

CHAPTER

1

What Is This Thing Called Retirement, and What Does It Have to Do with Me?

Retirement is a radical idea. It suggests we are about to be launched from something familiar and comfortable into an unknown or, some would say, a downright boring place. Many of us just can't wait for the big day to come. But lots of us feel a bit queasy at the idea.

As trailblazing women who have been pioneers in all aspects of our lives, we consistently fought against a status quo that limited our options and squelched our confidence. So why stop questioning and challenging previous expectations for who we are and what we will be now? But just asking and challenging what has gone before won't answer personal questions about what we will find ahead, including: What will we do if we no longer have the things we spent our lives fixated on? How will we feel if the access, status, and respect we realized become marginalized? What will it be like if the power and prestige we fought so hard to gain wears out? Just who will we be without our work identity? How will we function without the mind-bending, adrenaline-pumping energy work demands of us? What else will confer the same amounts of perks and connections we enjoy through our work? Where will our self-confidence shine as we prove once more that we are capable and productive? And what about the money! Can we manage without a regular paycheck? Not only that, God knows where we'll go at nine o'clock on a weekday morning, having to do without the structure, and all the contacts and friendships, we've so carefully cultivated. What's ahead for us?

Such concerns about looming retirement don't always jibe with what the already retired say—which is that they've never been happier, nor had a greater sense of freedom to be themselves. But we are skeptical and wonder how that can be. When Christine Millen, at fifty-seven, was planning early retirement from her career as a business consultant to global corporations, she remembers asking everyone she knew how they spent their days as retirees. She wanted detailed explanations: "So after you wake up and shower, you begin reading the newspaper. Okay, how long does that take? And then what do you do? And after you've been to the gym for your workout, what do you do next?" No amount of explicit information about how others spent their time assuaged her concern over whether she could replace the dynamic, high-energy, intellectually challenging career she loved.

When I stopped working, I felt emotionally at risk. Having given up a controlled environment for one that I had to create was terrifying. I was the only one who was going to put it together. It was totally on me and took all of my energy.

—Allison

Like most of us, Christine expects to have twenty or thirty or more good years ahead. And for that gift of time we are truly grateful. But receiving a gift usually means that we must give in return. In this case our giving back is using the wisdom we earned in the first half of our adult lives to make the second half into something special. Fortified by statistics that show we are likely to have many more years of continuing good health if we stay fit and eat right, we reject the idea of our late adulthood as a time of necessary decline and loss. Nor does the concept of incessant leisure thrill us. We have every intention of remaining vibrant, dynamic individuals for a long time to come. This is new ground we're trekking across, and we go with some trepidation because we cannot know until we've passed through this transition that anticipation is probably the worst part of the trip.

To be somebody, you must last.

—Ruth Gordon, actor

Since our mothers did not expect such bonus years when they were in their fifties and sixties, they never experienced anticipation angst. After all, they believed that they would not live much past seventy-five and knew from observation that anyone living into her eighties was worthy of kudos. Without the expectation of a long life, the question "What do I want to be when I turn ninety?" didn't occur to them. More likely they just slid into the existing model of years devoted to family and bridge. Would they have considered the future differently if they had thought they would be active and alert at ninety-three?

It dawns on us that we may be only halfway through our adult lives, with the bonus of extra years sandwiched between middle age and old age, effectively elongating the vital period we traditionally think of as the middle years. That realization has momentous consequences for us, and for society too.

Why Change?

Do we suddenly become a different person because we're fifty, fifty-five, or sixty-five? This question is posed by newspaper, magazine, radio, and television features about sassy seniors, ways to prevent aging, and the importance of planning for the future, especially financially. "Are we ready for retirement?" is a regular refrain, as if it were the inevitable consequence of our passing the fifty-year mark. Drug companies, financial institutions, and others produce self-interested spin reinforcing the message that pills and patches will keep us vigorous and professional money managers will ensure a secure fiscal future. Life in retirement, these commercial interests tell us, will be a blast, filled with gardening, traveling, hiking, and enjoying our partners and grandchildren.

Nothing is particularly wrong with this picture except that it is blatantly simplistic. If we absorb this image without self-analysis, then we buy into a cinematic dream sure to leave us feeling confused and paralyzed about what to do next. It needn't be that way. Sure, this is an excellent time for us to begin to reassess what we want our lives to be like moving forward. But first we need to ask ourselves, what does it mean to retire, and is retirement inevitably the best answer?

