WHO I AM I MUST BECOME: SENSE OF SELF OF

SINGLE, CHILD-FREE PROFESSIONAL WOMEN

IN THE RETIREMENT TRANSITION

by

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of the California Institute of Integral Studies

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WHO I AM I MUST BECOME: SENSE OF SELF OF
ALWAYS SINGLE, CHILD-FREE PROFESSIONAL WOMEN
IN THE RETIREMENT TRANSITION

ABSTRACT

One important new global sociological phenomenon of the 21st century is

the rise of elite single professional women worldwide, who have important roles

as trailblazers. The Civil Rights and Women's Movements disrupted historical

power systems and altered race relations, the workplace, women's lives, marriage

patterns, and transformed retirement for this generation of retirees. Empirical

research about always single, child-free professional women (ASCFPW) is scarce

due to their minority status and the social bias toward married women; the lived

experience of this minority population is often overshadowed in studies by the

greater percentage of single-again women—widowed, divorced, or separated

women with very different life experiences—with whom they are traditionally

grouped in research. Simultaneously this population is increasing and can be role

models for majority women who become single again as they age. The respectful

acronym and neutral terminology of ASCFPW (always single, child-free,

professional woman) is used; traditional research labels of "never married" and

"childless" are negative, and ostracizing, therefore eschewed in this report.

This qualitative, multiple case investigation focuses on the lived

retirement transition for seven ASCFPW in the first five years of retirement. How

does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates service, activism or creative praxis (activism in the arts, or a woman's unique creative strategy for service to her community) while embracing her new learning and evolving identity? How does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus?

Their partial life history interviews reveal intelligent, engaged women who excelled in their careers then create a meaningful retirement lifestyle that includes community service, social activism, or creative praxis. Their narratives' data yield meaningful findings to add to existing older women's retirement literature on wholistic retirement planning, career patterns, professional identity versus work identity, the sense of self, new learning, and other surprises. Both transformative learning theory and adult development models are discussed as relevant. Recommendations for future research and retirement education curriculum are included.

ACKNOWLEDGEMENTS

This project was a source of deep learning on a personal and professional level. While dissertation research involves a great deal of independent effort, it also taught me how important and valuable individuals and community are in this type of creative venture. This dissertation would not have come to fruition without the encouragement, love, and ongoing support of my dissertation committee, family, friends and groups. Most of my cheerleaders' names will not appear here; let me assure you they were all significant. Influential among them are the people mentioned below:

My Dissertation Committee

My dissertation committee—Dr. Joanne Gozawa, Dr. Elizabeth Kasl, Dr. Guadalupe Guajardo, Dr. Margaret Cruikshank—each offered a different perspective for how I thought about and approached my research. I am grateful to have a committee who I respect and have learned from in wonderful and different ways.

Dr. Elizabeth Kasl, my initial dissertation chair, was with me in the initial phases of defining and focusing my research. She was exemplary mentor and an amazing guide in the proposal writing, topic changing, methodology defining, and clumsy expressing of my thoughts. She challenged me with a rigorous standard for research, scholarship, and writing; her standards were contagious for me. Her feedback was inspiring. I want my dissertation to reflect her scholarship, love of learning, and passionate mentoring of an emerging researcher. I anticipate a continuing relationship with rich dialogue in the future.

Dr. Kasl earned a Ph.D. in Adult and Continuing Education from Columbia University's Teachers College. She also has strong interests in participatory research methods, wholistic ways of knowing, and collaborative knowledge construction and professional writing. She is retired from California Institute of Integral Studies (CIIS) faculty and enjoys more time with her extended family and activism to acknowledge white privilege. My dissertation marks the completion of her long, dedicated journey as a dissertation chair and mentor.

Dr. Joanne Gozawa, my current dissertation chair is a professor, and core faculty member at California Institute of Integral Studies (CIIS), department of Transformative Inquiry. She has been instrumental in guiding me through the final stages of my dissertation. Her areas of interest and contribution include a trans-disciplinary approach to inquiry and research methodologies. With her experience with both face-to-face and online teaching, she questions the dynamic synergy of the unconscious, cultural, and transpersonal dimensions of being that constitute the affective qualities of learning environments. She defines caring learning environments as a space that compels a deep listening attitude, where learners can explore creative risks, engage diverse others, critically question personal beliefs and assumptions and are less uncomfortable with uncertainty or not knowing.

Dr. Gozawa earned a Ph.D. (2000) in Transformative Learning and Change at CIIS. Before her doctoral studies, she was an organizational consultant focused on conflict and transformation. Her basic research question follows her

previous work in organizational consulting and online teaching: Why are both

individuals and systems unable to "reach across the aisle" to engage mutually in

the throes of triggered emotions and conflict?

Guadalupe Guajardo, PhD, is my peer member and dear friend; we first

met in our doctoral residential cohort at CIIS. Her dissertation is titled *Leadership*

at the Margins of Society.

Semi-retired and residing in Portland, Oregon, she is a senior consultant

with the Nonprofit Association of Oregon (NAO), part time now after 26 years.

Her special niche includes equity and inclusion, working in neglected rural

northwest communities where she assists in the launch of start up nonprofits with

well thought-out comprehensive systems and infrastructures. Being bilingual, she

conducts workshops in English and Spanish. Her signature work at NAO is the

creation of a mentoring project for 8 bi-lingual, bi- cultural Latinas called the

Latina Associates for Collaborative Endeavors (LACE) which was created to

address the needs and direction of the emerging Latino majority (minority)

population of Oregon. She entered religious life at age 30 and is a member of the

Society of the Sisters of the Holy Names of Jesus and Mary in the US–Ontario

Province. As a Latina, lesbian nun, she provides a progressive leadership

voice for her religious order.

Margaret Cruikshank, PhD., is an author of several books: *Learning to be*

old: Gender, culture, and aging is my personal favorite. In addition to her

dissertation in English from Loyola University in Chicago, IL, she has a master's

degree in gerontology from San Francisco State University. I first met Dr.

Cruikshank when she taught in the English as a second language, women's studies, and gay studies departments at a local community college. She left there to teach at the women's studies department at the University of Maine. She recently retired and last fall participated in a Fulbright scholar teaching program in Austria.

The ASCFPW Participants

The women in this study and their partial life histories narratives are the heart and soul of this investigation. They were open, articulate, thoughtfully and curious about this study. I am truly indebted to them. This dissertation is dedicated to this cohort. It is your story as well as my own.

Family, Friends, Group Networks

My family, friends, groups, and Sam—my pooch—were essential. Aunt Eileen and my sister, Madeline were key cheerleaders. Long term and newer friends who listened to my highs and lows during this long journey will remain unnamed because I fear missing a key person. My two knitting groups, with their distinct differences in thoughts and humor provided great opportunity for group discussion of issues I was pondering. The dog-walking community shared my daily progress reports and offered enthusiasm. Sam made sure we walked several times a day to clear the mental cobwebs, keep the body limber, and enjoy our community.

DEDICATION

I dedicate this dissertation to Mary Jane Rocha Ford, my dynamic diva friend. As a classmate from elementary school through high school, our friendship was long and deep despite our different lifestyles. Mary Jane's husband is very active with the veterans' organization and reluctant to travel international at this time, so we became travel companions to the Azores Islands and Israel. Mary Jane died prematurely in December 2013. Her family, friends, and the small town community where we grew up miss her. She remained in that town for her lifetime. She had a unique leadership style and provided amazing community service.

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CHAPTER 1: INTRODUCTION

The first new global sociological phenomenon of the 21st century is the rise of elite, single, professional women (Berg-Crossi, Scholz, Long, Grzeszcyk, & Roy, 2004). It is increasingly common for professional women to remain single, particularly those who seek high-level positions where time out for maternity and childcare leave would hamper their achievement and preparation for their specialty positions (Belkin, 2010; Dowd, 2010). In addition, highly educated women are perceived as less marriageable because men avoid "overly" educated and "publically opinionated" women (Braito & Anderson, 1983; "Single Women," 2008). The *Oxford Encyclopedia of Women in World History* (2008) concludes its entry on "single women" with a discussion of their importance:

> Throughout world history the more education a woman has obtained, the more likely she has been to delay marriage (and perhaps avoid it entirely). This means that modern societies have a larger proportion of adult women who are single and able to devote themselves to independent pursuits such as education, career, vocation, and creative pursuits. Single women have had an important role in women's history, serving as the questioners and path breakers of each generation. (para. 27)

This research focuses on the current generation of always single, child-free professional women (ASCFPW)[1] in the first five years of retirement. It is a transition anticipated with joy and uncertainty, and many questions. Who am I? No longer can I define myself by my occupation, professional identity, workplace responsibilities, or reputation. How do I define myself? How do others define me? Self-identity and self-worth are primary issues as women anticipate this opportunity for renewal or rebirth (Palmer, 2014).

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[1] In this study, I use the acronym ASCFW as well to denote the cohort whose professional or non-professional career information is not known.

Through a constructivist, qualitative, multiple case investigation, I researched how six ASCFPW plus myself made the transition to retirement, neither bolstered by nor limited by the added complexity of a nuclear family or single parenthood. The research questions are as follows: The primary question is how does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates service, activism or *creative praxis* (activism in the arts, or a woman's unique creative strategy for service to her community) while embracing her new learning and evolving identity? The secondary question is how does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus/path?

I specifically recruited ASCFPW who created a retirement lifestyle that includes community service, social activism, or creative praxis. My rationale for choosing women who fit this lifestyle criterion is elaborated later in the chapter.

This chapter begins with a brief overview of the history of research on women's retirement and the scarcity of research on lifelong single women, followed by an explanation of my connection to the research topic. The next section defines the key terms used to describe the participant population. After exploring the impact of the social movements of the 1960s and 1970s on the target population, I consider the social implications of being an always single professional woman and examine issues relating to the retirement transition. I then define my concept of creative praxis, which reflects my enthusiasm for creativity, particularly in the third chapter of life (50–70 years of age); in

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particular, I discuss the value of a service, activism, or creative practice to an ASCFPW's retirement lifestyle. The chapter closes with a brief overview of the research problem and question, the chosen method, and the potential significance of this inquiry to my intended audience.

Research on Women's Retirement

Research on women and retirement is a relatively recent phenomenon, starting around 1975 (Szinovacz, 1982), and in its earliest days it exhibited a number of biases of the time. Historically, the focus was on men's retirement and their long work histories. Relatively few married, middle-class white women had continuous work histories until the 1970s; thus, retirement was not previously considered a relevant life transition for women; married, white women seemed to be the population that mattered. Researchers ignored African American and "other" women, such as lifelong singles, who have historically had extended, continuous work histories long before the seventies (Byrne & Carr, 2005; Moran, 2004; Price, 1996, 1998). In addition, in these early days it was assumed that what was learned about men and their development in retirement could be applied to women: "Women's adult development was not recognized as a unique and independent process" (Price, 1998, p. 7). Initially, women were only interviewed as wives and as witnesses to men's adjustment and satisfaction in retirement (Price, 1996, 1998). The overwhelming, socially sanctioned norm and value of heterosexual marriage centered interest on that group solely (Moran, 2004), and "the stigma associated with singlehood persisted into the 20th century" (Baumbusch, 2004, p. 107). ASCFW were considered "deviant," having the

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"single status problem" that needed to be "fixed" (Hamilton, Gordon, & Whelan-Berry, 2006, p. 397).

A second phase of retirement research compared and contrasted the retirement experience for men and women, using traditional androcentric models and theories as a standard for comparison. Controversy arose over this practice in part because the findings of these studies were contradictory and yielded little information about women themselves (Calasanti, 1993). Researchers justified the need to study the multiple, complex factors that contributed to women's retirement experiences by citing the varied work histories of different groups of women, their different roles and responsibilities in the family, their longevity in retirement, and their history of lower salaries and financial instability in retirement (Price, 1996, 1998). Furthermore, being a lifelong single was experienced differently for women than men (DePaulo, 2007), because the social stigma of being single is considerably less for men (Byrne & Carr, 2005).

More recent feminist research has focused on the diversity among women in retirement. Currently, enough "recognized" women (married and white) have long employment histories to now substantiate the need for research that clarifies the wide-ranging meaning of this important life transition. Some studies have explored the diversity of experience among professional and nonprofessional women retirees, who are often support staff, less educated, with lower salaries and social status (Price, 1996, 1998; Price & Balaswamy, 2009). Basically, homemakers never get to retire.

However, even this more diverse research has overlooked the ASCFPW as a distinct minority population. Generally, when research has included single women, lifelong singles, divorced, separated, and widowed women have been aggregated into a single, unmarried group for research purposes (Mortimer, 2009; Price, 1996, 1998, 2000; Price & Balaswamy, 2009; Price & Joo, 2005; Price & Nesteruk, 2011; Repass, 2002). For example, despite the drastically different life scripts of an ever single woman and a widow, or a woman who is a separated or divorced woman after years of marriage, they have been treated as a homogenous group, which ignores their extremely varied life experiences. In addition, the percentage of devoiced, separated, widowed women overwhelm the percentage of lifelong singles.

Researchers proceed as if these factors are insignificant. Of these homogenizing studies, Mortimer (2009) investigated New Zealand women. Repass (2002), Price's (1996, 1998, 2000, 2003), and Price and Balaswamy (2009), Price and Joo (2005), and Price and Nesteruk (2011) researched women in the United States. Generally, "The United States is unquestionably a pro-marriage society" (Byrne & Carr, 2005, p. 84). Furthermore, the research community seems to ignore the drastic change in marriage patterns since the 1970s: women marry later, remarry less, and some live their life single or without a legal contract (cohabit) with their life partner.

Current qualitative research on retired ASCFPW in the United States is scarce; much of the available research comes from outside the United States. O'Brien (1991) and Baumbusch (2004) are Canadian studies. Australian scholars

have published a quantitative research study on ASCFW retirees who were a –

sub-cohort in a large national health study of 10,000 older women (Warburton &

McLaughlin, 2006; Warburton, Paynter, & Petriwsky, 2007). Whether they were

professional or nonprofessional was unclear.

Research on Always Single Women

Even feminist research has thus far overlooked the trajectory of this

group's development. In the United States, most research completed by post-

1970s, feminist developmental researchers has focused on the traditional life

transitions of married women, such as childbirth and childrearing, empty-nest

syndrome, and so on. By virtue of their status as ASCFP women, the target

population of the current study did not participate in such research (Hamilton et

al., 2006; Moran, 2004).

Thus, despite their increasing members, little is known about ASCFPW's

lives and development based on research (Baumbusch, 2004; Ferguson, 2000). In

1950, 22% of U.S. female and male adults were mixed singles (aggregate group);

four million of them lived alone without children, which accounted for 9% of

households. Sixty years later in 2012, more than 50% of female and male adults

were single (aggregate group), 31 million lived alone, comprised 28% of

households, and included 17 million women and 14 million men (Klinenberg,

2012, pp. 4–5). Current demographic data show that the rates of the always single

(both female and male) have increased across racial and ethnic groups. African

American women have the highest rates of singlehood, followed by Asian

Americans (Chinese and Japanese) and European Americans (Ferguson, 2000).

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The Social Security Administration (SSA) projected that the proportion of female retirees who are always single will rise to 6% in 2020, 7% in 2030, and 10% in 2060 (Tamborini, 2007, p. 33). A sizable percentage of future always single retirees (both female and male) will be Black and Hispanic over the next forty years (p. 34), and based on SSA data, about 60% of "never married" are female (Tamborini, 2007, p. 34).

Financial security is an issue for all retirees, but particularly for single women. A Social Security Bulletin addressed the history of earlier generations of single women (always single, divorced, separated, and widowed) retirees who were living in poverty because of their low working salaries, sometimes-discontinuous work history, and great longevity (Tamborini, 2007). Financial security for retiring Baby Boomer women has been associated with four variables: marriage, a college degree, high career earnings, and home ownership. The absence of one variable was shown to increase the risk of financial insecurity in old age (Dailey, 1998). Curiosity about the financial situation of ASCFPW, who lack Dailey's (1998) first variable, marriage, enhanced the incentive for this study.

The increased frequency of lifelong singlehood for professional women means that more ASCFPW have transitioned (and are transitioning) to retirement. To date, some of the most detailed information comes from personal stories—or is assumed from social and cultural stereotypes (Baumbusch, 2004; Hamilton et al., 2006). For example, Australian researchers admitted their erroneous stereotype that ASCF women (in their study, the professional or nonprofessional status of participants was not clear) would be more dependent on community

resources (Cwikel, Gramotnev, & Lee, 2006) they were not. Their data is discussed later. This study on ASCFPW retirees aims to address this gap in the research and expand knowledge about the retirement transition experience of this particular group. The next section discloses my motivations for and connection to this research.

