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# Constructing the Boundaries of Retirement for Baby-Boomer Women: Like Turning Off the Tap, or Is It?

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**Abstract** We are at a unique point in history when an unprecedented number of women are beginning to retire. Earlier work has suggested that women have few identity concerns in retirement because they had less attachment to the labor force. In contrast, women of the baby-boomer generation are the first cohorts to have participated in significant numbers in the paid work force since the institutionalization of retirement.

Using in-depth, semi-structured interviews, this article explores baby-boomer women's process of leaving the paid work force and queries what retirement means to them. It focuses on the eroding boundary between work and retirement and issues of personal and social identity for the research participants. When women retire, they navigate a number of key boundaries between full-time, paid and other work and between their own transitions and the transitions of others in their lives. The women's social identity reflects their experience of the intersection of retirement, aging, and gender. The themes that permeate the interviews include the loss of a primary identity without having a new positive identity to claim, being retired as a conversation stopper, and experiencing the invisibility that often comes with aging. Developing a unique identity and finding new meaning as a retiree is a challenging process for baby-boomer women as they negotiate "lingering identities" to avoid crossing the identity boundary from professional to retired. The article uses the words of the research participants to explore how they construct boundaries between work and retirement, the extent of their permeability, and the impact of women's relationships and identity on those boundaries.

Keywords Retirement; Gender; Boundaries; Identity; Baby-Boomer Generation

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Women of the baby-boomer generation, born between 1945 and 1963 (Bonikowska and Schellenberg 2013), are the first to have participated in significant numbers in the paid work force since retirement became institutionalized in the early 20<sup>th</sup> century (Chappell et al. 2003). Using in-depth interviews, this article queries what retirement means to baby-boomer women and the boundary issues that arise for them during this transition around the meaning of both retirement and their personal and social identity.

Traditionally, sociologists have used the concept of "boundary work" (Gieryn 1983:782) to explore how professional groups, particularly scientists, identify specific characteristics to serve as a "social boundary" that distinguishes their activity from that of non-professionals. This article argues that baby-boomer women who have retired attempt to blur the boundaries between work and retirement and between their professional identities and the identity of retiree using "identity talk" (Snow and Anderson 1987). Hence, their boundary work is in the service of eroding social boundaries rather than constructing them.

Earlier work suggested that women would have few challenges in their transition to retirement because their attachment to the labor force was thought to be tenuous (Barnes and Parry 2004). Indeed, when I interviewed women retirement-community residents in South Florida in the 1980s and asked how long they had been retired, they often said that women did not retire. In contrast, retirement today is meaningful to women baby-boomers, many of whom have spent the vast majority of their adult

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lives in the paid work force. In the past, researchers have focused on the family life of women who are retired, particularly on caregiving and grandparenting, but this emphasis may no longer be appropriate. As Cruikshank (2003:129) has pointed out, we can no longer assume that home life is "the focus of retired women's lives."

This article focuses on how baby-boomer women experience and talk about retirement and, in the process, navigate a number of key boundaries—between full-time, paid and other work and between their own transitions and the intersecting transitions of others in their lives. It uses the words of the research participants to explore how they have negotiated the boundaries between work and retirement, the extent of their permeability, how this transition has affected the women's sense of living meaningful lives, and the impact of retirement on their personal and social identity.

As members of the first cohort of women to retire in large numbers, baby-boomers are pioneers. The role of women has changed significantly in the last 50 years, begun by the baby-boomers who comprise the first generation that has had its "adult consciousness formed within the 'youth culture'" of the 1960s (Gilleard and Higgs 2002:376; Kotarba 2013). Retirement, itself, is changing, too. For many, rather than a discrete event, it is a process of transition that involves working part-time, working in "bridge jobs," or seeking employment as a consultant (Quinn 2010). The boundaries of retirement are becoming blurred as the old model of working one day and being completely retired the next becomes less universal. In the next section, this article summarizes the small literature on women and retirement and introduces women's exposure to ageism.

### **Literature Review**

Most of what we know about retirement stems from studies and standards based only on men or from direct comparisons of men and women (Price 2005; Krekula 2007; Byles et al. 2013). These studies either ignore women altogether or examine them only in contrast to men. Past research often sees retirement as a "crisis event" and poses the essentialist question of who has more difficulty adjusting to retirement, men or women (Martin-Matthews and Brown 1987). An exception is work by American anthropologist, Joel Savishinsky (2000), who explored the various meanings retirement had for a heterogeneous group of individuals.