Because of our overwhelming numbers, wherever we boomers go, and whatever we do, we leave a big footprint. Regularly we hear about the repercussions of our retirement for business and society. With all this attention it's hard to avoid

reassessing who we are and what we will do. Pressure to change comes from friends, spouses, family, colleagues at work, and human-resources departments.

Whether we are considering making a change or not, external noise adds to that nagging inner voice commanding us to plan now for our future. After all, we know about planning: growing up we dreamed about the ideal mate, having children (including what we would name them), the perfect home, and the type of car we wanted to drive. In college we discovered anthropology or engineering. After college we espied career directions and plotted paths to lead ourselves there. Even now, some of us have a clear idea of who we would like to be, what we would like to do, and where we would like to be doing it, and gleefully anticipate a future free from work that has grown tiresome.

Linda eagerly looked forward to her release from the structure, tedium, and politics of her job as an editor for a nonprofit organization. For her, the freedom from long commutes, endless meetings, and training yet another new assistant was not just welcomed, it was longed for. She knew exactly how she wanted to spend her time and talents and couldn't wait to get to it.

A lot of us aren't like Linda. We like working full-time. It's stimulating, and we want to continue for a long, long time, thank you very much! The only thing is, we also know few things are permanent or totally within our control. Perhaps we will be offered a windfall in the form of a golden handshake or a hefty inheritance, or we will be undermined by workplace ageism, economic downturns, unexpected health issues, or a change of heart. We know anything is possible.

So how do we plan for financial security and emotional happiness when we are clueless about what our future will look like? What will we do if we are no longer able to live as we do now? What if we no longer have a choice? How do we prepare for such a day, just in case?

Contemplating the Future

Whether we have a clear or murky vision, it is normal to fear initiating a seismic life change. Dorrie, fifty-nine, loves her job as the director of recruitment and career development at a major university. Her problem is that she loves her work too much. So she worries that if her job were eliminated for any reason, it would destroy her, because she knows from earlier experience that finding a new job is not easy. "I cannot imagine what I would do if I were not working. The whole concept is so foreign to me that I can't grasp it. All I care about is my work, it's my passion. I want to go to an office where there are other people. I need someplace I'm expected to be. If I didn't have that, why would I get up in the morning and get dressed?" For her, working is about not staying home. She enjoys weekends with her happily retired husband, takes yoga classes, enjoys reading and attending lectures, and would like to study another language. Perhaps her memory of her Depression-era stay-at-home mother, who hoarded everything she bought, contributes to Dorrie's concerns. "Part of my fear of staying home is that I'll fall into the same patterns as my mother."

Who Am I? and Other Existential Questions

Work gets us out of the house at a certain hour each weekday. Work also dictates how we structure our time, how we manage personal and household chores, what we do with family and friends and when, and why we decide to do certain things and put off others. Work is our identity, our label. It is how we reveal ourselves when we meet others for the first time; it is our defining elevator speech. Telling someone that we teach high school or college math, or direct a project for the government, is shorthand for what we can do, who we know, and how we fit into the general scheme of adulthood. What will we do when we no longer have such a label to fall back upon? And, even more frightening, how will we think about ourselves?

Jenny feels such an identity loss. She joined the Silicon Valley dotcom boom during a mid-1990s hiring frenzy, when there was an incredible opportunity to make a lot of money and learn an enormous amount. But it was an extremely stressful environment defined by long hours of fast-paced work amid fierce competition. Then the roller coaster of upturns and downturns began. Let go during one downtime, she was hired as a contractor by another dot-com, but more instability in the Silicon Valley economy ate into similar opportunities to work.

When someone says, "I'm retired," it's tempting to say, "From what?" Basically, that's saying, "I want to know what you did before to see whether I find you interesting."

—Hannah

Emotion wells up as she talks about her current situation. "I gave them my life for ten years. It was my home. My company even built its offices far away from civilization so we would eat there and use their gym. We came in at six in the morning and didn't leave the building until ten at night. All the companies did that; one had people sleeping in their offices." She says she is fine with what happened because she feels a oneness with the industry, in that enjoying success and then surviving various downturns were what it was about. Only, the last time she was let go, "I knew in my gut that this was a battle. I kept trying to go back, because that was where I knew how to make it." It surprised her that interviewers considered her too old and technologically outmoded, although she had worked hard to learn new skills. Now fifty-five, she refuses to allow herself to be "beaten up by the high-techs anymore." Instead she is looking at new directions so that she can prove to herself and the rest of the world that she is indeed a survivor.