Personal Connection to the Study

I am a 71-year-old ASCFPW who retired a few years ago, after 33 years working in a community college faculty position. Both ASCF professional and nonprofessional women are (and have been) perceived as normal and respected with minimal negative judgment in my family and childhood rural community. One of my father's three sisters wed in her 40s; the other is single at 103 years of age with a strong mind, financial wellbeing, a strong will to live, and a slightly frail body. "Aunti" retired at 65 with a meager pension from the local bank in 1976 and has built a sizable estate through prudent investments in the stock market. She has rooted for my dissertation completion. A number of Portuguese, Catholic women from the small, rural town where I was reared are previous-generation, ASCF women with long work histories and years of community service; unlike my generation and me, they missed the benefits of higher education.

As an ASCFPW, I have had and continue to have a dynamic life, a professional career, worldwide travel, a family and friendship network, and a triplex that includes my home. I said "no" when my honey asked me to marry him; he was high maintenance and I did not think we would make it long term. I

am aware of my conscious and unconscious motivations for remaining single. In retirement, I still have a lively life, plus my dissertation research, the task of managing my home, finances, the drama of a disputed family estate, and a network of family, friends, and my pooch.

Despite my active plans for home improvement, new learning, and travel, as well as my personal goal to complete my dissertation, I experienced some serious frustrations and disorienting chaos with my retirement transition. Thus, I decided to pursue this study of an ASCFPW retiree cohort to learn more about other ASCFPW's experiences with the retirement transition. The purpose of this research is to add to the literature and scholarship on the retirement transition, transformative learning, and the shift in sense of self of retired lifelong single women.

Terminology

Before discussing the particular social and historical experiences of ASCFPW, it is useful to define this participant population more precisely. An always single woman (ASW) has not wed in civic or religious life. In retirement, she may live alone or in shared cohousing arrangements (nonromantic and nonsexual). She has a social network of family, friends, and acquaintances; she does not experience the partner/spouse role in retirement, although she may have cohabited earlier in her adulthood.

Woman denotes a person of the female biology who has lived that gender experience in the United States. Sexuality is an integral part of her being human; her past history of single living may have encompassed a range of sexual patterns

including celibacy, casual encounters, and intimate, ongoing relationships including cohabitation. Her sexual orientation may be heterosexual, bisexual, lesbian, asexual, or she may identify as queer. Currently, the ASCFPW may be sexually active in a non-cohabiting relationship or celibate. Her needs for loving relations and intimacy may be met by a social network of family, friends, and lover(s) or be sublimated in other activities, pets, or spiritual, religious, or other commitments. Sometimes, her desire for love and intimacy may be frustrated or explored through erotic fantasy (Trimberger, 2005).

Child-free describes a woman who has no children at this time; her children may have been adopted or died. She may be an aunt or godmother, and does not experience the socially honored roles of mother or grandmother in retirement.

In this study, the terms *always single* and *child-free* are used or substituted for "never married" and "childless," which are the common terms used in social science research reports and other documents (Byrne & Carr, 2005). The terms "never married" and "childless," are negative labels—categories that define in terms of what one is *not* or what one is *lacking*. Negative labeling is marginalizing and disrespectful to ASCFPW, and perpetuates marriage and motherhood as the "gold standard" (DePaulo, 2007, p. 3) for women's status and identity development. The value-neutral descriptor I choose defines a woman in terms of a particular characteristic or attribute. Several recent dissertations have acknowledged this negative labeling, yet continued to use these negative labels throughout their reports anyway (e.g., Berkheiser, 2011; Daiter, 2010), rather than

choosing neutral terms (Baumbusch, 2004; O'Brien, 1991). Perpetuating the standard of being a wife and mother as norms for mature women denigrates other personal choices, characteristics, or lifetimes of experience.

Professional refers to a woman with at least a bachelor's degree whose career responsibilities included competence and skills for which she was educated, trained or has a sense of mission or purpose. In her professional employment, she demonstrated leadership, sought participatory solutions to challenges, or provided specialty service. Generally, her salary supported a middle class lifestyle. Defining professional by degree and occupation is clearer than other categories of employment status like education, salary, or influence.

As used in this study, *career* refers to the whole of a woman's professional employment and often involves vertical or horizontal progression in responsibility and authority. *Continuous employment* denotes a lifetime in the workplace as an adult in order to support herself financially and to live a purposeful life. Her employment history may have been interrupted for personal (avocation or parental caretaking) and educational leave, and was expected to span thirty years or more.

Traditionally, *retirement* is defined as the terminating of full-time professional employment in a way that dramatically changes a woman's salient roles and weekly routine. In recent times, the definition of retirement has become more complex and varied; some women explore bridge employment, entrepreneurial opportunities, and part-time work for economic reasons or to ease into retirement gradually (Dailey, 1998; Kalinosky, 2009; Mortimer, 2009; Repass, 2002). For some women it means starting their pension payout without

substantially changing the pattern of their lives (Louise). "Retirement" also refers to the period of time after leaving employment or starting a pension, until death, which may be several decades given the increased longevity of women. Currently, retirement has lost its old negative stereotypes of being "put out to pasture" or an end to productive life and has been seen as a time of choice, freedom, renewal, service, and opportunity for leisure, reflection, adventure, personal renewal, travel, learning, and development (Bauer-Maglin & Radosh, 2003; Bratter & Dennis, 2008; Kalinosky, 2009; Transition Network & Rentsch, 2008).

The *retirement transition* involves several stages or adjustments, from the decision-making process of how and when to retire, to the stage where a new lifestyle has become the norm (Price, 1996, 1998, 2000, 2003; Price & Balaswamy, 2009**;** Repass, 2002). *Early retirement* may be a fluid time of change, some chaos, and experimentation; it is sometimes defined as up to five years from the time of a major employment change (Price, 1998). Therefore, for this study I sought women retired for a period between six months and seven years. I set the age range from 55 to 68, because pensions rarely start before 55 and my experience was that many retired between 62 (when Social Security can start) and 65; I wanted to interview women in the first five years of retirement, the initial transition years, which were rarely researched.

For this research, I sought participants who live a *meaningful lifestyle*, that is, a productive, structured, creative, and satisfying one. It involves roles and activities reflecting the individual's values of service, pleasure, and relationships with self, family, friends, home, fitness, life purpose, and community. Such a

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lifestyle includes learning adventures and social involvement as well as solitude for reflection and private activity (i.e., writing, meditation, etc.) By including community service in her lifestyle, an ASCFPW creates a more purposed life that enhances her sense of self-worth more than one consumed with only self-focused activities (Freedman, 1999).

Informal activism or *creative praxis* is defined as activities on an individual basis that provide service to individuals or the community: for example, one who independently tutors individuals to read or one who paints, photographs, or writes literature that challenges others' thinking or beliefs regarding social issues. *Formal volunteerism* or *civic engagement* denotes the organized volunteer programs of museums, religious institutions, or nonprofit organizations (e.g., counseling veterans about their benefits or being a member of the Gray Panthers, who seek to influence public policy). For the ASCFPW in this study, social activism or community service may be unpaid or paid.

Impact of the Social Movements of the 1960s and 1970s

This section discusses the potential impact of the civil unrest, turmoil of consciousness, and social movements of the 1960s and 1970s on the participant cohort for this study. My participants were teenagers during the earlier Civil Rights Movement and were 20 to 30 years old when the Women's Movement started, around 1969. They experienced dynamic, rapid social change in arenas that ranged from the national to the personal. The Civil Rights Movement provoked voting legislation, changes in educational public policy and an expansion of other rights on all levels of government. The National Organization

of Women was successful in changing public policy legislation, while increased
social consciousness was altering women and men's individual and sexist
behavior (R. Rosen, 2006). Traditional systems of power were being challenged;
participants witnessed the nonviolent movements for peace, civil rights, free
speech, gay rights, and women's self-determination, as well as the end of the
American–Viet Nam War and the sexual revolution (R. Rosen, 2006).
Consciously, women recognized that grassroots strategies could triumph against
the dominant, white, male, militaristic, heterosexist power system: this era evoked
a powerful revolution of ideas, religions, change in education, workplace, sexual
or marriage patterns and consciousness (Needleman, 2007; Robb, 2006; R. Rosen,
2006).

Consciousness-raising groups supported middle-class white women in
challenging their previously accepted roles and in contemplating the changes they
desired in relationship with themselves, their families, and their work (Robb,
2006; R. Rosen, 2006). With the increased availability of birth control methods
and increased social acceptance of "out of wedlock" sexual relations, the sexual
revolution meant that women could be sexual without the risk of pregnancy or
had the legal abortion option after 1973. With this new sense of freedom, many
women chose to delay marriage and pregnancy for educational, career, and other
self-fulfilling opportunities (R. Rosen, 2006). The patterns of women's adult lives
changed. A minority—3.7% of women 65-74 years of age, according to the 2000
census—remained always single (Markson, 2003, p. 68). This minority includes
women of all sexual orientations and ethnicities participating in the census.

Gradually, the social status of single women rose, along with their own sense of self-worth, their numbers, their social contributions, their financial well-being and consumer status, and their options to have a vibrant lifestyle without a spouse to provide their identity or their home (Davies, 2003; Edwards, 2007; Ferguson, 2000). In some communities, the social ostracism of single women has softened, and their acceptance has been increased (Davies, 2003; Edwards, 2007; Ferguson, 2000); in others, less so. Also, as the economic power and self-esteem of always single women improved, the popular media grew kinder to them: a plethora of advertisements, publications, websites, cable channels, and television programs are now directed to women (Berkheiser, 2011; Daiter, 2010; Edwards, 2007). Singlehood is no longer something that always needs to be "fixed," at least for some single woman. As with most situations in life, singlehood has its positive and negative aspects.

Most of this study's participants benefited from the Civil Rights or Women Movement's six historical change processes, synthesized here from both the literature and my life experience:

- They had increased access to education, resources, and diverse occupational majors (R. Rosen, 2006).

- They had more professional employment options, workplace safety factors like sexual harassment prevention policies (in some environments), and considerable salary improvements without reaching parity (R. Rosen, 2006).

- They may have used birth control methods that allowed romantic and
  sexual relationships without the risk of pregnancy (Baumbusch, 2004;
  Berkheiser, 2011; Daiter, 2010; R. Rosen, 2006).

- They witnessed the grassroots movements that drastically challenged
  and disrupted entrenched systems of thought, power, and values, and
  stimulated consciousness (Needleman, 2007; Robb, 2006; R. Rosen,
  2006).

- They reflected on their mothers' lifestyles and roles and decided to be
  different, either consciously or unconsciously, and may have evolved a
  sense that a spouse or children represented a threat to their sense of
  self (Edwards, 2007; Ferguson, 2000).

- They used their intelligence and personal resources to create dynamic
  lifestyles, which may have included purchasing their own homes,
  traveling, and making investments (Davies, 2003; Edwards, 2007;
  Ferguson, 2000).

As a discipline, "Developmental Psychology…played a role in
constructing our sense of who we are" (Greene, 2003, p. 146). In her recent theory
of the psychological development of girls and women, Sheila Greene (2003)
offers a new perspective of development, one that is constantly emerging and
changing under the influence of the time in which a woman lives and her personal
agency or scripting.

> It is vitally…important to us as women and full human beings that the
> theories which impinge on our lives and which instruct us about our lives
> reflect both our complexity and diversity and our potential for change
> throughout the life course. (p. 146)

This dynamic, context-situated perspective of development contrasts to a development model that is made static or fixed by an individual woman's nature, sociocultural context, or personal history.

As I designed the study, I speculated that the lived experience of the Civil Rights Movement, and Women's Movement as teenagers and young adults and the outcomes of those movements had potentially impacted my participants' lives and their sense of who they are. Furthermore, I suspected the lived experience of the grass roots movements might influence how they experienced major life changes. Formal research seems to lag in investigating this issue; popular books report more current thinking and behavior and are cited by research reports (e.g., Anderson, Stewart, & Dimidjian, 1994; Bratter & Dennis, 2008; Lawrence-Lightfoot, 2009; Lewis, 2001; Trimberger, 2005; Transition Network & Rentsch, 2008).

The Social Implications of Being an Always Single, Professional Woman

Another way the professional lives of ASCFPW differ from those of majority women (particularly white, married women with children) is the way in which cultural norms foster expectations of their workplace performance. It is as if the ASCFPW has nothing else to do in her life (DePaulo, 2007)—she is often assumed to be available for work on a 24-hours-a-day, 7-days-a-week basis because she does not have the socially honored role demands of spouse and mother. However, she may be the family caretaker or have other life circumstances that conflict with overtime work (Hamilton et al., 2006), not to

mention her right to have time off and a personal life to pursue her interests, creativity, and human potential.

An example of this expectation appeared when President Obama nominated Janet Napolitano as the Director of Homeland Security. The male runner-up, Governor Edward G. Rendell, a family man, was quoted in the *New York Times*: "Janet's perfect for that job. Because for that job, you have to have no life. Janet has no family. Perfect. She can devote, literally, 19, 20 hours a day to it" (Collins, 2008, para. 4). Similarly, Hamilton, Gordon, and Whelan-Berry's (2006) study documented that administrators expected and assumed ASCFPW to be available for more overtime. The assumption is that they are "married" to their job or that the job is a substitute for family.

In addition to this assumption about 24/7 availability, there are other perplexing social conundrums for this population.

> Women's marital status is a profound cultural marker; it has striking material ramifications; and it is laden with political significance. Marital status no longer defines women as sharply as it did earlier in this century, but it has undergone only an incomplete revolution. (Heineman, 1999, p. 246)

When President Obama nominated U.S. Solicitor General Elena Kagan, a 50-year-old ASCFPW, to the Supreme Court in May 2010, *New York Times* columnist Maureen Dowd (2010) opened with this question: "When does a woman go from being single to being unmarried?" (para. 1). Both Dowd (2010) and Belkin (2010) discuss questions such as whether the experiences of motherhood make better Supreme Court Justices, and whether there are different rules and obstacles for men than women who aim to reach the highest levels of professional employment. In contrast to Justices O'Connor and Ginsberg, who are

several generations older and took time off from their careers to mother several children, present-day career women who seek elite career options cannot afford childcare leave; time out may sabotage their career ascent. "Single carries a connotation of eligibility and possibility, while unmarried has that dreaded over-the-hill, out-of-luck, you-are-finished, no-chance implication, an aroma of mothballs and perpetual aunt" (Dowd, 2010, para. 3). Socially, the marriage and mothering norms still prevail. While single men are lifelong eligible bachelors, women have old-fashioned, marginalizing labels like spinster, old maid, and maiden aunt. There was even a childhood card game called Old Maid.

Altering the social expectations of ASCFPW being available for work 24/7 or the timetable for when she goes from being single to marginalized as unmarried are beyond the scope of this study; however, I sought a deep understanding of the nature of the workplace commitment of each participant. During her career, was her workplace persona or sense of self and her salient workplace role, time, and energy balanced with the rest of her life? Were her love and intimacy needs sublimated or displaced in work? How does she deal with the loss of a vital, core, and career sense-of-self during the retirement transition?

Issues Relating to the Retirement Transition

A 30- to 40-year career role may form the central defining core of one's sense of self; therefore, abruptly leaving it in retirement may shock one's psyche (Kalinosky, 2009), despite planning. There has been an urgency to define this transition pending the imminent retirement of millions of Baby Boomers, with their increasing longevity and their desire for consciousness, spirituality, and a

meaningful life. This new generation of professional women retirees views

retirement as a renewal or rebirth opportunity for learning, change, and growth—

an opportunity to explore a bridge occupation, a new creative enterprise or

entrepreneurial option, or other pursuits (Bauer-Maglin & Radosh, 2003; Bratter

& Dennis, 2008; Kalinosky, 2009; Transition Network & Rentsch, 2008).

      For many individuals, the traditional pre-retirement focus on financial

planning may overshadow the need to prepare for the complex psychological,

spiritual, social, and sometimes physical aspects of retirement. Retirement may be

a major life transition from one's former career identity to a newly evolving

retired self, yet there is a scarcity of public media and pre-retirement workplace

attention to what this crossroads means for an individual retiree. This is

particularly true for the ASCFPW's sense of self, lifestyle design, and world view.

For example, in a 2010 *New York Times* (September 16) special supplement on

retirement, four full pages were devoted to financial preparation (Hawthorne,

2010; J. M. Rosen, 2010; Schultz, 2010) and only one-half page each to emotional

and spiritual preparation (Pope, 2010), physical fitness (Hanc, 2010), and

continuing care communities (Olson, 2010). The only story to feature a woman

retiree was the article addressing emotional and spiritual preparation (Pope, 2010).