Very little research, however, investigates the processes and meanings of contemporary retirement for women. This small literature identifies several central components of the process of retiring that seem to be important to women's experiences across international settings. First, women wrestle with how retiring affects their sense of identity. They worry about losing a valued identity, acquiring, in its place, a stigmatized identity as an old woman (Katz 2005; Borrero 2012; Duberley, Carmichael, and Szmigin 2014), or they may view their retirement as an opportunity to "reinvent themselves" (Liechty, Yarnal, and Kerstetter 2012). Second, retired women express a desire to find meaningful activity in later life whether through volunteering (Cook 2013), leisure (Liechty et al. 2012), or other activities to avoid appearing to have nothing to do (Duberley et al. 2014). Living a busy, active life has also emerged as important to retired women (Kloep and Hendry 2006).

Christine Price has conducted qualitative research on the experiences of retired professional women in the United States. Her work emphasizes the meaningfulness of careers to professional women, as well as the challenges to their identity they face in retirement. She found that women encounter the loss of their professional identity as they experience a change in social contacts and face ageist stereotypes (Price 2000), were likely to identify with their work roles in retirement if they had professional careers (Price 2002), and found retirement to be an ongoing process, influenced by their professional roles rather than a discrete event (Price 2003).

Patricia M. Seaman (2009; 2012) conducted an interview study with early boomer women, born between 1945 and 1954, about their anticipation of retirement. She found that, as a group, they were "deeply exhausted" (Seaman 2012:249) by the demands they had met throughout their work years and sought to take control over their lives. The women Seaman interviewed expected to set boundaries around their commitments, not to work in retirement, and to have control over a new identity that would have meaning and purpose (2009:74).

When women retire, the intersection of their gender and aging has an impact on their experience and social identity. Hence, they have to deal with ageism, the "systematic stereotyping and discrimination against people because they are old" (Lewis and Butler 1972:223). The stereotypes associated with ageism focus on a decline of physical and mental faculties, slowness, uselessness, and financial dependence (Arber and Ginn 1991). In a seminal essay, Susan Sontag (1972) elaborated on the double standard of aging that evaluates women more harshly than men as they age, particularly regarding their appearance. Older women tend to become socially invisible regardless of their occupation and background (Arber and Ginn 1991). In a recent study, Clarke and Korotchenko (2010) found that women felt grey hair was ugly and rendered them invisible.

Helen Rose Fuchs Ebaugh's (1988) seminal work, Becoming an Ex: The Process of Role Exit, argued that sociologists have done very little work on role exit, and this omission continues. I use her concept of lingering identity, "aspects of self-identity that remain ... from a prior role even after exiting" (Ebaugh 1988:173), to understand how my participants talked about themselves. Ebaugh (1988:150) notes that there is an "essential dilemma" in role exit which involves "incongruity and tension" between how one thinks of oneself and others' perceptions. Reitzes and Mutran (2006) used Ebaugh's concept of "lingering identities" to explore how older workers and new retirees manage the maintenance of their self-esteem in retirement. Their survey research found that their research participants used their lingering identities to "provide consistency and support for their retirement adjustment and self-esteem" (Reitzes and Mutran 2006:354).

Snow and Anderson (1987:1347) distinguish between "personal identity," an individual's self-concept, and "social identity," an identity "imputed

to others" to understand them as "social objects." Their study of homeless individuals noted that their participants used "identity talk" to support their self-concept. Because they have few other resources, homeless people may use talk to "construct, assert, and maintain desired personal identities" using distancing, embracement, and fictive storytelling to achieve their goal (Snow and Anderson 1987:1348). Although professional retired women arguably have many more resources with which to maintain a desired personal identity, they also face the possibility of "identity foreclosure" (van den Hoonaard 1997), the loss of their personal and social identity, because their social identity is moving into less valued areas (retired and old) than they had as professional women.

## Methodology

Using in-depth, semi-structured interviews and a four-meeting series of discussion groups with interview participants, this symbolic-interactionist inspired research explores participants' process of leaving the paid work force and queries what retirement means to baby-boomer women. I interviewed 13 women who live in a Maritime Province of Canada and identified themselves as retired for this pilot project.

The women I have spoken to are unusual in that eight are single or divorced and four have no children. As well, as a result of my snowball method of recruitment, most have retired from professional careers such as lawyer, teacher (n=2), management positions (n=4), entrepreneur, professor, nurse/officer in the military, dietician, child psychologist, and probation officer. My setting, New Brunswick, Canada, is an ethnically homogeneous, fairly rural province populated primarily by individuals from English, Scottish, Irish, and Acadian backgrounds, and my sample reflects that homogeneity. All but one of my participants represented the English-speaking population and one the French-speaking population of the province. The women ranged in age from 56-77-all except one falling into the baby-boomer demographic which Statistics Canada identifies as having been born between 1945 and 1963 (Bonikowska and Schellenberg 2013). Most participants had retired within the last 5 years. I found that women were eager to participate in both the interviews and the discussion groups.1 They had a lot to say and wanted to hear about other women's experiences and share their own.