We need to feel comfortable about ourselves, and if our careers define us, then thinking about "something else" to replace that identity and focus is unnerving. Catherine loves teaching emotionally disturbed students for a small city school district. "I have to be on every day. It's a great profession, very action packed. I get time off to refresh and think and prepare for the next year; I love fall, I love going back." She is also an adjunct professor at a local college, where she teaches classroom management and behavior. Catherine's plan is to retire in five years, when she is sixty, and she admits to feeling a "little nervous" about the idea. Self described as "not an artsy-craftsy person," she is worried about what she will do. During the previous summer she took an education course, but that still left her with too much free time. "I don't know what will turn me on besides my regular job. I'm having trouble finding a passion that's my own and won't necessarily involve my husband."

On top of feeling pressure to find our passion, we believe that everybody else who retires is going on to bigger, better, more inspirational things than we are, like being on the board of a foundation to create world peace. That's one pretty tough standard to aspire to as we try to identify a postretirement life, and too easily sets us up for failure if our goals are anything less than saving the world.

In addition to struggling for inspiration and a new identity as we contemplate our transition-to-retirement navel, we fear becoming isolated. Work means other people—a community where we share small talk and find companionship. Even if our coworkers, patients, clients, or customers are not close friends, they engage and stimulate us, and we reciprocate. Complicated or easy, these relationships are a key part of what we think about and participate in at work. Mostly it's banter and gossip. But that is the very stuff that lets us know we have others' support, can count on their feedback, and have the emotional IQ to survive. If we retire from this work community, we worry about losing these connections. That's because we know they will not be easy to replace.

And have you heard the one about dying shortly after retiring? This is a myth, of course, based on early 1950s "wisdom" that is totally unsupported by data. Less cataclysmic but equally potent is the idea that we will lose physical strength and mental alertness when we retire. Well, there may be some truth in that concern, especially if we become couch potatoes or computer addicts without exercise to keep us strong and friends to arrest isolation and depression. This is the "use it or lose it" refrain, big-time.

What Is Retirement, Anyway?

With a great deal of passion and a healthy dose of common sense, most of us hate the word "retirement." Just look at the origin of the word to understand why. It is derived from the French *retirer*, which means "to go into seclusion." Any dictionary definition will mention removal or withdrawal into a private or secluded place, implying that retirement is a time for us to find a spot in which to curl up and die. "Retirement" is also defined as that portion of our lives when we are too old to work and too young to die. Without consciously thinking about it, we hear and see "tired" in the word. Absolutely nothing about the word instills optimism or enthusiasm. In discussions on the meaning of retirement, people usually cite negatives: "without paid employment," "losing my job," and "not being able to do the things I love." One woman said quite emphatically that she refused to use the word because it implies her life is finished. Similar distaste for it has prompted others to find new, more optimistic alternatives. We are advised not to retire but to "reinvent" or "regenerate" ourselves. Since terms such as "retirees," "senior citizens," and "elderly" also offend us by reinforcing the concept of decline and frailty, we are now called "third-agers" in our "second adulthood" or "third act," who engage in "maturity planning," "independence planning," and "downshifting."

Currently, "retirement" is used in several ways. It describes the event of leaving a job, profession, or business with the intention of no longer working. It also refers to the state of retirement, when we enter a sustained period of inactivity or leisure. And it refers to an age, usually over sixty-five, when we are eligible for retirement benefits. When economists speak of retirement, they mean withdrawal from the labor force, but we are more likely to think of retirement as separation from a long-standing career job, even if we are still in the labor force. So basically none of these definitions begins to address new ways of thinking about how we will spend the latter

part of our lives. If we must work with the language we have, then let's just give it a new meaning and let previous definitions become obsolete.

Retirement is the notion of reshaping our role in the world, whether our activity is for money or not.

—Ginny

Retirement 2.0 is as flexible and creative as our imaginations can make it. It may mean the day we take our pension and leave work and then take a similar, encore job, or the day we head in an entirely new direction. And it turns out that employment in retirement is more common than it is exceptional, with more than three-quarters of older adults choosing to work past traditional retirement age. Vera is an example of this. She became a full-time independent contractor after retiring with a pension from a job with the government. "On Friday, they gave me a cake. On Monday, they gave me a new office." Despite the fact that she continues to work more than thirty-five hours a week, she thinks of herself as retired because she is taking her pension and because she no longer has the same authority and is no longer subject to the rigid regulations of a hierarchical office structure. "Retiring to me is giving up my career, even though I go back to work that is familiar. But being a consultant is different because it gives me incredible flexibility to work as much or as little as I want and call my own shots."