Are women the only ones aware of this personal need or aspect of retirement?

      Several researchers have defined the decision-making phase for voluntary

retirement as part of the professional woman's transition (Price, 1998; Repass,

2002). This transition tends to be more traumatic when a woman's retirement is

involuntary, whether for external or internal factors such as budget cuts, a

personal health crisis, or urgent family care demands (Mortimer, 2009; O'Brien, 1991). Individuals may benefit from preplanning that encourages critical reflection to expand their consciousness. In this study, there was no set timeline for how long the transition lasts or this initial planning and decision making phase.

Actually being out of work (full- or part-time) marks a dramatic change in an ASCFPW's roles and activities of daily living. The loss of professional identity (title, power, responsibility, and privilege), sense of productivity, and complex problem solving challenges—which may be both energizing and energy depleting—can create a void. With such loss may come grief, and without reflection and insight, the retiree may not understand her experience or mixed feelings—since, ironically, leaving the workplace also means excitement and the freedom to redefine one's future (Kalinosky, 2009). Several of my professional and academic colleagues have shared stories of initially committing to too many new activities that are similar to past professional role(s) in order to diminish the sense of loss. Thus, their new life in retirement felt chaotic and overly busy when what they desired was reflection time to design a new direction. Some retirees move to new locales and others start new careers or businesses. When working, the home may be a retreat from the workplace; in retirement it may still be a retreat as well as be isolating and represent new levels of responsibility.

Retirement research documents the loss of the social networks that are available spontaneously in the workplace (Baumbusch, 2004; Chamberlain, 1990; Price, 1996, 1998); this sense of loss and the resultant social isolation may be more severe for the single retiree who lives alone. She must take the initiative to

plan her interactions and activities to meet her social needs. As a community college teacher, I experienced a dramatic change in the structure of my life upon retiring, moving from the academic classrooms where I interacted with hundreds of young adults and colleagues to being home alone doing research and writing a dissertation proposal. It was a drastic shift in the texture and energy of my daily life, and I missed the intergenerational interactions and challenges. When the former structure of the workplace is gone, a new one may be slow to evolve. Generally, research indicates that women are currently optimistic about retirement (Baumbusch, 2004; Price, 1998) and celebrate the freedom they feel, while at the same time they experience some sense of loss of professional identity, status, and spontaneous social networks (Baumbusch, 2004; Chamberlain, 1990; Mortimer, 2009; O'Brien 1991; Price, 1996, 1998).

In terms of social norms, there are no blueprints or preapproved roles for single women in retirement except for the life and home-maintenance roles of family member, friend, homemaker, money manager, dog walker, leisure seeker, caregiver, volunteer, and so on. By contrast, women with a spouse, children, and grandchildren may have those key roles, but also the additional roles of spouse, parent, and grandparent. By virtue of gendered roles, both single and married women are likely to be expected to fill the caretaking role in families (Mortimer, 2009).

For a person whose job responsibilities were highly dominating of one's time, energy, salient roles, and self-definition in one's daily life, this transition may be very challenging. Price and Nesteruk (2010) identified five paths in

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retirement: family-focused, service-focused, recreation-focused, employment-focused, and disenchanted. Some current women retirees and ASCFPW from an earlier era had difficulty with the freedom and unstructured or "unproductive" experience of retirement (Price & Nesteruk, 2010; O'Brien, 1991). The necessity to recast or recreate a new self-identity and to seek a more meaningful, balanced lifestyle that includes civic engagement and creative practice may be more imperative for those who want their retirement actions to make a difference (Kalinosky, 2009). In this study, by seeking participants whose retirement included service, activism, or creative praxis, I have prioritized the service-focused pathway for my investigation. The other pathways identified by Price and Nesteruk (2010) are outside the scope of this study.

Creative Praxis and Its Importance to This Research

Creative praxis is my term for a woman's practice of drawing on her rich background of intellectual, artistic or practical skills or capacities to craft original, unique activism or service in the arts or the community. *Praxis* implies cycles of action, reflection, assessment, and new action to continually evolve improved behaviors (Heron & Reason, 2001); my dissertation research is an example. Such actions or outcomes can be demonstrated in expressive knowing, project execution, social interactions, or accomplishments: e*xpressive knowing* may take the form of painting, writing, dance, or other forms of artistic, subjective, or objective expression and may encompass all ways of knowing, such as experiential, conceptual, intuitive, and practical (Heron & Reason, 2001). The

intent of expressive knowing may be to inform or expose one's audience to critical social issues in some unique cognitive, affective, or imaginal way.

Creative praxis is important to this inquiry for four reasons. First, a Harvard University long-term prospective study of adult development cited creativity as an essential behavior for successful aging (Vaillant, 2003), and neuroscience experiments are showing that creative pursuits can strengthen and sharpen mental capacity throughout life (Cohen, 2001). Second, creative expression and the outcome of presentational knowing (e.g., poems, autobiographies, innovative teaching strategies, etc.) can be an individual expression of leadership or service (addressed in Chapters 6 and 8). Third, despite his decline in scholarly status, Maslow's (1968) concept of self-actualization and individuality, which evolved from studying healthy individuals in the 1960s, focuses on creativity and all types of original activity as a demonstration of psychological freedom and inner integration (Maslow, 1968).

Fourth, I believe that creativity is an important, integral aspect of meaningful praxis in daily life; acting with one's particular creative signature is an imperative expression of personal authorship, spirit, and authenticity. Creativity is essential to me, and I assume that is true for other individuals as well. There is an alignment between the ideas of creative praxis and positive psychology, emotional intelligence, quality of life, happiness, successful aging, and flow (Csíkszentmihályi & Csíkszentmihályi, 2006).

Creative praxis, a valued premise in my beliefs, is allied with service; likewise, activism and service are associated with altruism, action research, and a

belief that respectful service to others (e.g., literacy programs) is an honored pursuit. Both action to support social justice for oppressed communities or individuals, and behavior that lends volume and support to the voices of oppressed people to diminish their subjugation are noble endeavors.

Consistent involvement in community service or civic engagement enhances one's well being, offers a life purpose beyond the self, expands one's network of social contacts (Freedman, 1999; Warburton et al., 2007; Warburton & McLaughlin, 2006), and enriches one's spiritual essence (Van Deventer, 2005). The possible development of new intergenerational relationships can be an important gain for the retiree, as it expands the retiree's social network and exposes the retiree to new perspectives and the exuberant energy of younger generations (Chung, 1999). Longevity, a sense of satisfaction with life, and improved well being are correlated with an ongoing, renewed life purpose (Buettner, 2009).

Beyond the benefit to the individual retiree offered by volunteer work, there is great social concern that the Baby Boomer generation will overwhelm community services as they lose their self-care capacity. In contrast, individuals who are socially active and volunteer demonstrate a greater fitness and live longer, more active lives than individuals who are socially isolated (Freedman, 1999). Thus, such women may both delay their own need for community services and provide some of those services for others. With this background on the population and the importance of creative praxis in place, the next section outlines the research question and method for this study.

Research Question and Method

This inquiry addresses the unique challenges ASCFPW confronted during their retirement transition, and investigates how each participant created a lifestyle of service. This qualitative research is designed to capture the unique, lived experience of the ASCFPW participants and to understand the ways in which their retirement transition was (or was not) a personal learning and transformative discovery process, and how it influenced their sense of self. In particular, I am interested in how participants adjusted to changes of their work persona and sense of self, and how they found their way from retirement to meaningful activism or service. The research goal is to describe what the ASCFPW's retirement transition was like, what was important to them, and how creative praxis/social activism fits in. This study is exploring an unknown, overlooked population and life space and asking "what's happening?" rather than trying to implement a particular agenda such as "refuting stereotypes" or arguing for something in particular as "successful aging." This research explores and seeks to capture participants' actual experience, in the hope of initiating research that accepts and meets ASCFPW where they are. In this way, I hope to counter assumptions about this population, both negative and positive.

The primary research question is as follows: how does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates service, activism or creative praxis while embracing her new learning and evolving identity? The secondary question is how does the loss of

professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus/path?

This research shares findings and insights using the stories of six service-oriented retirees recruited for this case study, plus myself as the researcher. The research method is a multiple case study (Merriam & Associates, 2002; Stake 2005) in the constructivist paradigm (Guba & Lincoln, 1994, 2005), using basic interpretive qualitative strategies (Merriam & Associates, 2002) and narrative analysis (Chase, 2005; Riessman, 2008).

Summary of Inquiry Significance

This research addresses an understudied population, asking questions not yet specifically studied by other researchers. This research outcomes may interest other women whose career histories are similar, who are seeking their own paths to a more meaningful life in retirement, or who find they are "flying solo" (always single, widowed, or divorced) later in life. The findings of this research may also inform life coaches, career and retirement counselors, adult educators, gerontologists, narrative gerontologists, human resources directors, and others who plan curriculum content for pre-retirement workshops, retirement awareness workshops, and retirement transition counseling or coaching. In a presumptive moment, I would hope it impacts the terminology or labels used by researchers and would contribute to policy considerations. The significance of work identity for ASCFPW may also have some parallel applications to men's retirement issues.

From the psychological perspective, the retirement crossroad is a critical event that may be an opportunity for adult development through learning and

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change. May the findings of this study provide a nugget of understanding

regarding adult learning and the development trajectory of ASCFPW, who have

largely been overlooked in past development theory and research, which has

focused on the key benchmarks for married individuals (Moran, 2004).

From the sociological perspective, retiree involvement with civic

engagement has potential social value for both the individual and community. The

forthcoming wave of Baby Boomer retirements will mean an unprecedented,

worldwide loss of brainpower and expertise in the workplace. Creative praxis,

social activism, and civic engagement are major strategies for the productive

application of a retiree's wisdom, skills, and expertise in retirement. Conversely,

there is evidence that community service enhances meaning and well-being to

retirees' everyday lives, while simultaneously keeping them healthier, better

functioning, and less dependent on community resources than if they spent their

time in social isolation, dwelling on their ailments (Freedman, 1999).

CHAPTER 2: LITERATURE REVIEW

Research terminology tends to enshrine the marriage and motherhood norm and marginalize the always single or lifelong single status (Byrne & Carr, 2005). The use of the two negative labels "never married" and "childless" reflects a social bias toward marriage and motherhood (Byrne & Carr, 2005). The use of marginalizing terms may be more unconscious habit than conscious intent; however, it still carries a negative, oppressive, ostracizing message.

Most research reports use the terminology "never married" and "childless" to refer to ASCF women (e.g., Byrne & Carr, 2005; Cwikel et al., 2006; Dalton, 1992; Davies, 2003; Hamilton et al., 2006; O'Brien, 1991; Tamborini, 2007). When a researcher takes a status such as "married" or "with children," and defines everyone else as *not*, *non*, *never*, or *less* in relation to that status, the researcher is holding that status as the norm and all others as deficit to that norm. ASCF women are sometimes described in research reports as a deviant minority for not participating in the marriage norm (Berkheiser, 2011; Braito & Anderson, 1983; Daiter, 2010; Hamilton et al., 2006). The negative terms are shunned in this report, and alternative positive terms are substituted.

At the same time, the single population is increasing in the United States, marriage is postponed, remarriage is less popular (Tamborini, 2007), and the birth rate is dropping. Lifelong singlehood is an adult option for living a meaningful, responsible life with self-esteem. I am committed to describing this population of women with neutral or positive terms such as *always single* and *child-free*. I use

the acronym *ASCFPW* with respect and the desire to simplify the reader's task of taking in the full name for this target population.

In this literature review I assimilate the academic dialogue of six interdisciplinary perspectives that enlighten my study of senior single women at an important life transition: the demographics of ASCFW (both professional & nonprofessional) in research, life satisfaction of ASCFW and mixed single women (separated, devoiced, and widowed), the work history of ASCFW, the retirement transition of women in general, the value of community service, and research on transformative learning and psychological development. This discussion is primarily limited to research reported between 1990 and 2013, or the last 25 years since that is a significant time phase and volume of studies.

Demographics of ASCF Women

For the most part, researchers in the United States have overlooked the population of ASCF women because post-Women's Movement feminist developmental researchers have focused on the roles and traditional life transitions of married (white) women: childbirth and childrearing, childcare leave, family–work conflict, empty-nest syndrome, and so on, excluding ASCFPW (Hamilton et al., 2006; Moran, 2004). In addition, when research on women has included single women, all subcategories of single women have usually been grouped together—despite their very divergent lives and greater percentage. (Hamilton et al., 2006; Moran, 2004).

To begin to understand ASCFP women, I looked for a broad range of studies on their education, ethnicity, life choices, socioeconomic status, and other

aspects of their diversity. In this section, I share the information offered by the available literature to begin to describe this population. The effects of the bias described in the previous section are evident throughout this discussion.

One negative assumption about ASCF women is that they represent a drain on the nation's resources as they age in retirement and reach old age. Cwikel, Gramotnev, and Lee's (2006) study refuted this assumption regarding Australia's older, ASCF women as the result of a larger nationwide longitudinal study and survey of the health of 10,108 women between 73-78 years in age, in all categories of marital status and motherhood (2.7% or 275 ASCF women participated, see Abstract). There were few documented differences in self-reported physical or emotional health or use of health services, when 275 ASCF women compared to married women with children, the ASCF women made higher use of formal services such as home maintenance and meals service; however, ASCF women were more likely to provide volunteer services and belong to social groups and social networks. There was no evidence that ASCF women are an over dependent group that will drain social resources—rather, the data indicated that the life experiences and opportunities of this group prepared them for successful and productive old age (Cwikel et al., 2006).

Data on economic heterogeneity among ASCF elderly women indicates two very different subpopulations: the first with greater-than-average economic resources and educational attainment, and the second with few economic resources and substantially less education than the average. In the United States, Tamborini's (2007) study of always single women in retirement found that those

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with higher education had more financial security, while Price and Joo (2005) reported that the ASCFW in their study were the most highly educated. Unfortunately, the U.S. Social Security Administration's research has rarely focused on the elderly, ASCF female population and the differences in income among single elderly women who are divorced, widowed, or always single. Widowed and divorced women have had the most attention in this scant research; always single women were often ignored. Historically, however, poverty among the always single elderly has been high—twice the U.S. national average in 2004—and greater than the poverty rates for divorced and widowed women (Tamborini, 2007, p. 27). Elderly always single women were four times more likely to live in poverty in 2004 than married women, which is associated with disparities in lifetime incomes between single-income homes and married households and evokes the old adage that two can live cheaper then one (Tamborini, 2007, p. 27). The population of ASCFP women who benefitted from the post-Women's Movement advantages of education and high salaries (such as the participants in this study) are just coming into their retirement and beginning to influence these statistics.

Although education seems to be a key factor in the financial well-being of ASCF women, data on the educational background of ASCFPW are limited, and the meaning of education in terms of personal learning, development, and change is not defined. In a number of studies, elderly ASCF women are described as well educated (Braito & Anderson, 1983; Cwikel et al., 2006; O'Brien, 1991; Tamborini, 2007), but "well educated" is not defined. In their study of retirement

satisfaction and marital status, Price and Joo (2005) reported that ASCF women (5.5% of their *N* of 331, aged 50-83, with a mean age of 62) were the most highly educated, with 61% having graduate education or a doctorate degree and 70.6% reporting incomes from $31,00-$60,000 (p. 46). Baumbusch (2004) simply listed her participants' individual education backgrounds. Braito and Anderson (1983) speculate on the relationship between education and being single, as well as on men's attitudes about educated women as an explanation for being single. Another study associated higher educational levels of ASCFPW with fewer financial difficulties and higher rates of private health insurance (Cwikel et al., 2006), but the basis for the authors' correlation of these three factors was not explained.

Therefore, it is important to look at the ASCF female population in greater detail (Tamborini, 2007). In terms of economic resources, 34.9% of ASCF women had an annual income below $10,000 in 2004, while 11.3% had an annual income equal to or over $40,000, always single women had the highest share (26%) of private pensions or annuities in that year (Tamborini, 2007, p. 30).

Research regarding ethnicity or racial diversity for this population is also missing, because past research populations have tended to be limited to white women (Baumbusch, 2004) or researchers have left the ethnicity of the sample undefined (Dalton, 1992; Braito & Anderson, 1983; Cwikel et al., 2006). The Ferguson (2000) study of Chinese American and Japanese American always single women aged 33-80 found that the marital status of these Asian Americans was influenced by the dynamics within their parent's marriages, being an only or

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oldest daughter, and their educational goals, plus a perceived lack of available partners who were culturally and ethnically aligned. Her introduction included the demographics of other ethnic minorities with high percentages of always single women, like African Americans (Ferguson, 2000). I found her research report explored a new focus and was very informative. Given the increase in nonwhite U.S. populations of always single elderly women (Ferguson, 2000; Tamborini, 2007), it seems important for future research to include ASCF women of diverse ethnicities, as the present study was only partially successful: no Asian ASCFPW participated.