The interview guide encouraged participants to talk about what their life was like before retirement; how they came to retire; and how their life has changed since retirement. It also covered the best and worst things about retirement and included a question about participants' everyday lives. Questions about personal and social identity asked if the women thought about themselves differently since they had retired and if others now think of or treat them differently. Finally, I asked my participants what advice they would give to women who are anticipating retiring and if they had anything they would like to discuss that I had not asked them. I worded the questions in such a way as to provide a conversational feel to the interview to encourage my participants to provide expansive answers.

I recorded and transcribed the interviews verbatim and took extensive field notes during the discussion groups, carried out a thematic and inductive analysis that entailed reading and re-reading the transcripts and field notes, identifying themes that were prominent, and bringing the data under each particular theme together to ascertain the issues and strategies that the women brought up and described (van den Hoonaard 2015). The themes that arose during the interviews and group discussions were almost identical.

In this article, I focus on boundary concerns that the participants raised, particularly around what it means to be retired, how they experience going from the structure of their work lives to the often unstructured experience of their retirement, and how being retired has affected their identity.

#### **Boundary Issues in Retirement**

The women with whom I spoke found the transition to being retired challenging, often more difficult than they had anticipated. One woman described it as "being on a trapeze where you're latched on to one [bar], but you have to let go to reach for the other" (Linda, project manager<sup>2</sup>). For some of my participants, the trapeze they are reaching for is, as yet, out of range and invisible. First, I discuss the impact of whether or not the women retired voluntarily and how those who did retire voluntarily made the decision. The article next looks at how they understand the difference between working and being retired followed by the benefits and challenges of the freedom that comes with retirement and how it has affected their personal and social identities.

The first thing I noticed about my interviews was the extent to which the women I spoke with referred to their work lives when talking about themselves throughout the interview even though they knew that the research was focused on their experience of retirement. They seemed to believe that what made them of interest were their accomplishments in their careers. In essence, they were using identity talk to blur the boundaries between their work and retirement identities and their life in retirement by hanging on to the lingering identity of professional woman.

#### **Voluntary Versus Involuntary Retirement**

An important factor in how my participants interpret their experience is whether or not retirement was voluntary and, if voluntary, how they decided to retire. Mandatory retirement directly affected only one of the women. Although she knew that mandatory retirement at 65 was in effect, she thought that, somehow, she might manage to avoid it:

I hung on as long as I could ... The director didn't even know how old I was so I must have been doing alright in my job. But he, although he said I could work for another six months, that didn't work out. (Helen, conference facilitator)

This participant had convinced herself that if she did not say anything, her employer would simply ignore or miss the fact that she had reached the age of 65. She, therefore, not only had no choice, but was surprised when she actually had to comply with mandatory retirement. Crossing the arbitrary boundary between being a legitimate employee and too old to work came as an unpleasant surprise for her even though she was well aware of the retirement policy. The director of her organization found part-time work for Helen. Hence, she made what she calls a "lateral move." Although she is technically retired, she is doing very similar work but on a part-time basis.

For others, retirement was voluntary. Gladys, a nurse in the military who had risen to high rank, transferred to the Reserves when she knew her "position was going or [she] was being replaced." She "moved over to the Reserves" because she had "paid into EI [Employment Insurance] all my working days" and would be able to draw on it for a year. Her being eligible for EI influenced when she officially retired. She commented:

And it just made me feel so good in my own mind that, okay, the government's not taking me for everything. I paid into this; I've worked for 40 years and paid into it. So, I feel it's my right.

By choosing her time and getting what she felt entitled to, she "retired on a high note, a good note."

<sup>&</sup>lt;sup>1</sup> In fact, several women who had heard about the study approached me in parking lots to volunteer.

<sup>&</sup>lt;sup>2</sup> All quotations, unless otherwise specified, are taken verbatim from interview transcripts, all names to refer to participants are pseudonyms, and careers listed are those from which they retired.

Similarly, another participant timed her retirement to coincide with how much sick leave she had accrued. She stopped working almost a year before she officially retired to take advantage of the sick leave she had accumulated as a parole officer for the federal government. The boundary between retirement and work for these two women rests on the technical distinction between collecting EI or sick leave pay and receiving a pension. Even though they were not working during the intervening period, they did not consider themselves retired until these benefits ran out.

For some women, changes in the organization for which they worked influenced their decision to retire. Judy, district supervisor, simply felt that she did not want to expend the energy to continually adapt to changes in the provincial department for which she worked:

And also there were things happening in education. There always are. When you're younger ... I found the rewards doing what I was doing. But now, how many more changes do I want to go through? And do I want to, uh, put in the energy ... [to make] these changes again? ... So yeah, this seemed like the right—this was the right time.