Retirement (the new edition) is having freedom to be ourselves. We can go for existing passions. We can discover new interests. We can reinvent ourselves. It is often a period when we think about starting a new business or launching a new initiative.

Now that I finally have some time, a few dollars, freedom from childbearing, and a feeling that I don't have to prove myself or hope someone likes me, I'm gearing up for my next step.

—Maira, fifty-nine

Retirement is a fluid state, not a rigid target. It may be all things at the same time or something we do in successive chunks. As retirees we may have an encore job or career, *and* go back to school, *and* contribute time and skills to a nonprofit or governmental organization, *and* go to art exhibitions, *and* lunch with friends, *and* care for a frail parent. It is a shifting state through which we may pass in and out. It can be a period when we actively pursue a singular passion or combine a variety of interests and commitments. As retirees we can take a break from work and then become a returning retiree. We may donate our services as a volunteer and possibly receive a small stipend for our time and skills. Or we can take a seasonal job and retire again as the weather turns beautiful. Retirement is a changeable state that integrates education, work, and leisure, defined in terms that suit us. Let's just get past our aversion to the word and use it to mean what we want it to mean.

The new retirement is also an opportunity for us to break new ground in our social lives and in society overall. We have time freed up to retrieve old friendships and develop new ones that fulfill the person we are now. With our partners we look to rekindle the best in our relationships so that they will blossom into something special based on independence, mutual respect, and love. And within our culture we want to show that we are valuable contributors deserving of respect and opportunities to do more.

Why Are We Different from Our Mothers and Grandmothers?

Our grandmothers were not especially concerned about retirement. If Grandma worked at all, she "retired" early into the unpaid labor known as marriage. And if her husband died, she retired into widowhood, remaining home as long as she had enough income to avoid unskilled, low-paying work. Her retirement was closely connected to and dependent upon her husband, her brothers, or her sons.

I never had choices. It never occurred to my generation to think that we had choices.

—an eighty-year-old woman

Our mothers too had a perfect life road map, even if circumstances prevented them from reaching nirvana. Having a job might be in the picture, although they mostly waited until after their children were in school to get started. With few exceptions their pattern was to go to school, maybe to college, marry before twenty-five, and have babies soon after. Their primary career was to manage the household, children, and spouse. If they had a job, it was rarely thought to be of much consequence and often featured summer and holiday breaks, to coincide with children's vacations. When their husbands retired, they quit work to manage the household, even if they were not yet of retirement age. Affluent couples flew off to warm retirement communities to share leisure interests and activities. But living an adventurous, self-directed life was not a part of their visions.

My mother moved to Florida with my father immediately after her retirement. She went into the world of crafts, canasta, and early-bird specials. I guess, for her, this was "heaven," but it wouldn't be for me.

—Sylvia

How we look, feel, and think as we approach late adulthood is much different from how our mothers did. We say we are not as old as our mothers were at the age we are now. We may be in our fifties and sixties, but we feel as if we're in our forties. If we are fortunate enough to be in good health, we see the world through a lens of opportunity with few limitations. When our mothers were fifty, we thought of them as old, which is probably what they thought too. They dressed in styles deemed appropriate for "women of their age," and their conversations were laced with comments about limitations: "What does she think she's doing, wearing shorts at her age?" and "I can't travel by myself." The idea of taking on new challenges and seeking adventures was simply not in their mental lexicon.

WHY WE ARE BETTER OFF

Here are just a few of the reasons why we look, feel, and are healthier at this stage than previous generations were:

- Our mothers had better nutrition during their pregnancies.
- Public health improved, making our world a bit safer from disease and injury.
- Immunizations controlled or eliminated many childhood infectious diseases.
- Better education has been linked to better health and longevity.
- We smoke less and control other unhealthy behaviors.
- There is more medical attention to treating and controlling diseases such as hypertension and heart disease.
- We have new and better surgical procedures and interventions.
- We have newly developed drugs.
- We undergo regular tests to screen for diseases such as colon, uterine, and breast cancers.
- We have increased our commitment to wellness through exercise
- and good nutrition.
- We have improved standards for safety at work and at play.