Perhaps not surprisingly, given the strength of the research bias toward marriage, data on the sexual orientation of ASCF women participants are lacking. While Dalton (1992) defined her sample as heterosexual and Baumbusch (2004) noted her omission of sexual orientation, most research reports are silent on sexual orientation (Braito & Anderson, 1983; Cwikel et al., 2006; Hamilton et al., 2006; Tamborini, 2007). One study excluded lesbians on the assumption that the social bias of homophobia would complicate the study of single women at midlife (Anderson et al., 1994). In addition, most lesbian and queer women in the United States have been legally blocked from marriage until recently, so they may be lifelong singles by default. One study (Schwartzberg, Berliner, & Jacob, 1995) mentioned the increased retirement satisfaction of elderly women who lived together and was silent on issue of sexual orientation.

Diversity also exists among ASCF women in terms of cultural traditions, family orientations, personalities, personal ambitions, and the demographic

factors that affect all elderly, regardless of marital status (O'Brien, 1991). ASCF women, whatever their age, do not fit a "cookie cutter" image; each personal story of singlehood and individual personality is unique. More research and more stories are therefore needed to enrich the understanding of this population's diversity, possibly to compare and contrast with existing negative social stereotyping. Past studies have repeatedly recommended future research that investigates women of diverse ethnicities, marital status, and sexual orientations (e.g., Anderson et al., 1994; Baumbusch, 2004; Braito & Anderson, 1983; Dalton, 1992; Price & Balaswamy, 2009; Price & Joo, 2005); these recommendations guided the design of the present study.

To summarize thus far, data on this population are limited overall. Terms such as "highly educated" are often undefined, and several aspects of diversity (e.g., ethnicity, sexual orientation) have been largely overlooked. However, the education, income, and economic diversity of this population is important because economic security enhances one's choices and opportunities as one ages. As a woman's economic status improves, so does her consumer status and social or economic impact, thus boosting her social visibility. I speculate that the economic heterogeneity of ASCF elderly women (Cwikel et al., 2006; Tamborini, 2007) likely reflects the division between the subpopulation of ASCF professional women with education, higher life time income with pensions/annuities and ASCF women with lower lifetime salaries, higher costs of living, a very discontinuous work history.

Life Satisfaction

The literature in this section is focused on studies that inform how always single and single-again women design their lifestyles given their autonomy to do it their way, without primary input from a significant other. These studies cast a broad, somewhat unfocused image of a life of contentment, so there is ample space for the present study to bring more definition to the meaning of life satisfaction. The two subsections divide the studies in always single populations of women and mixed single cohorts (always single and single again).

Studies of ASCFW's Life Fulfillment

Some studies have researched how ASCF women themselves view being single. *Freedom* is the primary word singles have used to describe the advantages of singlehood: freedom to manage one's life, fewer financial worries, fewer family responsibilities, more personal space, and freedom to pursue a career (Baumbusch, 2004; Berkheiser, 2011; Braito & Anderson, 1983; O'Brien, 1991). In terms of the disadvantages, singles cited certain social situations, lack of companionship, and loneliness in old age (Baumbusch, 2004; Braito & Anderson, 1983; O'Brien, 1991). For some, the desire for an intimate marital relationship with the right person continued into their senior years (Baumbusch, 2004, p. 116). Some hold singlehood as a "dynamic state" that could end with marriage in one's senior years (Baumbusch, 2004); however, they would rather not marry if to do so means returning to the nurse (caretaker) role or being the purse (financing couple relationship) (Baumbusch, 2004, p. 112). It is not the intention of this research to investigate participants' attitudes or motivation for seeking marriage in the senior

years; however, that certainly would create a change in one's sense of self and create another life transition to negotiate.

Two quotes are relevant here from recent research titled *The Experience of Competent, Never Married, Over Forty Adults* (Daiter, 2010):

> These never married adults have a different developmental pathway to that of their married counterparts. Meaningful relationships and productive lives with high levels of life satisfaction are markers of these independently identified individuals. Successful and satisfying lives, using individual values and beliefs as guides rather than convention or partners, reveals prolonged singleness is a different, but successful, developmental pathway. (Abstract, para. 2)

> Six categories emerged out of the narrative data in this study. These categories include: On One's Own; On the Periphery; The Responsible One; Independent in Relationships; Comfort Zone/Make a Difference; and A Space of One's Own. Articulating various aspects of the experiences of this group highlights highly resourceful and competent individuals who orient in life fundamentally from an individual sense of identity rather than a more relational one. (Daiter, 2010, p. 145)

Always single, competent, mid-life individuals learned coping skills (to manage their anxiety and avoidance behavior regarding marriage) contribute a possible explanation for some of the results of the present study (Daiter, 2010).

Daiter (2010) focused on early childhood experience in dysfunctional families to explain how singles became independent, and how they manage their anxiety in intimate relationships and their adult attachment deficits. While this life experience of dysfunctional childhood may contribute to their being single, if all adults with dysfunctional childhoods were single, the size of the always single population would be much greater. Her description of their adult development relied heavily on Erikson's (1950/1963) life cycle theory, which this study finds relevant as well.

A second dissertation with a promising title, *An Exploration of the Identities of Never-Married Heterosexual Women Over the Age of Thirty* (Berkheiser, 2011) was also focused on questions such as "Why are you single?" "Do you still want to get married?" and "What are your attachment issues?" (Berkheiser, 2011; Daiter, 2010). Given their titles, I had hoped these dissertations would illuminate ASCFPW's adult development, particularly through work history; instead, participants had to justify being single. The sociocultural assumption is that individuals want to be married, and those who have done so have caught the golden ring.

A closer investigation of participant samples in these two studies of "always single" people revealed a number of surprises. Both studies involved a majority of younger women, age 30s to 40s who are still in the "marriageable age range" (Berkheiser, 2011; Daiter, 2010). In one study with 22 "always single" participants (17 women and 5 men), 36% were in a significant romantic relationship, 18% were living with their romantic partner (2 women and 2 men), and 94% expected to marry (Daiter, 2010, p. 49). Therefore, I found several aspects of these two studies unhelpful to my inquiry.

Lastly, the difficulty with terminology and the unconscious bias toward marriage are reflected in both these studies. Daiter (2010) does express awareness and sensitivity to the deficit, negative model implied by the "unmarried" terminology. However, she still chose to use the phrase "never-married" throughout her report. Was she reluctant to challenge research convention? Daiter is an always single social worker PhD researcher (ASPW); I sense her

compassion with this population, and observe an absence of assertiveness in her terminology.

Given Berkheiser's (2011) questionable methodological choice of introducing cohabiting individuals with her sample of "always single" participants, and focusing on the participants' justifications for being single, her study do not contribute relevant data to this current study. By contrast, Daiter (2010) has some intriguing findings and conclusions about how adult singles create a *comfort zone* to reduce anxiety so they can be risk-takers. Her comfort zone concept provoked my thinking about how my participants approached the uncertainty of retirement.

My cohort of 55- to 69-year-old ASCFPW is selected for their ASCF status, a long-established status or identity in their mature life. The singlehood or marriage question often triggers women to become self-critical (Lewis, 1994); I wanted to avoid a defensive dialogue. Among her recommendations for future research, Daiter's (2010) suggestion to investigate how the change in traditional women and men's roles impacts individual development was most relevant to this study.

Mixed Singles' (Always Single and Single Again) Life Fulfillment

In the research literature on the single lifestyle of the 1990s and the 21st century, a wide variety of ways of life and marital statuses are combined within a very broad definition of *single,* which widely exceeds the definition used in this study: This body of literature includes always single, child-free women (ASCFW); Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005); always

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single with one or more children (Trimberger, 2005); divorced or widowed, child-free women (Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005); divorced or widowed women with children (Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005); separated women (with children or child-free; Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005); nuns (Reynolds, 2008); and cohabitating women (Berkheiser, 2011; Daiter, 2010). I disagree with the last category; cohabiting women are coupled in my perspective). Divorced, separated, and widowed women are sometime referred to as *single again* (SA; see Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005).

This grouping of mixed singles varies widely in life experiences, and these women may or may not identify with each other: the only commonality is the exclusion of the married couple, child-free or with children, which is the "gold standard" of social adjustment and well-being in U.S. society (DePaulo, 2007). I was perplexed when one author initially included women who were cohabitating, and was in more alignment with her decision to later withdraw cohabiting women from her study (Trimberger, 2005). I associate long-term cohabiting (7+ years) with common-law arrangements that are have much in common with a marriage partnership, without the legal contract.

This mixed single women literature seems focused on documenting what it means to be a long term single woman (Reynolds, 2008), and on demonstrating successful singlehood as a lifestyle reality for a very large portion of women who are long term singles despite the social standard of marriage as the only way to be a mature, fully realized adult (Anderson et al., 1995; Lewis, 2001; Mason, 1991;

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Reynolds, 2008; Schwartzberg et al., 1995; Trimberger, 2005). Three studies have

a self-help, popular audience appeal to their books (Anderson et al., 1995; Lewis,

2001; Trimberger, 2005), which makes it more difficult to review their

methodology and findings; however, these studies are referenced in the literature

reviews of more formal studies—for example, Anderson, Stewart, and Dimidjian

(1995) is discussed in Lewis (2001), and Trimberger (2005) in Reynolds (2008).

Three of the books and many of the articles have more formal presentations, and

seem to be written for mental health professionals, encouraging the therapist to be

aware of (or careful to avoid) repeating society's judgment of singlehood, and to

consider new developmental guidelines or models for the single person's mature

evolution (Lewis, 2001; Mason, 1991; Reynolds, 2008; Schwartzberger et al.,

1995). The authors of several studies are self-described singles or single-again

women: Trimberger (2005) is always single with a child, Lewis (2001) is always

single, and Mason (1991), Reynolds (2008), and Anderson of Anderson et al.

(1995) are all single again. These authors write with an insight and compassion

about singleness that I very much appreciate.

E. Kay Trimberger (2005) is a sociologist, professor emerita of women's

and gender studies at Sonoma State University, and visiting scholar at the Institute

of Social Change at the University of California, Berkeley who articulated the

emergence of a new type of single woman in the 1990s, which she describes as

follows: "This single woman is content and happy with her life and the prospect

of remaining single" (p. xvii). She concludes,

> We all must resist cultural commentators who tell us [always single
> women] that our relationships are superficial, immature, unhealthy,

pathetic, and bad, that only deep intimacy with a soul mate is real love, and the only way to bring spirituality into our lives. (Trimberger, 2005, p. 256)

Trimberger's (2005) work is based in part on own her long, complex process of personal change and on her study of 46 Black, Latina, and white always single or single-again women over the age of 35, half of whom had children. She did two rounds of interviews, one in the early 1990s and again early in the 21st century. Initially, her participants were more conflicted about being single than she was, despite their active, productive lives and social connections. During the follow-up interviews, most had experienced a significant shift in perspective, and she proposed that with their increased cultural visibility and personal acceptance of a long-term single life, they might be role models for making the singlehood identity and lifestyle easier for future women. Although her sample is younger than the target population for the present study, most of her findings align with the experiences of the older ASCFPW and single-again professional women I know.

Trimberger (2005) identified six "pillars" that support the single woman in her satisfying life: (a) a home that nurtures her; (b) satisfying work that provides economic autonomy and a psychological identity without being her whole life; (c) acceptance of her sexuality; (d) enjoyment of intergenerational relationships with family, friends, acquaintances, or students; (e) a sense of intimacy with friends or family that involves companionship and reliance in times of need; and (f) the creation and sustaining of a personal community through her family and friends network. These same pillars represent essential elements of life

satisfaction for coupled individuals, too, which "remind us we are all more alike than different" (pp. xvii–xviii).

It is worthwhile to spend a moment discussing Trimberger's (2005) pillar of intimacy. Women—both married and single—tend to rely on other females for their emotional intimacy (Hite, 1976; Lewis, 1994). Intimacy is an issue for the adult woman whether single or coupled. Trimberger (2005) "argued for many types of intimacy, love and different ways of expressing sexuality" (p. 256). Earlier scholars (e.g., Mason, 1991, p. 154) have suggested the need to expand the meaning of intimacy. Likewise, Person (2002) investigates some definitions of intimacy:

> There is sexual intimacy and emotional intimacy and the two may or may not go together. There is intimacy of kin, of lovers, of friends and the intimacy of those who work together closely.
> There is a difference between an intimate moment and an intimate relationship, the latter requiring some ongoing attachment or commitment. In contrast, an intimate moment may take place between virtual strangers during some intense experience. (pp. 109–110)

Trimberger's six pillars suggest that single women (always single and single again) have in fact expanded the meaning of intimacy.

By contrast, Anderson et al. (1994), East Coast–based family therapists, studied 90 mixed single women aged 40-55 years, which they defined as "midlife" (prematurely, by this study's standard), to understand their experience of being single at this age. They sought women who were "successful," by a subjective assessment that for them meant the women "felt good about themselves and their lives" (p. 17). Their sample was heterosexual and primarily white, with several women of color. They note that all adults have some experience with a single life for various lengths of time, and that given current life statistics, women are likely

to outlive their husbands. The authors suggest that their dynamic sample of women can be role models to future mid- to late-life singles and married women, whose lives might be enriched by claiming more of the characteristics of the single woman. They also discuss the stress and importance of career and career satisfaction for the single women. Although Anderson et al.'s (1994) study sample is too young to directly apply to the present research, their participants are closer in age to this study's cohort and suggest some similarities. Three other studies concerned with the life cycles and transitions confronting single women are discussed in Transformative Learning and Adult Development Perspectives below (Lewis, 1994; Mason, 1991; Schwartzberg et al., 1995).

Jill Reynolds (2008), senior lecturer in Health and Care at The Open University, interviewed thirty 30- to 60-year-old mixed singles, noncohabitating, British women to identify how single women construct their identity for themselves through their talk. Her guiding concern is the marginalization of singleness, and her findings clarify singleness as a social construction, a social category, a discourse or set of narratives, and a social position. She found that singleness is also a *politic*, meaning an arena where feminists need to develop a collective voice and set of strategies to support policies and attitude changes to counteract their oppression. She challenges the considerable literature on gender and family life for inadequately conceptualizing singleness (Reynolds, 2008; Reynolds & Wetherell, 2003). Her voice is a powerful support for the value of my study.

In summary, some prior studies are informative (e.g., Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005). and others are plagued by strong biases toward marriage-as-norm and continuing to strive for that goal (Berkheiser, 2011). Still others have a population that was too young for comparison purposes (Anderson et al., 1994; Reynolds, 2008; Trimberger, 2005). Most of these studies document the stories of mixed singles in the current era with insight and compassion, and begin to give definition to the meaning of work, full adult development, and a life of purpose. These studies demonstrate that all types of singles, working together, can create a more substantial voice that may have a more persuasive power to influence social thinking and attitudes. I also suspect, or fear, that divorced and widowed singles have more social credibility for having been married than always singles, though research has yet to support this belief, and researching this suspicion is beyond the scope of my present study. The present study gives voice to the stories and findings of my ASCFPW participants.

The recommendations for future research gleaned from available popular audience studies are not stated clearly as they often are in academic literature, but they were discernable. Here is a list of the areas of recommended follow-up concerns that are integrated in this study:

- The role of home in a single woman's adult status;
- The role of satisfying work/career in creating economic autonomy and psychological identity;
- The role of emotional, intellectual, and sexual intimacy in networks of family, friends, work, and self;

- The element of pleasurable intergenerational relationships with family, friends, acquaintances, or students; and

- The nature of personal community for dependency and enjoyment.

Understanding ASCF Women's Work History

Comprehending the meaning of work for this population (professional and nonprofessional ASCFW) is important for this study, and piecing together the literature was a challenge. Two Canadian studies (Baumbusch, 2004; O'Brien, 1991) and one U.S. study (Braito & Anderson, 1983) of elderly ASCFW provided some useful findings about ASCFW's work history, voluntary and involuntary retirement, the role of education, the pros and cons of being single, continued aspirations about marriage but not caretaking, regret for not having children, social networks, aging, and independent lifestyle (Baumbusch, 2004; Braito & Anderson, 1983; O'Brien, 1991). O'Brien's (1991) Canadian participants, who were 80 to 90 years old and born early in the 1900s, desired to do a good job and be helpful and useful to others. Their career options were primarily limited to teaching and clerical work, and their career goals were tentative or short-term so long as marriage remained a possibility. They continued to seek educational opportunities during their careers, and as they matured, new interests and ambitions evolved. Work became an important part of their lives, both as a source of income and a means to achieve a positive self-identity. They had a strong work commitment and a strong interest in advancement. Their retirement was often involuntary and a difficult adjustment. Braito and Anderson's (1983) review of U.S. studies found that ASCF women were highly committed to their work, had a

higher work orientation, were more likely to be involuntarily retired, and had very low income in retirement. By contrast, Baumbusch's (2004) research of a diverse group of Canadian women, ages 65 to 77 (born about three generations after O'Brien's [1991] participants), had no difficulty with transitioning to retirement and stressed their enjoyment of retirement.