A university professor found that the course her university and faculty were moving towards was troubling:

[I] just didn't like the direction things were going with the faculty ... the last three years of work were painful ... I found toward the end that I was doing nothing that was meaningful, beyond our research. So, I was done ... I was emotionally done in terms of investment with the faculty. 'Cause I would go to meetings and be, like, "Oh, just spare me" ... Some of us have talked about this; you become the crank. (Karen, professor)

They found the changes in the workplace difficult and believed that people would see them as out of date because of their age. Both of these women also commented they decided it was time to retire when they realized they would have enough pension income on which to live.

Mary, the one entrepreneur in the sample, had a sudden epiphany. She explained that:

I just felt that I was in a cage and ... I had just had to be there day-in, day-out. And when you have that many employees ... there's always an issue ... I think then you reach that point where you say, "Well, okay, I'm kind of at a stalemate here ... I don't know where I want to go, but I know where I don't want to be anymore" ... And you just go "boom!" [*Clapping*]. That was it for me. I just said, "That's it. Door closed. I'm outta here."

Even though she was her own boss, Mary's work situation had deteriorated and she felt trapped in an unsatisfactory situation that she did not want to discuss. Her decision to retire was spontaneous.

Of the five married women, three specifically mentioned that their husbands influenced the timing of their retirement. The men who were already retired encouraged their wives to retire so they could spend more time together. Fern, who was a director of Human Resources, retired when the province offered early-retirement packages to their older employees about five years before she had originally intended to retire. (Interestingly, so many workers took up the offer that the province had to scramble to replace some of them.)

Among the four women who reported having grandchildren, only one stated that she retired to spend more time with her grandson and another said she would now spend summers with her grandchildren, although she did not cite that as the reason for retirement. No one else suggested that retirement would give them more time with their grandchildren or that the identity of grandmother replaced their professional identities.

In summary, the women retired primarily when they felt uncomfortable with changes in their workplace and when they could afford it. They were pleased and sometimes relieved that they could retire on their own terms without becoming financially insecure. Those who were married felt some pressure from their husbands to retire, while one wanted to spend more time with her grandson.

#### **Blurring the Boundaries of Retirement**

Traditionally, these decisions and events would have led to the retirees' complete detachment from their work lives, "like a tap turning off," or "sitting in a rocking chair on the porch" (Linda, project manager), but for my participants, the definition of what it means to be retired reflects diverse understandings, experiences, and opportunities. Estelle, a parole officer who had found meaning through-

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out her career in volunteer work for international aid organizations rather than in her paid work, commented that she "retired three years before I quit." In her organization, the observation that a co-worker was "already retired" is quite common to refer to someone who is approaching retirement age and has already stopped caring about work. Here, the boundary is related to lack of engagement with the workplace rather than the official severing of ties.

Women who consider themselves retired may work as consultants or take a part-time job. Ilene had been a social worker. She retired in July and came back to the same organization in August:

On a casual basis which was very, very accommodating ... we call ourselves RSWs,<sup>3</sup> "retired, still worker" ... We're cheap labor ... no benefits ... [no] vacation ... all the bureaucratic stuff. It just feels free.

Similarly, Fern (who took early retirement at age 54) retired in December, and her phone rang the following January asking her to run a workshop that would have been part of her job in the past. Like Ilene, she worked as much as she wanted to, for a number of years, until the work became sporadic. She observed that she found it more difficult to "get back in" once you are "out of the harness." As well, when she reached 65 and started receiving Old Age Security, a monthly payment available to Canadians who are at least 65 years of age (Government of Canada 2014), she found that some of the money she received was "clawed back" in taxes.

<sup>&</sup>lt;sup>3</sup> RSW also stands for Registered Social Worker.

She decided to stop "double dipping" for a year to see how she would manage financially. She found she had enough money to live on without continuing to consult.

Part-time work not directly related to their professions was also a feature of retirement for some of the women. Carol, who had been a teacher, got part-time work at an art gallery. She made a small salary and decided to call her work "consulting" to preserve the professional identity she had had in her working life. Similarly, Helen moved into part-time work after mandatory retirement. She focused on the similarities between working parttime as a retiree and the full-time work she was forced to leave.

As the above data demonstrate, the boundaries between work and retirement are flexible and depend on the particular situation and definition the women use. Keeping in mind that the women in this study all self-identified as retired, one can see that working part-time or consulting does not prevent a woman from seeing herself as retired. At the same time, not working at all but technically being on sick leave or collecting Employment Insurance did not qualify as being retired even though the women had no intention of taking up their jobs at the end of their entitlement.