The chasm between how we and our mothers perceive life is due first and foremost to the women's movement, which blossomed and gained force in the latter part of the 1960s. It was the catalyst for a monumental revision of women's place in the world. It caused us to reexamine normative ideas about women's roles and to rethink expectations. It spurred us to question previous assumptions, and it informed our vision of who we could be and what the world might look like. During this tumultuous time we developed an inclination to challenge everything and hone our instincts for reinventing outmoded rules of society. Such were the characteristics instilled deep within us.

Because of the women's movement, many of us embraced work as our salvation from shackles that would bind us to the home. Better educated than our mothers, we were accomplished, intellectually inquisitive, and capable of imagining the previously unimaginable. Our jobs were where we could search for achievements and accomplishments. They were where we could earn money, power, and independence. We looked to our careers to define ourselves, and to prove ourselves to ourselves and to the world at large.

Different Sizes, Different Styles

No two of us will handle how we approach and deal with our next phase of life in exactly the same way. Each of us will draw on inner resources to deal with external situations beyond our control. How we cope with change can often be anticipated by the way we approached and completed earlier transitions in our lives. Perhaps we glided effortlessly from adolescence into adulthood or became a mother without feeling overly stressed by our lack of knowledge and the enormity of new responsibilities. Perhaps some of us approached our thirtieth and fortieth birthdays with trepidation, while others ignored or embraced those milestones.

We are likely to repeat those past patterns when we deal with life changes in the future. The unexpected loss of a job, sudden health problems, a romance, and the offer of a buyout too good to be ignored are just a few of the things that can hit us when we think things will remain the same. How each of us reacts to them will be unique. Therefore, though we use "we" and "us" throughout the book, we recognize that "we" does not necessarily mean all of us at any one time or in every situation, although it often implies that a good many of us are thinking or feeling about something in similar ways.

Retirement is all about choices. People should be able to choose to do whatever it is that floats their boat.

—Irene

Who Are the Experts?

We are raising important questions that women everywhere are asking. We talk about our fears and concerns. We discuss valuable insights, share personal experiences, and explore possibilities. We think about what it means to be in the transition process. If we examine our lives up to this point, we see that we fought hard to prevent life from just happening to us by taking control whenever we could. Whether we set up a five-year plan on a spreadsheet illustrated with PowerPoint slides, or found a mentor at work, or took classes to open certain doors, we attempted to plan for the future. Even though at times we did not plan carefully or refused to make certain decisions, we have not led serendipitous lives up to now. So why are so many of us feeling befuddled about what to make of the many years we have ahead?

This kind of transition is new to us as well as to the experts. Since we are without guidelines or role models to conjure up from the past, it can leave us feeling isolated and adrift. The process of tackling this distinct transitional stage puts us in new territory. We know we need to prepare but are uncertain about how to do it or whether it is even possible. As we examine others going through transitions, we see that a variety of role models are out there just doing it. Sure, we can seek practical advice from emerging experts, but the truth is that we must give equal weight to our own thoughtful insights that emerge as we talk to other women and as we observe women who are a few steps ahead of us in the transition process.

INFLUENCES THAT HAVE SHAPED OUR THINKING

We view retirement differently than previous generations of women did because:

- We are better educated.
- We know that we have many productive years ahead and feel a responsibility to use them well.
- We have been deeply affected by the women's movement.
- We have been pioneers who are used to questioning and challenging the status quo, and that mentality is now an integral part of who we are.
- We are used to confronting obstacles and finding ways to circumvent them or break them down.

- We have learned that we can compete and function on a wide variety of playing fields (even when they are not always level).
- We are the largest segment of the population in most countries in the developed world and are used to having an impact because of our numbers.
- We have confidence in our value and capabilities as women.
- We have learned management skills, including how to juggle and multitask our way through life.
- We feel equal to the challenges ahead, or at least to tackling them without dependence on paternalistic rules or guidance.
- We have the benefit of research into life stages and a body of knowledge about what it means to be "in transition."
- We have learned how to reach out to others and form groups outside of familial settings.

Within the following chapters you will find women's voices and their stories. Many of their insights were heard at peer-group meetings, where ten to fifteen women gather to discuss issues around transition. Most came out of the nearly two hundred one-on-one interviews conducted solely for this book. Where such voices or stories are attributed by first name only, their owners' real names and identities have been disguised. Where full names appear within the text, they identify experts we talked to or women who gave us permission to identify them and their accomplishments. In total these women's experiences help us better understand the full spectrum of the transition process, starting with those things that cause us to imagine new possibilities and how we can prepare emotionally and practically for our next stage.