ASCFW's experience of the retirement transition has evolved through the generations. The transition from career to retirement was difficult for most of the women participants in the studies from the 1980s and early 1990s, and they experienced a deep sense of loss during this transition (Braito & Anderson, 1983; O'Brien, 1991). A few generations later, however, attitudes or experience changed, and women did not speak of difficulty with their transition to retirement and spoke very little about the actual event (Baumbusch, 2004). Instead, they stressed their enjoyment in the activities they pursued in retirement, and a number of them spoke with much pride about their volunteer work (Baumbusch, 2004, p. 113). Women across the generations typically substituted volunteer work and community organization activities for the loss of workplace activity in retirement; such activities fulfilled their need to be useful to others, to have social contacts, and to have status in the community (Baumbusch, 2004; O'Brien, 1991). The information from these three studies is rich, but the age of the participants makes them one to three generations older than the participants for the present study. The findings above suggested that the attitudes and lived experiences of my participants would be different from those of participants in previous studies, as they belong to a different generation.

Two studies from the late 1980s provide some insights into the population of this present study at an earlier point in their lifecycle. Participants for Kimmelman's (1986) study were 24–48 years of age in 1986, while Bonds-White's (1987) participants were 22–82 years old in 1987. Many of those participants would currently be in the age range of my target population, and so their findings are more valuable for this study.

Marilyn Kimmelman (1986) analyzed the patterns of nine ASCFPW against Daniel Levinson's (1978) life cycles of men's development, and explored their personal self-descriptions, attitudes toward marriage and singleness, dreams and visions of the future, and mentors in their professional careers. Her participants described themselves in terms of their work, their families of origin, and their social relationships. The advantages of singleness involved psychological and social autonomy and financial independence. Fear of loneliness was noted as a disadvantage of singleness, though the participants did not describe their lives as lonely. The ASCFPW in this study had a two-pronged dream of relational and occupational components, with emphasis on the occupational aspects. The majority of ASCFPW participants lacked career mentors; most had family role models who were ASCFPW, like I mentioned in Chapter 1.

Frances Elizabeth Bonds-White (1987) provides an in-depth exploration of 12 white, heterosexual, college-educated women. Her women listed the marker events of education, work, family, male relationships, personal issues, and retirement. Two self-perceived patterns appeared in early adulthood: Women who

had made a conscious choice to remain single did not experience crises in their mid-20s or mid-30s, while women who thought they wished to marry (even if they had refused proposals) experienced crises at those ages. For both groups, middle adulthood was celebrated by developments in career and work satisfaction, coping with the death of parents, and an intensifying of personal interests. By late adulthood, the ASCFPW were deeply engaged in activities that embraced their stated primary mission or interests in life. Participants viewed themselves as highly socially desirable, assertive, and competent, with low concern for expressiveness and emotionality. They described themselves as amiable, self-controlled, and unlikely to magnify problems, and showed average to below average indications of depression/dysphoria and anxiety/insecurity. Their lives seemed integrated, and their self-perceptions, their marker events, and their values were consistent. These ASCFPW were distinguished by a high need for independence and personal freedom (Bonds-White, 1987). Baumbusch (2004) and O'Brien (1991) described similar behavioral findings in their studies about coping with aging, social ability, and self-control.

There are several ideas included in this paragraph to sum up this research. A few prior researchers (Baumbusch, 2004; Braito & Anderson, 1983, Lewis, 1994, 2001; Lewis & Moon, 1997) have recommended the use of neutral terminology for this population, supporting my strategy and choice to begin this discussion of aging ASCF women by confronting the standard use of marginalizing terms as labels. In addition, single women are often described as "well educated" without clarification, and there is interesting speculation

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regarding the correlation of education and singlehood (Braito & Anderson, 1983). ASCFW (other than professional ones) with below average levels of economic resources and educational attainment face a serious problematic economic future. While, ASCFPW, with both economic resources and educational attainment, have a history of managing their finances better (Tamborini, 2007). Unfortunately, research data are lacking concerning issues of ethnic and sexual orientation diversity. The participants in O'Brien (1991) and Baumbusch (2004) in particular guided me in seeking clarification of the role of work and retirement in the lives of my ASCFPW participants.

To summarize, the Bonds-White (1987) and Kimmelman (1986) studies most inform the present study, while the others (Baumbusch, 2004; Berkheiser, 2011; Braito & Anderson, 1983; Daiter, 2010; Ferguson, 2000; O'Brien, 1991) provided suggestions for future research that support the design of this study of ASCFPW in retirement. In particular, these studies made three recommendations for future research that guided the design of the present study:

1. to learn more about the meaning of work, self-esteem, and voluntary or involuntary retirement (Braito & Anderson, 1983);

2. to clarify always single women's diversity as individuals, and to articulate their unique life experiences and singlehood lifestyle (Baumbusch, 2004);

3. to reduce the existing gaps and expand knowledge about elderly ASCFW so they can be a role models for women who are alone again as a result of the death of a spouse or divorce (O'Brien, 1991).

Guided by these recommendations, in this inquiry I investigated the meaning of work and the retirement transition, women's unique lifestyles and paths to community service endeavors, and the possibility that the stories of my participants can offer a role model for others. It is my hope that the deeper information and understanding offered by these seven participants may support a decrease in stereotyping of this population.

The Retirement of Professional Women

The research and literature in this section is organized into four areas: research on the stages of women's retirement transition, professional women's retirement satisfaction, retirement pathways, and current resources that feature retirement as an opportunity for rebirth or re-creation for the next phase in life. In these studies, single professional women are a mixed group, and childbearing status is undefined unless otherwise noted. The section concludes with recommendations for future research that related to and supported this study.

Stages of the Retirement Transition

The research describing the stages of retirement experienced by professional women is largely limited to the work of two scholars (Price, 1996, 1998; Repass, 2002). Repass's (2002) qualitative multiple-case study involved six women, 49–60 years of age, with an average of 32 workforce years in managerial or executive positions. Four had doctoral degrees, one had a master's degree, and one was a certified public accountant. Five were married, two had children, and all five spouses served in the military (p. 42). The sixth woman was an ASCFPW scientist, for whom Repass gives no further description in her report—why not?

Repass identified five stages of transition for these participants: (a) working with

no thoughts of retirement; (b) becoming aware of retirement issues; (c)

questioning one's path to retirement; (d) accepting one's individual path to

retirement; and (e) making specific plans for retirement.

Price's (1996, 1998) qualitative study involved participants who were

retired for 7 to 15 years; they retired at 52–67 years of age, and ethnically

identified as Black ($n = 4$) or White ($n = 10$, p. 41). Price's findings have stronger

cogency for this inquiry because of her larger number of diverse participants; in

addition, she makes significant references to the academic dialogue, and has

established a pattern of leadership in her persistent publishing of research

literature on women's retirement from her 1996 dissertation through her latest

article in 2011 on retirement pathways. Her qualitative study identified four stages

in the retirement transition: (a) deciding to retire, a preplanning phase (Price 1996,

1998); (b) relinquishing professional identity, with its social contacts, status,

critical thinking, problem management, and perceived power (Price, 1996, 1998,

2000); (c) re-establishing order, reorganizing one's daily life, and re-establishing

one's sense of self in this new phase of life with community involvement and role

expansion (Price, 1996, 1998, 2000); and (d) living life in retirement (Price, 1996,

1998, 2000, 2003).

In this study, I focus on Price's (1996, 1998, 2000) first three phases:

preplanning, letting go of professional identity, and reestablishing sense of self in

retirement. Price's stages suggest a more traditional retirement pattern of going

from full-time work to full-time retirement, while Repass's (2002) discussion

included the alternatives of part-time work, rejecting retirement, or pursuing new

endeavors, which reflects the more current trend. I was careful to investigate

whether my participants chose the tradition pattern or a new hybrid approach to

their next phase. Price's (1996, 1998, 2000) inclusion of community involvement

in the fourth stage meshed with my research on the value of volunteering for

retirees. The selection of a volunteer activity that is a good match with one's

capacities, interests, and integrity is paramount; community groups are

increasingly motivated to make good use of volunteers' unique and complex skills

and capacities (Center for Health Communication, Harvard School of Public

Health, 2004).

Price's (1996, 1998, 2000) findings regarding the second stage of loss of

professional identity are of particular interest for this study. Price's participants

did not reveal a negative impact from this loss of professional identity on their

self-esteem or personal identity (Price, 1996, 1998, 2000). At first, family and

friends assumed that retirees were permanently available, and that they had

nothing better to do than what family and friends wanted. The retired women

sometimes encountered the stereotype that they were now incompetent and unable

to perform complex tasks, a "stereotyping—[that] is a subtle, and sometimes not

so subtle display of ageism" (Price, 1998, p. 105). Despite some of the painful

experiences associated with this second stage, the women in this sample were

skilled at reframing loss and viewing it as an opportunity for change (Price, 1996,

1998, 2000). I found her conclusion that participants did not reveal a negative

impact from this loss of professional identity on their self-esteem or personal

identity intriguing, and was motivated to seek more clarity about my participants'

experience of the loss of professional identity and the impact on their self-concept.

I also sought to learn more about any vulnerability to subtle discrimination. I am

reminded that whole-person behavior can be complex and seemingly inconsistent

(Chamberlain, 1990); Price's (1996, 1998, 2000) women participants were

enthusiastic about retirement, yet the loss of professional identity may have

represented a partial loss of a whole sense of self, because professional identity is

to varying degrees integral to one's wholistic sense of adult self (Chamberlain,

1990; Palmer, 2014). I wondered if the vulnerability and feelings of depression of

a few participants were related to their loss of professional identity. This is an

issue I hoped my participants would illuminate. In particular, I wondered whether

they needed to grieve that loss or be aware of it in order to move forward

effectively.

Price recommended that future research about the transition of women

from professional status to retirement was needed because retirement was now a

"normative event" for women, and existing research on this topic was too limited

(Price, 1996, 1998, 2000, 2003). Mortimer (2009) called for more investigation of

never married, divorced, and widowed women, premised on her belief that the

quality of the relationship with one's partner is an integral aspect of the quality of

one's retired life in general. "If one does not have a partner, and no children, what

is retirement like then?" (p. 46). Mortimer's premise reflected the bias that

retirement was a shared experience of couples, and a curiosity about how it was

different for widows and other single women. She is also cognizant that there are

no socially sanctioned traditional roles or blueprints for ASCFPW as they mature.

Women's Retirement Satisfaction

This section presents the academic literature on the retirement satisfaction

of primarily professional women. Price and Joo (2005) wrote the following

regarding retirement satisfaction: "existing research on retirement has not

considered the diversity of marital status that exists among retired women" (p. 37).

When singles were mixed together, marital status was not a significant predictor

of retirement satisfaction (Price & Balaswamy, 2009, p. 206). Thirty years ago,

lifelong singles had significantly higher scores in terms of life satisfaction, and

were also younger than the other single-again women, better educated, and of a

higher socioeconomic status (Rice, 1982). Always single women were more able

to create viable alternative lifestyles through role creation and role substitution,

while widowed participants seemed to mourn the loss of their husbands and

former lifestyle and did not adjust as well to their new retired circumstances (Rice,

1982). These conflicting results underscore the necessity to focus current research

directly on the ASCFPW.

Two studies, both published in 2009, offer useful insights for the present

study. Seaman's (2009) pre-retirement study involved both professional ($n = 10$)

and nonprofessional ($n = 9$) working Baby Boomer women (born between 1946

and 1954), who were asked to anticipate their retirement experience and their

anticipated motivation to volunteer. Two main findings were participants' desire

to take control of their lives, which involved scrutinizing societal and gender-

related expectations, finding the intrinsic meaning and purpose in their life, and managing the actual transition; and participants' creation of new, self-defined identities from their internal foci rather than being defined by the external workplace and by others. Seaman's participants strongly refuted the two untested societal assumptions: one, that they would want to be as busy in their retirement as in their work lives and two, that they would volunteer as their parents did. Seaman's cohort suggests no interest in volunteering or service in contrast to the cohort in the current study. Seaman's data focuses on the creation of new, self-defined identities.

Price and Balaswamy (2009) investigated the most significant predictors of women's satisfaction after retirement, identifying self-esteem, mastery (sense of personal control), emotional support, and ethnicity (not clearly defined) when financial security and health variables were controlled. *Mastery* referred to one's sense of control over life events, decisions, and the ability to solve problems, particularly in negative situations. Emotional support, instrumental support, and informational support all correlated with retirement satisfaction. This finding reinforces the importance of kin and friendship networks to women's satisfaction with retirement, as well as the need to better understand the role of emotional support and interpersonal connections as women transition and adjust to retirement. The authors conclude, "Women adopt multiple roles in later life resulting in high self-esteem and greater well-being. The combined effects of existing self-esteem and active retirement lifestyles may have greater influence on women's retirement than previously thought" (p. 208). The authors acknowledged

a key limitation in not asking whether retirement was voluntary or triggered by downsizing, a crisis, or caretaking demands.

The recommendations for future research regarding retirement satisfaction include the need to (a) identify how women from different marital statuses experience and evaluate retirement (Mortimer, 2009; Price & Balaswamy, 2009; Price & Joo, 2005); (b) recognize the importance of women's psychological health in retirement (Chamberlain, 1990; Mortimer, 2009; Price & Balaswamy, 2009, Price & Joo, 2005); (c) examine different types of social support in relation to their different stage of retirement (Chamberlain, 1990; Price & Balaswamy, 2009; Price & Joo, 2005); (d) incorporate diverse audiences in women's retirement research (Mortimer, 2009; Price & Balaswamy, 2009; Price & Joo, 2005); (e) assess the impact of voluntary or involuntary retirement on women's satisfaction (Price & Balaswamy, 2009); and (f) explore skills in role creation and role substitution to cope with situational and emotional changes in later life (Rice, 1982). The present inquiry is aligned with the first recommendation in my focus on ASCFPW; the third in the focus on the initial retirement transition; the second and sixth in the emphasis placed on participants' meaning-making about the loss of their career personae, professional status, workplace social network, and changes in self-concept and the nature of activities in which they choose to become active; and the sixth in investigating how creating a meaningful lifestyle of social activism might relate to women's self-esteem, sense of mastery, and general satisfaction with retirement adjustment.

Women's Retirement Pathways

The retirement of women in numbers has had a dramatic impact on the retirement research for both women and men, because prominent researchers like Toni Calasanti (1993) studied the application of the men's model of retirement satisfaction to women and documented how inadequate or limited it was for the investigation of both men and women and their varied ways of life in retirement. As part of the new direction in research, Price and Nesteruk (2011) investigated how women spend their time in retirement from the current perspective that retirement is a new beginning or stage of adulthood for the great number of women who joined the workforce in the 1960s and 1970s, who are now reaching retirement age with an increased expectation of longevity. Price and Nesteruk hired professionals to interview 40 participants from their earlier sample of 330 from two prior retirement satisfaction studies (Price & Balaswamy, 2009; Price & Joo, 2005). The authors found five primary pathways to describe women's activities and interests: family-focused, service-focused, recreation-focused, employment-focused, and disenchant-focused retirements.

Their categories seem clear to me, and I would agree with how Price and Nesteruk (2011) classified most activities, except that caretaking seemed to land in the catch-all disenchanted category; in my limited experience with caretakers it is a very difficult role and an expression of love and caring, so I would include it in the family-focused category. Other researchers (e.g., Cruikshank, 2013; Erikson, 1950/1963; Valliant, 2003) might explore and make the case for the importance of "being time" versus "doing time"; *being time* includes reflection

time, writing, and other creative pursuits. Maybe such activities were not included in the interview? Or, maybe these activities fall under Price and Nesteruk's (2011) category of recreation-focused; however, I think of recreational activities as more active in nature and focused on one's body fitness, such as golf, tennis, luncheons, or shopping, rather than focused on spirit or psyche.

Innovative Strategies for Women's Retirement in the 21st Century

The Internet and popular books are not generally included in a research literature review; however, for the focus of this study popular sources contribute innovative ideas not yet addressed by the academic dialogue. Research has been slow to respond to evolving trends, several of which offer ways for retiring professional women to find inventive support as they transition into this new phase of life.