## Freedom and Flexibility: The Best and Worst Aspects of Retirement

The most salient difference for the women between their careers and retirement were the freedom, flexibility, and lack of structure they encountered after retiring. First, they experienced freedom from worrying about their work. Ann, an attorney, commented, "Thank you, God! I just walked away from so much pressure," while Donna, a dietician, found that having fewer worries was what surprised her most about being retired. This relief from worrying was particularly significant for the women who left bureaucratic organizations in which the work situation had deteriorated:

It's a chance for me to get unstuck from that work environment that I was finding really oppressive ... soul crushing ... I don't have to worry about that anymore ... It's okay to relax a little. (Karen, professor)

For several of the women, letting go was a challenging part of the transition. Ann, an attorney, found that, even though she reveled in the lack of pressure once she had retired, she had to get used to not giving people advice. It took her some time to get around to shredding her papers. Similarly, Betty, a manager, had to admit that, "You can't fix everything. And everything is not in your hands. And it just makes [retirement] all that much more pleasurable."

Discussions of freedom and flexibility permeated the interviews. For many women, it was the feeling of freedom that was the best part of retirement, but it was not always the easiest aspect to get used to. Five of the women were unequivocal in expressing their enjoyment of the freedom they have experienced.

The freedom to get up in the morning and to greet the day at one's own pace was a real benefit: You don't have to be up at six, and you can go to bed whenever you feel like it. (Donna, dietician)

The women also enjoyed the freedom to dress as casually as they liked:

Guess what? I'm not putting on make-up today. Guess what? I'm not even going to get dressed! I don't have to put on a bra, just to show you that I don't have to do it. (Ann, attorney)

For some, it took a while for the reality to sink in:

When I left the clinic, it took me probably two years before I could ... wake up and think, "You could lay in bed 'til 8:00 if you wanted to" or if you just felt like sitting, reading a book, you could. (Betty, Public Relations manager)

Gladys, a nurse/officer in the military, summed it up, "The best thing about retirement? I guess the freedom, freedom, flexibility."

But, freedom and flexibility are also a double-edged sword. Just as they were the best part of retirement in some ways, in others they were the most challenging part:

Somehow, in my head, I thought I should be doing something here at home to show I'm productive ... The big thing for me was not to feel guilty about doing nothing ... there's nothing wrong with watching a movie ... Even though I'm doing lots, I think I thought, "Oh, I'll take courses or maybe I should go back and do that masters" ... I've sort of gotten over that now, of thinking there are things I should be doing. (Carol, teacher) In response to the question about the hardest part of being retired, Estelle, a parole officer, said:

I think I could fall into a funk if I didn't make sure I had something to do every day ... most days you want to know that there's something, some reason to get up ... I'd say that's the hardest thing.

Fern explained that it took time for her to allow herself the freedom to be unproductive:

I used to think that when I first retired. "What do I have to show for my day?" And then I thought, "Well, why do I have to have anything to show for my day really?" ... I don't have to account. If I want a day off and I want to look at the river flowing by ... I'm entitled to do that. If there's any advice that I say to people, it's, "I think it's gonna take you a little time to get used to the idea that you don't have to go someplace and perform at some appointed time" ... I find that when people first retire, they are really hard on themselves ... They feel they have to account [for their time].

Nonetheless, some women were concerned that if they did not add structure to their day, they would not be productive, and they thought they should be productive. They felt that they needed to be accomplishing something to feel that their lives were meaningful.

I needed to be doing something ... So part of this time has been painful for me ... just taking time endless time—and not doing ... It's very clear that's not my cup of tea. (Karen, professor) Linda articulated the dilemma these women faced as they appreciated the freedom of retirement, but, at the same time, they needed to feel that they were accomplishing something and not just wasting time:

[What is the best part of retirement so far?] Freedom of choice, freedom of time, freedom in every sense of the word ... [What's the worst part?] Not having a sense of purpose ... I have an endless list of projects I haven't touched yet ... I think you have to put yourself out there ... When you're working ... it's all very structured and it seems endless ... now you sort of feel like, "Oh, I've got time to do." You think you have all this endless time, but yet it still seems to be zipping by. (Linda, project manager)

The dilemma of how to spend their time and what to do next came as a surprise to several women. Mary, who had been an entrepreneur, observed:

> I didn't really expect to feel this that way. I expected to feel, "Wow! Now I have the freedom to do whatever I want." But ... I didn't expect not to be able to figure it out ... I really expected to be out more doing more things, and I find I'm not doing as much as I thought I would ... Where's my list? I don't even know where my list is anymore. And I had lists everywhere. What happened to me? [*Laughing*].

The question, "What happened to me?" raises the issue of how retiring has affected the women's personal and social identities. Crossing the boundary from professional or worker to retiree had a large impact on what my participants thought about themselves and how others related to them. The challenges the women explicitly discussed involved the intersection of aging and being retired, the loss of a primary identity without having a new positive identity to claim, and being retired as a conversation stopper.

