept his own aging with more equanimity.

## The Larger Meanings in Personal Experience

Gerontologist Martha Holstein has concluded that, when feminists write about their own positive aging, they can generate a more supportive, age-friendly society: “If a strong sense that the personal is political can be retrieved for aging women, then we have made a positive step” (2006, p. 327). I feel the same way, which is why I have written

this article. The fact that I am among the top 20% of baby boom women positions me to examine the human potential in what Phyllis Moen calls “encore adulthood”—the still-productive years between retirement and old age. Moen notes that this phase, which is unique to baby boomers, is “rife with larger insights about an evolving life course characterized by both hazards and prospects for personal growth and purpose, with some better positioned than others to bend the arc of their lives” (2016, p. 12).

My story reflects the first phase of early retirement from a profession that gave me a valued identity and a sense of purpose. Ten or fifteen years from now, if I still care to reflect on my experiences, I will write a very different kind of article. By then, I hope, gerontologists will have gained a much deeper and richer understanding of retirement that better reflects the inner landscape of women’s lives.

Retirement should be a time to re-conceptualize work beyond the effort to survive or to gain power and prestige. Feminist Betty Friedan made this point in *The Fountain of Age*, her effort to counter the ageist beliefs and norms surrounding work in late 20<sup>th</sup> century America. Informed by Jung, Maslow, and Erikson, Friedan (1993) used the term “human work” to describe the unique opportunities available in retirement for developing as human beings. Human work refers to the tasks, however large or small, that we choose freely, and that we do out of *love* rather than *obligation*.

The ways we develop in retirement are influenced by our histories, our personalities, our feelings about ourselves, and our relationship to work. My baby boom husband found his work very stressful. He often felt voiceless and powerless in the face of institutional policies and practices over which he had no control. Like many who have worked long hours at difficult jobs that took a physical and psychological toll, his “to-do” list in retirement, like Holstein’s, “is not voluntarism but quietness.” They want “the freedom to make each day [their] own . . . the freedom to be themselves and to not conform to anyone else’s idea of what they should be” (2015, p. 106). I, on the other hand, felt that I had considerable control over my daily life in academe. I found my work challenging, growth enhancing, even inspiring. As a result, I still pursue many aspects of academic work in retirement, although in different degrees and intensities. Despite our differences, my husband and I continue to develop as human beings, pursuing our interests and inclinations, together and apart. My challenge, as a wife *and* a gerontologist, is not to impose my ways of thinking, doing, and being onto him.

“Human work” is a good term because it honors aging—and retirement—in all its diversity and complexity. Holstein entreats researchers, practitioners, and policy makers interested in creating a better old age to “work toward cultural norms, images, tropes, and schema that find worth in a far richer array of identities than we see today” (2015, p. 112). She suggests that gerontologists pay less attention to activities and achievements and more attention to the virtues and

character traits that can develop as we age. These might include honesty, courage, resilience, self-acceptance, and gratitude.

Feminist gerontologists in particular could work harder to bridge the gap between our personal experiences of aging and the experiences of other aging women. As a professional woman, I traveled the path of many other baby boom women described by Moen (2016): I replaced the feminine mystique of Friedan’s generation with the career mystique, searching for meaning and purpose in work rather than motherhood and home-making. Now retired, I have an opportunity to look beyond the career mystique for meaning in other places. As a gerontologist, I can reflect on my life in retirement, share it with others navigating this uncharted life phase, and, like Friedan and Holstein, use our collective experiences to raise public awareness about the many possibilities for growth in aging and old age.

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