Kalinosky (2009) is a knowledgeable retirement coach for executive women whose action plans for retiring women incorporates some specific recommendations to address the needs for emotional support, instrumental support, and informational support identified by Price and Balaswamy's (2009) research. Kalinosky (2009) recommends five actions for women who want to address their loss of professional identity and social status: (a) to mourn their loss at retirement and seek the support of their family and friends in this process; (b) to reclaim the parts of their self that were censored or diminished during their demanding careers; (c) to explore new self-images, identities, or roles that connect with their neglected interests and passions in a new direction or continue their professional expertise in new ways; (d) to engage in networking (through

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volunteer work, professional organizations, or creative outlets) and build new social relationships to replace the ones they relied on in the workplace for daily, spontaneous social interaction; and (e) to alter their exit strategy to gradually reduce their professional responsibilities over several years by taking sabbaticals, doing part-time work, balancing work and creative play, or combining volunteer activities with work.

In contrast to men, women need and want to be talking to other women as they contemplate new life roles and creative problem-solving for retirement (Bratter & Dennis, 2008), and one strategy to meet the support needs of women in retirement is to offer pre-retirement and retirement transition groups—peer, consciousness, or self-awareness groups similar to those popular during the Women's Movement. These groups have the primary purpose of addressing the retirement transition and ideas for productive, purposeful lives (Bauer-Maglin & Radosh, 2003; Bratter & Dennis, 2008; Transition Network & Rentsch, 2008). Until recently, there were few guidebooks or role models for women with the foresight to recognize the likelihood of a crisis in identity during their retirement transition (Bauer-Maglin & Radosh, 2003; Bratter & Dennis, 2008; Transition Network & Rentsch, 2008).

Another strategy for support in the retirement transition is for the woman to author her reflections on her career and life, with the intention of integrating her accomplishments and shortcomings (Bauer-Maglin & Radosh, 2003). Bauer-Maglin and Radosh (2003) edited a wonderful collection of such essays. In one unique essay titled "Creating a Self in Context," Carol Gamin (2003) realized that

after 35 years of family life, a career, and on the cusp of retirement, she found her

primary identity was workplace-based.

> I must become a new self, a self in context….I have to create the context,
> discover who this new self is, how she is the same and how she is different
> from the self I have always assumed I am and the self I am in the process
> of becoming and the self I really want to be when I grow up. Then I must
> put the self and the context together. Luckily, I am not a mathematician
> for I fear this is not a purely axiomatic enterprise. (p. 203)

Her story represents the introspective, articulate expression and thinking I sought

in my study participants.

In summary, women approaching this major life transition have sought a

new dialogue as they confronted passé, or existing negative images of retirement.

They want to redesign this transition to fit their vitality and desire for a creative,

productive next stage of life. These three popular books (Bauer-Maglin & Radosh,

2003; Bratter & Dennis, 2008; Transition Network & Rentsch, 2008) highlight a

pre-eminent concern about adjustment to a loss of workplace identity for career

professional women, whatever their marital status.

Community Service, Creative Praxis, and Retirement

This section focuses on literature regarding the role of community service

in the retirement lifestyle. As with my discussion of ASCFPW, I have chosen my

terms carefully. Research often addresses only *formal volunteerism*, which is

structured by museums, religious institutions, nonprofit agencies, and other

organizations (Boling, 2006). *Informal volunteerism* is defined and initiated by an

individual or informal small group; in this study, I am particularly interested in

informal service and activism in the arts, which I have defined as *creative praxis*.

This definition is supported by findings from the Harvard School of Public Health

MetLife Foundation Initiative on Retirement and Civic Engagement, which

sought to better understand the different forms of community involvement that

take place in various social, economic, ethnic, racial, and demographic groups.

The Harvard group concluded that "most immigrant and minority groups have a

wealth of tradition and values tied to helping others, but the term 'volunteer' does

not translate into their familiar concept of service" (Center for Health

Communication, Harvard School of Public Health, 2004, p. 116), suggesting that

such informal volunteering has perhaps been overlooked in research to date.

Retirees from my participants' generation have been subject to a number

of negative assumptions. The mass retirement of Baby Boomers is often framed

as a "brain drain" from the workforce, and giving back to society through

volunteering is seen as an important altruistic principle to balance this "drain"

(Boling, 2006). One Canadian study suggests that the new generation of retirees

will be less interested in volunteering, and warns of the "negative societal impacts"

(Seaman, 2009, Abstract, para. 1):

> In addition, any consideration of any potential volunteering in retirement
> revolves around analyzing the perceived benefits and costs, setting
> specific criteria for involvement, and recognizing the negative societal
> impacts of their refusal to volunteer or their limitation of effort. These
> women send a strong message that they will not be complying with two
> untested societal assumptions that they will want to be as busy in their
> retirement as they are in their work lives and that they will flood the
> volunteer market as did their parents. (Abstract, para. 1)

Societal attitudes often devalue nonpaid volunteerism (including feminist writers

who advocate for payment for volunteering), despite its contribution to the

community; also, since women often undertake such unpaid work, there is a likely

gender bias (Warburton & McLaughlin, 2006).

Another negative assumption—the "retirement leisure world" image—
mushroomed from the dramatic development of senior communities starting in the
1950s, with social critics viewing seniors-only communities as isolated from
intergenerational communities and as recreational oases where seniors played in
the sun until they became frail, dependent, over-consumers of community
resources. Such seniors served no "giving back" role in the community (Freedman,
1999). In addition to this negative view of retirement villages, there is heightened
social concern about the dependence of ASCFW (professional and
nonprofessional) on community resources as they age, since they live longer than
men, may have lower pensions because of lower salaries, and may lack younger-
generation family caretakers (Baumbusch, 2004; O'Brien, 1991; Tamborini,
2007).

The U.S. government perceives a benefit to shifting this retiree drain on
resources. Due to cutbacks in public funding for programs, all types of
community service and informal volunteering endeavors have gained increased
attention in the United States since the 2000s, as individuals and organizations
seek new strategies for reaching out to those who choose to give their time and
energy in individually motivated and less structured ways. To increase senior
volunteerism, governments and organizations need to attend to incentives like
training and skill-building opportunities, flexible and diverse options or activities,
and intergenerational activities, and must offer an optimistic image of
volunteerism (Warburton et al., 2007). The Harvard School of Public Health
MetLife Foundation Initiative on Retirement and Civic Engagement includes a

multidirectional, multifaceted strategic approach to motivate Baby Boomer retirees to provide community service (when it was not part of their pre-retirement behavior), to support media in creating positive role models for active volunteering, to prepare organizations to use volunteers in new and meaningful activities, and to garner public policy and funding as needed (Center for Health Communication, Harvard School of Public Health, 2004). Another closely aligned study cited evidence of current civic engagement that offers optimistic role models for how Baby Boomers can revolutionize retirement, with the possibility of enriching retirees' lives and society at large (Freedman, 1999). Possible barriers to volunteering that should be addressed are negative perceptions of volunteering, concerns about encountering ageism, and the ongoing need to value maturity and life experience versus a preoccupation with youth (Warburton et al., 2007). Several studies called for specific government efforts to counter some of these negative associations (e.g., Warburton et al., 2007; Warburton & McLaughlin, 2006).

Changing this Baby Boomer cohort—from an untapped social asset framed as "over the hill," frail seniors, or leisure-world residents tied to the golf course into formal or informal activists who provide community service beyond their neighborhood—is seen as very innovative and desirable (Freedman, 1999). However, the accuracy of these negative assumptions about retirees is questionable. Psychology researchers, for example, have tended to overlook the benefits of volunteering: "Psychology, which often focuses on growth-provoking endeavors, is sorely lacking in its recognition of volunteerism and instead focuses

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on more introspective endeavors, or measurable behaviors, that may in some cases lead to self absorption instead of transformation" (Van Deventer, 2005, p. iii). Always single aging women have a strong desire to live independently as they age within their social network of family and friends (Baumbusch, 2004; O'Brien, 1991) and thus may not represent a significant "drain."

Due to these individual benefits and the benefits to society as a whole, both Australia and the United States have initiated some broad-based strategies for increasing senior participation in formal and informal community service activities with public policy and funding. As the government efforts suggested above, volunteering has important societal benefits (Warburton et al., 2007); however, for this study the individual benefits are more relevant. Investment in community service provides important secondary gains for the retiree by supporting her values, social networking, and physical and emotional well being (Freedman, 1999; Warburton et al., 2007; Warburton & McLaughlin, 2006). Volunteering was associated with improved self-esteem, decreased depression, and greater life satisfaction (Van Deventer, 2005). For older Australian women, informal community service was found to contribute to a woman's identity and add meaning to her life (Warburton & McLaughlin, 2006). One doctoral dissertation addressed the continuity volunteering offers for one's pre-retirement self-concept by finding that residents who engage in volunteerism in their retirement village reap biographically meaningful activities and social environments that offer an antidote against society's negative attitudes of ageism

and restore their moral stature, one that has been chipped away by the act of retirement (Chung, 1999).

Consistent involvement in volunteer work, social activism, civic engagement, or individually defined creative praxis gives life a purpose beyond oneself, as well as enriching one's spiritual essence (Freedman, 1999; Schachter-Shalomi & Miller, 1995; Van Deventer, 2005). Van Deventer (2005) found that high scoring self-transcendence participants identify their volunteerism as having a spiritual component; service is a life-changing part of their identity and was transformational, with *transformation* defined as "self-perceived changes in personality traits and mental health" (p. 6).

Some research recognizes service behavior as a new endeavor or salient role for the retired individual (Center for Health Communication, Harvard School of Public Health, 2004; Warburton et al., 2007; Warburton & McLaughlin, 2006), particularly for women:

> Women generally have a greater breadth of roles than men throughout their lives, and are able to maintain these roles as they age….This suggests that women are better able to adapt to later life, and are able to experience a range of benefits associated with role maintenance. These activities [informal volunteering] give their lives meaning, and help them deal with the role losses associated with later life as well as provide other psychological and social benefits. (Warburton & McLaughlin, 2006, p. 68)

In terms of age-related differences in motivation and benefits of volunteering, senior adults demonstrated greater generativity and integrity motivation (per Erikson's life cycle theory) to their volunteering (Boling, 2006).

To summarize, this literature on volunteerism and civic engagement delivers strong findings from a number of perspectives on the value of community service to seniors' physical, emotional, and spiritual well-being as they age

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(Boling, 2006, Chang, 1999; Freedman, 1999; Van Deventer, 2005; Warburton et al., 2007; Warburton & McLaughlin, 2006). Existing research supports the present study's focus on a meaningful, productive lifestyle that balances a salient role in community service with self-focused activities as worthwhile, timely, and appropriate to my target population.

Transformative Learning and Adult Development Perspectives

Concepts from the literature on adult learning and development are important in interpreting the dynamics of the retirement transition for my participants. The concepts of adult learning discussed in the first part of this section define how a woman's meaning making and worldview may shift, as well as how, through reflection, she may have insight about her conscious and unconscious behavior. In the second part of the section, adult development theory suggests a framework for understanding the shift in sense of self and identity in the retirement transition. Within the discussion of adult development and identity concepts, I address the controversy concerning genetic personality consistency versus character plasticity, or a person's ability to change and adjust as she ages.

Transformative Learning Theory

Adult learning theory offers a framework for understanding the retirement transition as a dynamic learning process; in particular, transformative learning theory offers concepts for facilitating a whole-person understanding of the epistemology of learning, or the relationship between the learner and what is known. Understanding my participants' experiences of the retirement transition,

behavioral change, and changes in their sense of self at the crossroads of retirement is a focus of this research.

According to pioneer adult learning theorist J. Mezirow (1991, 2000), learning and change are motivated by a *disorienting dilemma* or critical event that stimulates the re-examination of or reflection on one's meaning making and assumptions, and then provokes action based on the new meaning making. A *perspective transformation* is defined as a major shift in a person's meaning making and worldview, either through an *a-ha* moment or over time. *Meaning scheme shifts* are minor adjustments to meaning making and worldview. Within this framework, early retirement can be understood as a disorienting dilemma or critical event, which may involve a perspective transformation. Mezirow's distinctions between meaning schemes and meaning perspectives facilitated my assessment of each participant's identity shift and her self-assessment of her retirement transition. Mezirow's perspectives are categorized as the psychic (personal, emotional or behavioral), epistemic (intellectual, knowing, or learning), or sociolinguistic (sociality level such as marriage patterns).

In contrast to Mezirow's (1991, 2000) highly analytical and intellectual theory, other theorists describe the intuitive, unconscious processes involved in learning (Boyd & Myers, 1988; Dirkx, 2012), which can lead to transformation. For example, positive adult learning and change facilitates the midlife adult's progress toward psychic integration and active realization of the authentic self or individuation (Jung, 1990). Change happens through discernment, which involves receptivity, recognition, and grieving; when one's meaning making and sense of

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self are disrupted or lost, grieving follows and then finishes with reintegration (Boyd & Myers, 1988). The retirement transition involves the loss of one's professional identity, and yet there are positive outcomes from a woman's grieving her loss of that identity (Kalinosky, 2009) and making space for the new.

Other studies of the intuitive, consciousness and unconscious aspects of learning offer insight into how learning leads to change and social action. Elias (1997) elaborates on the resourcefulness of the unconscious mind and its ability to transform a person's fundamental perspective on the world. He proposes three specific capacities of the self: a capacity for developing a "conscious I" capable of critical reflection; a transformed capacity for complicated, deep thinking (see also Kegan, 1994); and the capacity to be a creative force in the world by questioning and changing unexamined premises or assumptions, thus freeing oneself from limiting habits of the mind. Kegan (1994) has a progressive theory of 5 levels of consciousness that indicate the level of individual development and capacity for deep, creative thinking and possible solutions to the crucial problems facing society and the world.

From yet another point of view, scholar–practitioners Yorks and Kasl (2002, 2006) reintroduced and explained J. Heron's (1992) comprehensive theory of personhood, which includes an epistemological analysis of how whole person learning and multiple ways of knowing account for the emotional element of learning. In the present study, I was particularly interested in-how my retiree–participants might vary in their readiness to perceive and facilitate whole person learning, and in their readiness to engage in social action.

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To conclude, these perspectives on transformative learning yield multiple lenses for understanding adult learning in general, and learning at the retirement transition in particular, during the dynamic phase of departing the workplace. Approaches included the cognitive, and analytical (Mezirow, 1991, 2000), and the unconscious (Boyd & Myers, 1988; Dirkx 2012), and evolving consciousness and development, (Elias, 1997; Elias & Taylor, 2012; Kegan, 1994). Yorks and Kasl (2002, 2006) explain Heron's (1992) model of whole person learning is a more complex, informed theory of emotional learning.

In support of lifelong, self-directed learning, and development, Mary Catherine Bateson (2004) eloquently describes learning as the basic adaptive strategy of the human species: "We are not what we know, but what we are willing to learn" (p. 8). Mark Tennant (2006, 2012) frequently challenges adult educators to enhance their understanding of adult developmental theories to better assess if behavior change is a transformative learning experience or is a small or large step in the ongoing, evolving progress of adult development. His challenge is intriguing. Both adult educators and psychologists use the word *development* as a precise word for the behavior change they are considering; however, one considers it learning and the other evolving maturity. Therefore, I review the relevant developmental theories in the following section.

Adult Development and Successful Aging

Theories of adult development and successful aging offer a number of lenses for understanding how women negotiate the senior transition to retirement. Several researchers have investigated what it means to age well. Price and

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Nesteruk (2011) identified the four positive pathways of retirement: family-focused, service-focused, recreation-focused, and employment-focused. In contrast, disenchantment was identified as undermining a successful transition to retirement. Successful aging advocates support the perspective that the following retirement lifestyles, are valued as having purpose: social activism and community service (Freedman, 1999; Price & Nesteruk, 2011), and being time or self-reflection, and spiritual focus (Cruikshank, 2009; Erikson, 1950/1963; Erikson, Erikson, & Kivnick, 1994). Aging well involves ongoing learning about the changing nature of one's physical being, as well as coping with the complex society in which retirees live and thrive (Cruikshank, 2009, 2013; Vaillant, 2003) The longest, in-depth prospective aging research at Harvard University suggests three benchmarks for aging well: evolving mature coping defense mechanisms, maintaining a healthy lifestyle, and being creative (Valliant, 2003).