#### Intersections of Retirement and Aging

The intersection of retirement and aging in terms of both personal and social identity is not straightforward. It can be challenging for an individual to disentangle the effects of these two attributes. The interviews demonstrated the broad and taken-for-granted impact of ageism which my research participants dealt with by comparing themselves to others who have limited their options because of their age.

Three women noticed changes in their social identity related to their becoming older even before they retired.

I'm not so sure the world sees me different as a retiree ... I know the workers treated me much differently when I became an older woman ... you get to the point where you're invisible ... You're now a middle-aged woman. There's the invisibility of that, you know ... That was a bigger shift for me than going from working to not working. (Ann, attorney)

I don't know if it's got to do with work or just aging. Maybe they both happen at the same time ... I [have] white hair and I'm short. I think I've disappeared from the sight-line of other people. (Fern, director of Human Services) Like others, she noted that being old can become part of one's social identity when she retires:

But, you can't go around saying, "Hey, wait a minute ... you know, I was somebody you want to pay attention to" ... I don't like being over. (Fern, director of Human Services)

[Your] sense of confidence could decline because you don't want to be thought of as an old senior ... I don't think anybody wants to be treated as a nobody or just a, a senior, just a senior. And I mean that word spells out negative. (Helen, conference facilitator)

These excerpts illustrate the negative connotations associated with being an older woman that the participants did not entirely reject. They found that people began treating them differently when their appearance began to reflect being older, particularly graying hair. They have internalized ageist ideas and equate being old with being critical of younger people and with being "just a senior."

Women may try to escape the retired identity by avoiding calling themselves retired. They sought a solution in identity talk (Snow and Anderson 1987) to distance themselves from the retired identity they were reluctant to claim. In fact, several suggested that we really should find a different word to describe their life stage.

I don't really say I'm retired. Not because my age matters to me, but when I say that retired word, people kind of look at me like, "Oh my God, are you that old?" ... People's concept is the old concept of getting your gold watch ... and putting your feet up ... and golfing ... or going South all winter. (Ilene, social worker)

And I think people who haven't retired; their sense of retirement is you stop. You stop ... Certain people consider me a senior. I don't consider myself a senior. I still can't bring myself to do that senior's discount at Shoppers [Drug Mart]. Ugh! (Linda, project manager)

Earlier work has also found that women attempt to distance themselves from the negative interpretations of transitions associated with being an old woman (Matthews 1979) and with widowhood (van den Hoonaard 1997; 2001) through their rejection of what they see as pejorative terms.

Finally, some women compared themselves positively to others who saw aging, in particular, as a factor that limited what they were capable of.

I know a couple of people who define themselves by their age. And I think that is a very real, real issue, and I'm not sure that's necessarily a retirement issue ... You know, "Well, I'm in my 70s so I can't do that ... I'm in my 70s so I have to slow down" ... Whatever your age seems to define what your activity is ... not necessarily retirement that does that. (Estelle, parole officer)

Here, the women are doing boundary work. Rather than using boundary work to distinguish themselves from others, they are working to blur the social boundary between old, retired people, and to identify with those whom society values—younger, "productive" individuals.

#### Now That I'm Retired, Who Am I?

The professional women who participated in this pilot study had personal and social identities that were tied into their careers and work lives. Hence, when they retired, a number found that that they did not know how to replace their professional identity with a retired identity. They explained that their identities were strongly associated with their profession. In essence, when the profession is gone, they asked the question, "Who am I now?"

As baby-boomers, these women strongly identified with their careers. Gladys, an officer in the military, explained:

I worked my way to the top ... Especially in our vintage; women were trying to make it to the top ... We had to be Type A. And that doesn't change when you retire.

This entrepreneur's identity was tied up in the combination of work and raising children in the same competitive fashion as she approached her businesses:

We're supermoms. We're the generation of supermoms. We're professional people and we've got kids, yet we're gonna be the best mothers we can be. Our kids [are] going to be in piano, they're going to be in sports, they're going this; they're going that ... and they're top-notch academically. And we're just supermoms. (Mary, entrepreneur)

Another participant underlined that her identity was considerably more tied up in her paid work than in her family life, a huge change from how previous generations of women would have interpreted their identity:

Everybody has a family ... but that's something you do outside your work hours ... your work is your main purpose in life ... Your identity is wrapped up in your work because that's who I was ... I wasn't only attached to my work. I was attached to the whole organization and our sense of purpose. (Linda, project manager)

Perhaps this focus on their professional identity helps explain why only one woman suggested spending more time with her grandchildren was an impetus to retire.