From there we take a look at how we make our choices, including how and why the emotional side of money affects our decisions, what our careers truly mean to us, and how we can find alternative satisfactions. We also explore different ways we can discover and add new meaning in our lives, how the nature and pleasures of old friends change, and why new communities are so important. And finally we look at how to keep our spouses from driving us crazy and what it means to be an over-fifty woman in society.

Why Are We Talking Only About Women?

It is useful to remember that collectively we experienced work life differently than men did. When we first entered the male-dominated workplace, we had to adapt to rigid rules for accomplishing tasks and equally rigid criteria for judging success and achievement. Those of us who began to work in the 1960s and 1970s had to accept and adapt to this work culture by stifling a part of our feminine side. As more women were successful in business, we opened up a slight chink in organizations' cultural armor and enlightened our workplaces about new approaches to creativity and team-based problem solving.

Yes, I will share my story—because each generation [of women] breaks new ground and we have a responsibility to help the next group coming into this experience.

—Joyce

At home, we experienced family life differently than our husbands or partners did, and certainly than our mothers did. We made strides toward reorganizing how home responsibilities are discharged, yet we were buffeted by a need to do it all, as we accepted a major part of home, family, and child-rearing obligations along with our work. These common experiences—dealing with an unsympathetic workplace and trying to be ideal mothers, wives, and homemakers—underscore the history we share as we speak and listen to other women.

And then there was a revolution. As we grew up we questioned the homemaker ideal and rejected "the way it has always been," because it just didn't answer our nagging thoughts about what is fair and unfair. All of us were affected to varying degrees by the women's movement. It inspired our vision of what the world could be. It motivated us to question and challenge the status quo, and we continue to carry those values with us to this day. Thus, this book focuses on—and emphasizes—how we as women are successfully plotting a course that leads from our career-developing, child-rearing, and home-building stage to a uniquely exciting next level. In addition, women live longer than men, although the good news is that men's life expectancy is increasing significantly. What that means is that women and men must confront issues around retirement and aging. But women approach transitions differently than men do. For instance, we solve our problems best when we talk to each other, which we've been doing all our lives, and which men as a group tend not to do. It is through our mutual experiences and insights that we learn about ourselves. This practice of sharing, talking, and listening, known as "tend and befriend," comes easily to us, especially in times of stress. We are biologically driven during times of crisis and uncertainty to reach out to a close friend or other women who are experiencing similar feelings. Whether such connections take the form of peer groups, investment clubs, sewing circles, coffee klatches, or book clubs, we use groups to help ourselves tackle our most important concerns and gather support.

This book draws heavily on the wisdom and experience of groups of women in various stages of transition who can tell us about what lies ahead and provide a preview of what we can expect. Their insights are invaluable as we attempt to redefine how our lives will differ from those of preceding generations of women.

Where This Leads

Many of us look forward to having adventures, experimenting with new ideas, trying out new careers, and learning new things. Most of us do not plan to retire early, and increasingly we say we do not intend to retire before seventy, if then. In some capacity we intend to work. Earning money and health-care benefits are incentives, but mostly we want to work to stay sharp, involved, and stimulated. In other words, to remain physically, intellectually, and emotionally at the top of our game.

We also see the retirement years as an opportunity to do something we've always wanted to do but were previously held back from doing by family responsibilities and fiscal obligations. What joy to think that now is the time to have a new career or a new business or earn an advanced degree. Or is it? Fear enters into this arena too. What if we no longer have the drive, smarts, energy, or connections to pull it off? What if the time isn't right, the cost too high, the risk too great? What if we can't summon up particular dreams? And if we find that our dreams aren't all that we expected, can we return to our former careers? If we take a step forward, can we go back?

When I was young I was a smart ass. Now I'm wise.

—voice from a peer group

Like trying to viscerally comprehend one-hundred-degree weather when the ambient temperature is twenty below, it's difficult for us to think about our future without making comparisons to the present. Now, for example, we get up at a certain time each weekday and know our day will have a specific structure to it. But how we think about our day when we no longer have that structure is difficult to anticipate. And what if the decision to retire or continue working isn't totally within our control? What if we face workplace ageism, being downsized to cut company costs, or being overlooked for promotions or training opportunities? Voluntary retirees are usually happy with their decisions, but many of us who lose our jobs can be devastated financially and emotionally. These are legitimate concerns that will be explored in further chapters.

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