E. Erikson's (1950/1963; Erikson et al., 1994) eight stages of the life cycle describes two psychodynamic themes for retirement and aging: *generativity versus stagnation* addresses a tension between engaging in activities to serve future generations and being stuck in self-focused behavior, while *ego integrity versus despair* describes the process and ability to use reflection to assess lifelong endeavors as accomplishments and fiascos rather than focusing on inadequacies and lost opportunities. The integrity process enables an ongoing, evolved sense of self; however, Erikson is silent on the need to revisit the stage of identity versus role confusion at a time of changing sense of self (e.g., retirement), although he

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reportedly considered a ninth stage as he reached his 90s and his own experience of longevity.

Despite feminist criticism over the decades since Erikson's early work (e.g., Sorill & Montgomery, 2001) criticize his theory as androgenic around the crises of identity and intimacy, and question his failure to explain development in all people worldwide), I find his work valuable for explaining development in this society and in the later adult stages. Jean Baker Miller's (1976, 1986) theory enriches Erikson's (1950/1963) lifecycle theory by describing the essential aspect of relationships for women's development in this society, as well as the sense of quality connection with significant family, friends, and authority figures during child and adult development, though her work has been challenged as being too gynocentric (Sorill & Montgomery, 2001). Feminist writers suggest that integrating Miller's (1976, 1986) and Erikson's (1950/1963) theories may yield a more comprehensive understanding of identity development in all people (Sorill & Montgomery, 2001)—a suggestion that, although intriguing, lies beyond the scope of this research.

Three recent developmental models use the strategy of promoting a healthy, high consciousness, meaningful life for women—particularly always single women—rather than pigeonholing them as outside the marital norm of development. As such, these models are particularly valuable for the present study. These studies focus on landmarks of women's development; some always single, single-again, and even married women experience being treated as less of an adult than their male counterparts, simply because they are female.

M. J. Mason (1991), a single-again midlife psychotherapist, often encountered therapists who re-stimulated the single or single-again woman's guilt, shame, and wounding about her marital status or colluded with her being flawed for not "having her man." Mason formulated a guiding model for women—single or coupled—with six challenges of personal change: leaving home, facing shame, forging an identity, integrating sexuality, claiming personal power, and tapping into creative spirit.

K. G. Lewis (1994, 2001), a fifty-something always single psychotherapist, advocates a nonjudgmental life stage model that acknowledges nine tasks for living a satisfactory single life and ignoring the social bias of singlehood. The tasks are being grounded, meeting one's basic needs, making decisions about children and motherhood, enjoying intimacy, facing sexual feelings, clarifying one's thinking about men, grieving dreams and realities, making peace with parents, and preparing for old age.

N. Schwartzberg, K. Berliner, and D. Jacob (1995), psychotherapists from the Family Institute of Westchester, have extended and deepened the institute's existing multicontextual life cycle framework for men and women to include the emotional tasks specific to single life, in order to authenticate a clinical view that singles can reach full emotional development. They outline the following emotional process for the lifecycle, adapted here for my population of women retirees. Midlife (40 to 55 years of age) has the challenge of clarifying the meaning of her work present and future, defining an authentic life for herself that can be achieved within the single status, and establishing an adult role for herself

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within the family of origin. In later life (56 years of age and onward), she

consolidates decisions about work life, enjoys the fruits of her labor and benefits

of singlehood, recognizes the future diminishment of physical ability, and faces

increasing disability and the death of her loved ones. When elderly (no specific

age given), she confronts mortality and accepts the life she has lived

(Schwartzberg et al., 1995, p. 56).

Although these models are encouraging and together yield a complex

guide for the development of women, S. Greene (2003), a British senior lecturer

at Trinity College Dublin, cautions that women's psychological development is

constantly emerging and changing over time. It is not static and fixed by a

woman's nature, sociocultural context, personal history and agency as models like

these might imply. In particular, women's development is influenced by the time

and context of their lives. Greene's work supports my premise that the grassroots

movements experienced by this study's participants have influenced their adult

development.

Similarly, one controversy (i.e., one cannot teach an old dog new tricks) in

senior adult development theory relates to the dynamics of change versus

constancy. In this inquiry, I was alert to exploring the degree to which my

participants had changed during the retirement transition (or other crossroads of

aging) as well as the degree to which their behaviors, personality, and sense of

self are constant. The paradox is that both change and consistency/continuity are

true. Personality is the sum of temperament and character (Valliant, 2003).

Temperament, which is largely inherited in one's genes, provides continuity; it is

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the plaster of a woman's personality and includes such traits as introversion or extroversion, tested intelligence quotient, the genetic component of social intelligence, and, to some extent, self-esteem (Vaillant, 2003). However, character is plastic—its elements can change and it is influenced by environment and maturation, thus allowing adult learning and development. Therefore, a woman can learn, change, and evolve throughout her longevity (Vaillant, 2003). Advocates of positive psychology, a branch of psychology that focuses on healthy and fulfilling lives rather than illness and dysfunction, likewise argue that change is a dynamic, viable option in retirement and aging (Csikszentmihályi & Csikszentmihályi, 2006).

In summary, the multiple lenses of adult development for this research focus on change in retirement (e.g., the change versus constancy debate). The recent models of development for single and coupled women strongly support their capacity for ongoing change as they deal with the complex world (e.g., Lewis, 1994, 2002; Mason, 1991). Furthermore, there is considerable support for the valued concept of creative praxis or the integration of creativity and action during the retirement transition (e.g., Valliant, 2003).

Having now reviewed adult development theory and transformative learning theory, my concern about the meaning of development persists. I address this concern in Chapter 8, after I present my findings and answer my research question.

Synthesis

This chapter offered a review of the current academic and research dialogue around ASCFPW retirees, professional women's retirement, the value of service to both the volunteer and the community, and learning/change and adult development. Through the discussion I outlined the scarcity of research on the particular population of ASCFP women retirees, and offered support for the present study through the recommendations of existing research. Although no previous study has focused on my research question regarding learning and change in sense of self for retiring professional women and the values of community service and individual creative praxis for their lifestyle, the literature does support that such praxis provides the secondary gains of intergenerational relationships and motivation for life.

In consideration of the concept of change versus continuity and the long term cliché that "you cannot teach an old dog new tricks," I would argue that every person's (including ASCFP women's) temperament is constant and genetically determined (see Valliant, 2003, for example); and everyone's (including ASCFP women's) character is plastic, and influenced by the environment and the dynamic context in which one lives (Csíkszentmihályi & Csíkszentmihályi, 2006; Vaillant, 2003). The question of change versus continuity in the retirement transition is an important one. I anticipated learning more about its nuances in the course of this study, and wondered what continuity and change I would witness among my ASCFP participants. In the next chapter, I describe my qualitative research methodology, paradigm, and research procedures.

CHAPTER 3: METHODOLOGY

This is a qualitative, multiple case study of seven ASCFP women retirees. The chapter begins with a review of the chosen methodology. Then, I present the research procedures, including participant criteria, recruitment, and case selection, interview protocols, data analysis, data presentation, validity procedures, and ethical considerations. The last section describes the personal assumptions and biases that impacted this research.

Methodology and Methodological Tools

In this study, I use a basic interpretive qualitative method (Merriam & Associates, 2002) located in a constructivist paradigm (Guba & Lincoln, 1994, 2005), and a collective case study strategy (Stake, 1995, 2005) combined with narrative analysis (Chase, 2005; Riessman, 2008). This study is situated within the qualitative research paradigm because qualitative research is the best foundation for studying complex human processes without the limiting constraints of predefined variables, controlled environments, and standardized questionnaires. Five special characteristics cited by Merriam and Associates (2002) are crucial to the quality of the research and shaped my research behavior and standards:

- "Researchers strive to understand the meaning people have constructed of their world and their experiences" (p. 5);
- The researcher becomes "the primary instrument for data collection and analysis" (p. 5);
- The researcher has human shortcomings and biases that may impact the inquiry;

- The researcher reasons inductively by gathering data to build concepts, themes, and findings; and

- The desired outcome is a rich, descriptive report in which the researcher uses words, pictures, poetry, images, or story to convey the meaning of the phenomenon.

Qualitative research is congruent with this inquiry investigating participants' retirement transition, a complex human journey, and their career reflections.

A constructivist worldview or paradigm guided the design and conduct of this investigation. Guba and Lincoln (2005) define the epistemology of constructivism as transactional and subjectivist, so that knowledge evolves from findings co-created by the researcher and participants.. The investigator and the "object" of the investigation are interactively linked in the interview and narrative check process, so that the findings are literally created as the investigation proceeds. The final aim is to distill a consensus construction that is more informed and sophisticated than any previous constructions (Guba & Lincoln, 1994).

Case study, which is used in this research, refers not to a methodology, but to a choice of what was studied (Stake, 2005). My cases (or units of analysis) are seven ASCFPW retirees, each of whom is considered a *bounded system* (Merriam & Associates, 2002; Stake, 2005); narrative analysis is used to study each individual case and to interpret the data as a whole. The research questions are as follows:

- How does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates formal or informal

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service, activism or creative praxis while embracing her new learning and evolving identity?

- How does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus/path?

To answer these research questions, I investigated each participant's career and retirement story. The goal was to facilitate understanding of the process, motivation, and experience of ASCFP women retirees who make a commitment to social activism, creative praxis, or community service. Since I created case studies for each individual, this study is a collective case study (Patton, 1990; Stake, 1995, 2005).

According to Stake (2005), there are three categories of case studies—intrinsic, instrumental, and collective or multiple case studies. The *intrinsic* case study examines a single, particular case for what can be learned from its particular uniqueness. The *instrumental* case uses a particular case to provide insight into an issue or to redraw a generalization. For an *instrumental* case, the primary interest is to enhance or facilitate an understanding of some phenomenon, not the specific case being studied. The instrumental case study seeks to describe the phenomenon in depth and detail, contextually and holistically as it manifested within the case unit. In the collective or multiple case study, a number of cases are studied jointly in order to investigate a phenomenon, population, or general condition; thus, a multiple case study is an instrumental case study extended to a number or group of cases. Such cases are chosen on the belief that a number, group, or class of

cases will lead to better understanding and theorizing. The present study is a collective, instrumental case study (Patton, 1990; Stake, 1995, 2005) designed to understand the complexities of the retirement transition experience of ASCFP women.

As case study researcher, I followed the recommendations to be sure to wear lenses that see events and processes as multi-sequential and multi-contextual, coincidental or synchronistic rather than causal. When in the complexity of qualitative case research, I placed my "best intellect into the thick of what is going on" (Stake, 2005, p. 449). I was cautious to be both objective as a witness and reflexive in regarding the complexity of the data. Being reflexive means to ponder the emic issues, the internal schemes that I as researcher brought to the inquiry, and to contemplate the etic issues, or the external schemes that evolved in the course of the study. I explored meaning of data as they relate to the cases, the context, and the experience (Stake, 2005).

In the present study, case study methodology guided me in several key decisions. First, I had to decide how much and how long the complexities of each case should be studied, since not everything about the case could be understood (Stake, 2005). To answer my research question, this study was delimited to understanding the following four phases of each participant's life history: her career experience in the workplace, her retirement decision-making process, her transition phase between leaving the workplace and establishing a role in community service or activism, and her satisfaction with her ongoing retirement lifestyle. Second, I had to decide the conceptual structure for organizing the

inquiry, whether to shape it around the issues or themes that arose in the interview or around particular informational questions (Stake, 2005). The selection of key issues as the analysis framework, rather than the interview questions, focused the inquiry and deepened my understanding of the case.

Narrative analysis is a popular approach to qualitative research that uses a first-person account of each participant's experience told in story form (Merriam & Associates, 2002); I chose it to investigate the cases for this study because the women's stories are sincere, reflecting their heart, soul, and intellect. Narrative analysis and storytelling are ways of making sense of the world (Chase, 2005; Riessman, 2008) and illustrate the self-awareness of the participants.

My intention in this study is to raise consciousness about the unique lives of lifelong single professional women, who are either absent from the literature or are studied from a perspective which holds a bias toward marriage (Berkheiser, 2011; Mortimer, 2009; Price & Joo, 2005). Narrative inquiry, through all its phases of research procedure and analysis, can advance a social change agenda (Riessman, 2008) or increase awareness about the continued negative stigma and terminology used to describe the focus population. Thus, this study uses the stories of marginalized people (ASCFP women retirees) to create a space where the public (i.e., the academic research community) can hear their voices and their stories (Chase, 2005; Riessman, 2008). In fact, even part of the story can reveal valuable information about the whole. Matthias Finger (1988) observed that adult learning is linked to the whole process of adult transformation, an important justification for the use of partial life history interviews in this study.

Regarding the construction of research data for a narrative inquiry, Riessman's (2008) recommendation is to prepare the interview transcript verbatim by recording the verbal and nonverbal expressions on the transcript. The transcript is a best-case documentation of the interview—a key to data analysis—that is co-created by the interviewee/narrator, the researcher, and the transcriber. The optimal outcome is that two active participants (the interviewee and the researcher) jointly construct a narrative and meaning, with detailed explanations rather than brief answers or generalizations.

Through the interviewing and transcription, the researcher plays a major role in shaping into story form the narrative data that she analyzes. As with case study analysis, researcher's self-reflexivity is encouraged in this process, as well as the maintenance of a detailed journal logging the researcher's interpretive thoughts and reactions to the transcript and its analysis (Riessman, 2008).

Of the four fundamental strategies for interpreting texts that have a storied form (Riessman, 2008), I chose thematic. In thematic analysis, the researcher organizes the interview transcript into thematic stanzas or meaning units; primary attention is paid to what is said in an interpretive way that presents the narrative as if it came from "the self" of the speaker. As a novice researcher, I found thematic analysis both intuitive and straightforward (Riessman, 2008, p. 73).

Method: Research Procedures

This section presents the procedure for the study. The discussion covers participant criteria, recruitment, and case selection; the interview and transcription

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process; data analysis; data presentation; validity procedures; and ethical considerations.

Participant Criteria, Recruitment, and Case Selection

The participants I wanted for this study met the following criteria (Definitions are in Chapter 1: Terminology):

- Always single

- Child-free

- Professional

- Woman

- 55 to 68 years old

- At least six months into her retirement transition (i.e., since her major employment shift or the start of her pension), with a maximum of seven years (to capture narratives of the early stages)

- Living a meaningful lifestyle involved in social activism, civic engagement, or creative praxis

I wanted my participants to live in urban settings and reflect diversity in professional careers, ethnic or racial backgrounds, and sexual orientations. My goal in case selection was to select participants who would generate the greatest understanding of the behavior being investigated (Patton, 1990; Stake, 2005), which in this case means selecting ASCFPW who were thoughtful and expressive in telling their stories, and who were diverse as a group—in occupation, ethnicity, and sexual orientation.

In small-scale inquiries such as this, random selection is not an option. I networked with friends and colleagues of diverse race/ethnicity and sexual orientation for the nomination of potential research participants. I relied on the counsel of colleagues and my intuition to select participants who offered the greatest opportunity to elucidate the phenomenon I have described. Eventually, through The Transition Network (a middle-class group of 50+ women focused on retirement in the San Francisco Bay Area) and friends, I found my seven participants. Two are African American and five are white (with a variety of European heritages from Poland, Ireland, Armenia, Germany, Portugal/Azores, and Italy).

Friends and long-term single-again women (SA) who were divorced and read my recruitment notice argued with me about my AS criterion, which distinguishes between lifelong singles and single-again women. I concede that long-term SA women may be similar in many ways to my target group of AS; however, even though I have no research to verify the premise, I think that there is less social bias toward SA women because they were married at one time. One single-again woman came for an interview; somehow, she or I missed getting the AS criteria straight during the telephone interview. She was a great activist with The Transition Network, but she was not AS, so she did not participate in my study.

After a potential participant was nominated, I contacted her by email, U.S. postal service mail, or telephone to arrange a telephone conversation as a screening interview. In that conversation, I explained my research intentions and

criteria and assessed her personal characteristics as a coresearcher. Participants were selected who demonstrated an ability to be introspective, to think reflectively, and to speak (in English) openly and articulately about their experiences, values, and motivations. I listened for her interest, curiosity, and enthusiasm for being involved in this research and her willingness to participate fully in the interview and member checks. All participants completed the demographic information form (Appendix A) and signed a consent form (Appendix B), and I scheduled the interview.

Table 1 summarizes the demographic characteristics for my seven participants at the time of their interviews. The six women I interviewed were given pseudonyms even though five participants had initially wanted to use their own names: the Human Research and Review Committee at the California Institute of Integral Studies (CIIS) demands pseudonyms for anonymity, safety and liability concerns regardless of individual participant's desires. Each individual's pseudonym, ethnicity, age, sexual orientation, educational degrees, and career occupations are listed in the table. The six participants selected their own pseudonym; as the researcher, Barbara, I used my own name. The order of the participants in the table follows the narrative order in chapters 4 and 5.