These comments regarding professional identity contextualize the women's loss of mooring. They saw themselves as professionals who help people, whom people turn to for counsel, as people who make a difference:

Helping people, I like helping people. I like teaching things ... The twelve years I was in curriculum design, if I could get a finished product ... that was useful. (Carol, teacher)

I love it when somebody phones up—still to this day somebody phones up—and says, "I'd like to pick your brain about" ... I don't want to name drop, but a Deputy Minister phoned me up and said, "I'm having a problem ... and I'd like to take you out to lunch" ... I just love to talk about work. (Fern, director of Human Services)

I saw myself as making a difference ... I wasn't complacent; I was never complacent ... I was just very independent and resourceful. (Judy, guidance counselor) These work identities were central. They provided a place in the world:

Work has always been very important to me ... work was my life ... Most of my life, I've had with the work a place; I have a solid place ... I got full professorship ... I was good at what I was doing and knew I was good at what I was doing. (Karen, professor)

These women's comments about their professional identities are very strong. Consistent with their forcefulness, these participants talked about their careers frequently and at great length throughout the interviews even though most of the questions I asked were about their experience of being retired.

Although the focus on work/professional identity showed up in most of the interviews, there was one exception. Only one woman pointed out that her work did not encompass her identity. She said:

I had always had another personality ... [Your identity has not been wound up in your work?] No, it wasn't ... I enjoyed my work ... and was a good parole officer, but the role was very much the role ... And I really didn't need to take that anywhere after 4:00. I have an automatic shut-off. (Estelle, parole officer)

This woman had done a lot of international volunteer work throughout her life. It was this work that had provided her sense of identity. Estelle's volunteer work was very meaningful while being a parole office was more a job than a career.

Whether they saw their professional/work identity as central or not, participants had to deal with the question of personal and social identity when they retired. They could not take their professional identity across the boundary to retirement with them. A lawyer observed:

I miss the integrity of the profession ... there was a sense of reward to being good at that. I don't have anything I do now that comes close to that ... I read all kinds of fictional books, and I make up that I'm the hero of the book. (Ann, attorney)

One gets the feeling that Ann, who talked about winning for the underdog in her work, felt like a hero in her practice of law. Her imagining herself as the hero of the book was one way she could use the plot to bolster her personal lingering identity.

The experience of women who did not know how to answer questions about who they are and what they do was common. For example, one woman said:

Like, "What do you do?" "Nothing" ... Somebody said, "What do you do?" And you say, "Retired." And often that's the end of it ... [Work] defines who you are. I don't have all that now. (Betty, Public Relations manager)

## Another remarked:

And the famous question that everybody asks you at a reception, "What do you do?" I don't know how to answer that any more ... That's social currency to be able to talk about what it is that you do. (Linda, project manager)

These women were lamenting the loss of their professional identity. They, among others, said that if they told a new acquaintance that they were retired, there was nowhere for the conversation to go. They had previously depended on their careers to provide topics of conversation.

Personal identity is sometimes related to having goals in one's work. The nurse/officer in the military saw her career as a series of goals to be achieved. She had not been eager to retire because, "I reached my goal; now what's my next goal? I don't have one" (Gladys). Another woman (Helen) commented, "I still want to know what I want to do when I grow up," a phrase familiar to the baby-boomer generation.

Several of the women communicated a real struggle with their personal identity in retirement. This married woman found herself doing traditional woman's work at home. Her loss of work identity was very difficult:

I found myself asking: "Who am I?" ... Even though I saw myself as very strong in helping others ... I really struggled with who am I? What am I doing? I've become the cooker and the cleaner ... And I thought, "My life has come to this?" (Judy, district supervisor)

Along with feeling a loss of identity, Judy asks, "What is my purpose?" She describes herself as having been a leader in her profession, but in her retirement, she has reverted to a more traditional gender arrangement in which she relies on her husband's initiative for planning their retirement life. She did not find this arrangement very satisfying. Part of the loss of identity is feeling that one's moorings have come loose. So, Karen describes her life as "somewhat anchorless" without a purpose or a vocation. Others echo her sentiment:

I have been ... so busy marching to somebody else's drummer that ... I'm going to have to ... figure out what I'm going to do when I grow up. Figure out ... *Who's really in there?* ... What are you going to do? What are you going to be? ... It's freedom and it's scary. (Linda, project manager) [emphasis added]

For Mary, losing her social identity as a well-known local business owner was jarring:

That is your identity. When you don't have that anymore ... You think, "What is it that I do? Who am I really?" ... When you walk out and that's not there any longer ... you have to figure out something else that's going to make you feel not complete because that kind of sounds shallow ... but whatever that feeling is ... empty business syndrome.

These women were experiencing identity foreclosure and were trying to figure out a personal identity in retirement.

Eight women explained that telling people they were retired was a conversation stopper. Because their social identity had changed to that of retired person, people did not know what to say to them. It made it awkward for them to introduce themselves:

You know, somebody said, "What do you do?" And you say, "Retired," and often that's the end of it. Or they say, "What did you do?" and you tell them and that's the end of it. (Betty, Public Relations manager)

One way to avoid this situation is to avoid telling new acquaintances that you are retired:

I'd probably say, "Oh well, enough about me, let's hear about you." (Fern, director of Human Services)

[So if somebody asked you to describe your working status right now, what do you say ... semi-retired, or?] No, I say I work casually. (Ilene, social worker)

Even though my participants self-identified as retired when they volunteered for the study, in social situations, they avoided letting new acquaintances know they had retired to escape the inevitable silence that followed. In a sense, these women had not yet figured out how to use identity talk to present themselves to new acquaintances as worth talking to. The women reported that neither they nor the new acquaintance knew where to take the conversation next.

The only contrasting view comes from this woman who has found other retired people whom she meets at swimming class very welcoming:

There are a cohort of people who are welcoming of, "join the club" ... They talk with you in a different way. It's very welcoming ... They might be 80 or 70 ... They say, "Sometime ... join us for coffee." (Karen, professor)

She, alone, seems to be comfortable to join the community of retired individuals in her town.

## Discussion

One of the striking aspects of the women's participation in the interviews was the extent to which they talked about their careers and work lives. Perhaps they use identity talk because of their belief that people found them more interesting in their work lives than in their retirement or, as Reitzes and Mutran (2006) and Ebaugh (1988) suggest, they were holding on to "lingering identities" that helped them retain the social status of their professional identity in retirement. They presented themselves to us through their focus on their careers and distance themselves from people who limit their options because of their chronological age.

The women in this study had successful careers and received recognition, and several spoke explicitly about being in the first generation of women to have professional careers. They found the boundary between work and retirement more complex than they had anticipated and the blurring of the boundary between their professional and retirement identities beneficial to their sense of self.

Leaving their careers was a process of transition rather than a concrete boundary that participants walked across or a discrete event. The transition was diverse, and seeing it as a process rather than a concrete boundary allowed the women to retain the professional identity that was important to them. For some, it started with emotionally disengaging while still in the workforce, while others took paid leave before officially retiring, and still others consulted or worked part-time for a while. Regardless of how they left the workforce, retirement presented a challenge to the women's identity that the women Seaman (2009) interviewed, who were not yet retired, did not anticipate. Rather than being in a position to control and create a new personal and social identity, the women had to deal with how others reacted to them as older women without the status of a professional identity.

For my participants, leaving their professional identities meant losing the recognition of being an accomplished woman and moving into a situation of doing "nothing," as one woman said. The number of women who asked the question, "Who am I?" or "What am I?" was striking. In a sense, they experienced "identity foreclosure" (van den Hoonaard 1997); they no longer had the social resources to maintain their personal and social identities as professional women. They used identity talk (Snow and Anderson 1987) to try to hang on to the lingering identity associated with their professional careers, but they found it challenging, some commenting that they no longer knew who they were or what their purpose was.

Ebaugh (1988) describes two types of role exits. One is socially desirable, such as going from being an alcoholic to a non-drinker. The individual leaves a stigmatized role and enters a more socially desirable space. The other type of role is socially undesirable. In this type of exit, the individual leaves a socially desirable situation, such as being a doctor, and is stigmatized for leaving the role. Both of these types of exit entail crossing a definite boundary that has an impact on their social identity. The situation of retiring is not as specific as the exits Ebaugh studied and is a combination of both types. First, leaving work and retiring at a certain age is approved of, but, at the same time, being involved in a career is higher status than being a retired old woman. Hence, my participants experienced a transition that straddles both types of role exit. Others' reaction to finding out they were retired underlined the potential void if they let their lingering identity go. Their social identity as old (or even middle-aged) women exacerbated the problem as they sought a valued social identity to replace their work identity. The women who were anticipating retirement whom Seaman interviewed (2009) believed that they would be able to control their identity once they were retired. The participants found that they did not have such control. They talked about the transition to retirement as a process, one in which their sense of themselves might change as time goes on.

This study has the obvious limitations of a pilot study. The sample is small and comprised of a very homogeneous sample made up of professional women who live in a relatively rural province of Canada. We do not know how women who reflect greater racial, ethnic, and social class diversity would experience the process of retiring. There is a great need for future work to include the experiences and perspectives of the majority of baby-boomer women retirees who were not professionals during their working lives and who, therefore, might be more committed to a firm boundary between work and retirement, if they can afford it, and considerably less attached to their work identities.

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