Interview and Transcription Process

I conducted two in-depth, 90-minute, semi-structured, partial life history interviews with my pilot participant.

Table 1

Research Participants at Time of Interview

Name	Race	Age	Sexuality	Education	Years since retirement	Career roles
Aubrey	White	64	Heterosexual	BS Biology	2.75	Biology lab tech/manager
Eliza	Black	68	Heterosexual	BA English, MA Ed Admin. PhD Education	7	Teacher, special education principal, administrator
Hannah	Black	63	Heterosexual	BS Physical TX, MA Org Dev. PhD Humanities	2.5	Physical therapist, administrator, consultant
Harriet	White	64	Heterosexual	BS Math, Electrical Engineering	0.58 (7 months)	Project manager, environmental engineer, activist
Carla	White	65	Heterosexual	BA Accounting, MATESOL (pending)	2	Sales, accounting team leader, theater activist, tutor
Louise	White	59	Uncertain	BA Recreation, MS Ecology, PhD Integral Studies	4.5	Teacher (elementary and graduate), activist, vision quests guide
Barbara	White	69	Heterosexual	BA Nsg., MS PH & Psych Nsg, MA Transformative Learning & Change, PhD Integral Studies	9	Nurse-educator, program manager, department chair

Note. Physical TX = therapy; Org Dev. = Organizational Development; MATESOL = Master's in teaching English to speakers of other languages; Nsg. = Nursing ; PH & Psych = public health and psychiatric nursing. Author's table.

In that process, I learned that the first interview yielded abundant, deep data and the second added little further that was essential; she talked about her young adult, problematic romantic history and the previous six months of retirement, when little had varied. Therefore, with the other five participants I conducted one 90-minute in-depth interview. A second round of interviews might have been of value after all the initial data were analyzed across cases; however, timelines did not allow that strategy.

Five participants live locally; they were interviewed face-to-face in my flat's quiet, private, solarium. The sixth participant does not live locally, and was interviewed using Facetime on a Macintosh computer; I sent her the collage materials a week in advance. I was the seventh participant, and I wrote my narrative at home in my solarium. I followed Riessman's (2008) recommendation of audio-recording the interviews for transcription. The interviews were audio-recorded on my mobile phone and then professionally transcribed. A copy of the confidentiality agreement between transcriber and researcher is in Appendix C.

Each interview focused on the participant's career experience, her retirement decision-making process, her retirement transition experience, and her commitment to social activism, service, or creative praxis. During the interviews, I used active listening to read verbal and body cues, such as emotional shifts, changes in breath, and increased tension, and then used an open-ended question or repeated phrase to clarify the participant's behavior and elicit deeper accounts of critical events, emotional dilemmas, and affective experiences (Stake, 2005).

After the participant signed the consent form (Appendix C) I began the interview by asking her to create a collage to facilitate her recall, focus reflection, and stimulate deeply thoughtful responses to the questions. My dissertation advisor suggested this collage strategy, a process that she learned from Matthias Finger while they were colleagues at Teachers College, Columbia University in the early 1990s. Although Dr. Finger has used this collage strategy in his European research, he has not described it in his published work.

The collage supplies included an 18" by 24" piece of poster paper, and color stickers that were correlated to each element of the collage. I asked the woman to think about her transition into a satisfying retirement and pick out important elements within the seven different categories listed in Figure 1. I instructed her to write each element on a separate sticky note, using the color assigned to the general category.

10-15 Minutes…Please identity the key elements of the following:

1. Retirement planning and decision making & triggers
2. Your sense of self…physical, mental, and spiritual
3. What new learning re: yourself, other people, and experiences
4. Your experience and meaning making re: social activism, community service, or creative practice
5. Any crucial events or experiences in retirement
6. Relationships with family and friends
7. Impact of the Women's Movement on you, your career, lifestyle, and retirement

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Figure 1. Collage directions given to participants. Author's figure.

I wanted each participant to tell her story with the graphic support of her collage, so I let her start and move from one topic to the next, respective to how she wanted to tell her story.

Some individuals were more at ease with the collage concept, while others needed more explanation about the process and its purpose. I sat quietly to the participant's left, taking notes, and could assess her process and answer any questions as she completed her collage. Most participants completed the collage in 15 minutes. One had an a-ha moment during her interview when she paused to add another sticker to her collage.

In the interview, I asked more specific questions about the participant's greatest satisfaction and dissatisfaction in the workplace (for the fourth through seventh interviews; for the first three interviews I requested the information by email) and asked her to comment on the balance between her work life and personal life. The triggers that motivated her retirement decision were a critical piece of information to gain through the interview, as who or what controls the retirement decision-making process is a crucial factor correlated to retirement satisfaction (Mortimer, 2009; O'Brien, 1991). I also asked specific questions to clarify if the participant said something that was unclear to me.

The second to the last question during the interview is can she describe a metaphor for her unique retirement transition. Six of the seven participants created a metaphor with relative ease. The final question is to address her curiosity about the research or myself as the researcher.

I kept all the audio files secure to protect the privacy of the participants, and identified them with numbers/dates rather than names. In order to assess the quality of the transcripts prepared by the qualified transcriber, I verified their accuracy by listening to the audio recording while reading the transcript. The

transcriber was very precise about the participants' words; however, he did not note the pauses and emotional responses, and he misunderstood the names of certain places mentioned. I was able to add those comments and corrections as I reviewed the transcript. Also, I used pseudonyms for cities, workplaces, individuals, neighborhoods, and other identifying comments. As mentioned elsewhere, several participants chose to use their own first name, even after our discussion of that being contrary to research standards. The audio files will be destroyed upon completion of the current dissertation research.

Data Analysis

Transcribing the first interview myself was very slow going and time consuming. I hired a professional transcriber for the remaining five interviews. I experienced a great sense of relief and cost benefit (time wise) after I hired a qualified third party transcriber; my own transcribing was extremely arduous. I submitted the audiotape of an interview to the transcriber, and within several days I downloaded a full transcript. I then coded the transcript and began to condense the transcript to create each participant's narrative. After the first interview, I did both a thematic and structural narrative analysis (Riessman, 2008) before constructing the condensed reflective life history story from the participant's quoted transcript. The first interview gave me an initial perspective of the data yielded by the key collage topics as well as suggestions about the importance of relationships and intimacy, and importance of fun and pleasure in the workplace.

Although the collage element was very helpful in gathering data, as data analysis proceeded I realized that the collage was influencing the structure of the

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stories and constructed narratives. From there forward, I focused solely on thematic analysis. The open-ended questions and in-depth, partial life history interviews (Finger, 1988) generated diverse, rich data and stories; the data was then used to build descriptions of each participant's personal experience during the phases of her retirement.

My original strategy for finding themes was to systematically study the narrative data in the participants' condensed stories. In thematic analysis, content is the exclusive focus (Riessman, 2008, p. 53). First, I read the transcript multiple times and listened to the recording twice in order to immerse myself in the participant's voice and story. Second, I condensed her narrative to feature the essence of the narrative. I structured each story to follow the same general order of information, in order to provide narrative consistency. Writing a summary of my observations of each participant was a secondary way of analyzing the data. I looked for patterns and themes. I created a large matrix chart (spreadsheet) of the data and findings to facilitate my analysis.

Ten findings evolved from this initial process of data analysis through a deductive, cognitive strategy. I began by analyzing each case as a discrete unit, and then looked for themes through cross case analysis. These findings fell into the categories of: pre-retirement planning and decision making, career patterns and professional identity, impact of grassroots social movements, education, importance of family, friendships, new directions in retirements, and changes in sense of self and new learning. I will resist the temptation to go into a more detailed explanation here and suffice it to say there were some new findings that

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will enhance and maybe surprise the current research dialogue on women's retirement and transformative learning concepts.

I wanted to deconstruct these findings or explore their deeper meaning. So, I did a reflective, meditative, inductive contemplative process. Then, I created a large matrix chart (spreadsheet) of the data and findings to synthesize and interpret the findings in a deeper, more insightful manner and to facilitate writing the findings. I realized the findings sorted into 2 major categories: adulthood and career context setting prior to retirement (Chapter 6) and changing sense of self during the retirement transition (Chapter 7). The answers to the research questions about the woman's changing sense of self are primarily in Chapter 7; however Chapter 6 creates the context in which to understand the woman's changing sense of self and is thus an essential prerequisite. Only by understanding the rich texture of the woman's life and her sense of self as she approaches the retirement transition can we understand her life experience as she journeys into the new life stage.

In contrast to the process used for the six participant interviews and analysis, most of my own story was written before the participant interview process and collage approach was developed, so the structure of my narrative differs. Although that difference raises some questions regarding the integrity of my story, after deep consideration I decided that my narrative added value to the study despite those concerns.

Data Presentation

There is no one set standard for how collective cases are reported (Stake, 1995, 2005). As a researcher, I reported the narratives of the participants through my particular lens. I found my participants feel that the coresearchers (we are in this research together) and their stories are the "heart" of the research; thus, I wanted each participant's rich partial life-history narrative featured in her own section and in her own voice. I structure the stories to tell about each coresearcher's retirement planning process first, and follow that with her career history. The third section is a description of her retirement sense of self and learning and activism, service, or creative praxis. For those with an adult-long history of social activism, that element is included within the career history section. I use a short-story, narrative style that honors the uniqueness of each woman's experience.

As I proceeded with the data analysis and condensing of the narratives, I realized that the four narratives with histories of work dominating their personal life and a single adult-long employer shared certain common elements, while the three participants with strong career histories of activism and work boundaries shared other elements. When my former dissertation chair questioned putting all the narratives in a single long chapter; I was asked how I might separate them into two chapters. I quickly, intuitively responded that they could be organized by their career patterns. So, each group is presented in its own chapter (Chapters 4 and 5), allowing those elements to surface in the presentation.

Under Data Analysis section, I explained the format of Chapter 6, which describes the findings regarding the career context of the seven ASCFPW. Chapter 7 directly addresses the research questions through each participant's perspective and concludes with a composite profile of the generic ASCFPW in the retirement transition. Chapter 8 embraces the discussion of my research findings and surprises as compared and contrasted with the existing academic and popular literature presented in my earlier literature review, with particular emphasis on women's retirement research, transformative learning theory and adult development. It also includes my research conclusions, limitations, and recommendations for future research. I had to resist my urge to present my findings with insightful comments and meaning with a simultaneous discussion of the previously existing research in Chapters 6 and 7. This dissertation report, to repeat an earlier idea regarding axiology (the study of values) and the constructivist paradigm, the voices of both the researcher and the participant facilitate the multi-voice reconstruction of the findings and the research discussion and conclusions (Guba & Lincoln, 2005).

In the proposal stage, I had early thoughts that I might include comparison cases from other resources. I did not introduce any comparison cases into my collective case study because such an action would have diminished the value of this collection of cases (Stake, 2005).

Validity

Trustworthiness and authenticity are the heart of qualitative research validity (Guba & Lincoln, 2005). When considering the "truth," trustworthiness,

reliability, validity, and limitations of narrative inquiry research, two levels of validity are important—the story told by the participant, and the validity or soundness of the analysis; that is, the story told by the researcher (Riessman, 2008). There are no formal rules or standardized procedures for validation in narrative inquiry: "Narrative truths are always partial—committed and incomplete" (Riessman, 2008, p. 186), so it is important that beginning researchers document their methodological path and actions "guided by ethical considerations and theory to story their findings" (p. 186). Historians like to see correspondence between self-reports and archival evidence to strengthen validity, as "making sense of a narrative's convergence and divergence with the transcript will support a sense of trustworthiness between the investigator and her reader" (Riessman, 2008, p. 191).

As a researcher, I followed Riessman's (2008) recommendation to audio-record interviews and have verbatim transcripts prepared. I verified the quality of the transcripts by listening to the audio recordings simultaneously with reading a hard copy of the transcripts, so I could correct details and add notes on nonverbal behavior I witnessed.

I also kept a journal of decisions and inferences I made in the course of my research, particularly in the data analysis phase. The field notes in my journal promoted methodological awareness, ongoing reflexivity, and critical self-awareness. In addition, the journal assisted in the report-writing phase by encouraging truthfulness and accuracy, and acted as "audit trail" documentation making transparent my thinking and decisions over time.

In addition to asking the participants to review their transcripts, I shared the initial narratives with the participants as member checks, asking them to review their stories for errors and misunderstanding. Since meaning and reality are socially constructed, their feedback on my interpretation of their experience was fundamental to determining validity. After verifying each transcript with the audio recording, I emailed the transcript to the participant for her review, and for any additions or edits she might want. All participants responded: Four approved the transcript as-is, and two added some missing details. In addition, I had telephone contact and email follow-up as needed for the clarification of details during the report-writing phase.

Two additional member checks were conducted. Once a participant's condensed story was finished, I sent it to her for feedback. Five participants responded with minor edits, and one approved the narrative as-is. When Chapter 6 and 7 were completed, I shared them with all the participants for their review and feedback.

My role as researcher required that I do my participant selection, interviews for data collection, review of relevant documents, and data analysis with integrity, skill, and rigor. I was attentive to my use of language to avoid injecting my own assumptions, meaning, and projections onto the participants and their experiences. As some of my assumptions are quite strong, I aimed for increased sensitivity for self-bracketing and did my best not to miss participants' meaning due to my own biases or preconceptions. For example, in one interview I asked a participant to give a specific example of her work or its outcome, and she

described her work differently from my preconceived idea about her experience. Recognizing my own bias, I accepted her expression.

Ethical Considerations

I held three ethical considerations during this collective case study: first, I respected the privacy and sensibilities of the participants; second, I demonstrated a curiosity and compassion regarding their personal concerns and interests, views, and circumstances; and, third, I involved the participants in member checks in order to verify and clarify how they were being represented, quoted, and interpreted. I was responsible for listening to their feedback and concerns and making appropriate adjustments. I conducted member checks for validity and because I wanted the individual narratives that I created from their quoted transcripts to tell their story with as much depth and detail as possible. I wanted my participants to feel heard, and to correct any possible misunderstanding from my perspective as the researcher. The member check procedure is described in the Validity section of this chapter.

It was my ethical responsibility as a researcher to minimize the risk to the participants in my inquiry. I submitted my application, including protocols for protecting anonymity and insuring minimal discomfort for participants, to CIIS's Human Research Review Committee for their approval. I sought colleagues and mentors from varied ethnicities and sexual orientations to dialogue with me and provide feedback about my research procedures, analysis, and findings to maximize my awareness of my projection of assumptions and bias in my investigation.

I also had a responsibility to maintain participant confidentiality, which I upheld. Near the end of my research, all participants were requested to select pseudonyms, except for myself. The Human Research Review Committee directed that pseudonyms were required for safety reasons. Where participants' published writing is referred to, details are kept confidential, anonymous and referenced by their pseudonyms.

In retrospect, I wish—as the researcher—that I had arranged for my own collage and interview using a substitute interviewer. In hindsight, I can conceive of how to accomplish this interview situation in a way I could not earlier.

Researcher's Assumptions

I brought three main types of assumptions into this study: middle-class values; assumptions around learning, development, and change; and assumptions regarding my target population. Despite my best intentions to bracket my assumptions and biases, the more subtle ones may have escaped my awareness and proofreading.

First, my life and values reflect my middle-class lifestyle. My research design was guided by the assumption that lifestyle choices involving civic engagement, praxis, or activism (whether paid or volunteer) are particularly worthwhile. Sometimes altruism or selflessness is used to describe such actions; however, I view such endeavors as relational with value for both the writer and the reader, the filmmaker or painter and her audience. Some individuals have a desire to serve others as part of their life purpose, script, or sense of self. Other retirees may define their lives in leisure activities or contemplation. I personally

value the old work ethic and self-improvement message of my Catholic,

Portuguese–Azorean upbringing; for me, fun and self-focused activities are more

enjoyable when balanced with concern about and service to others.

Second, I believe that lifelong learning contributes to one's self-esteem,

development, and successful aging; is empowering and healing; and may create

new consciousness and responsibility for action. Learning fosters critical

reflection, and creativity brings new action possibilities. This value is probably

linked to my class bias as well. For me, learning accompanied by a significant

emotional experience is profound and spurs a shift in my worldview and

development; I assume that it may have a similar outcome for others (Yorks &

Kasl, 2002, 2006). In designing this inquiry, I initially assumed that the retirement

transition would effect some challenging and transformative change. During the

research, I learned to hold a heightened awareness and listen to each participant's

account to hear her unique experience of continuity or change during this life

transition.

My third set of assumptions revolves around my participant population. I

believed that continuously employed ASCFP women working and living in urban

settings may have had a more intense exposure to the Civil Rights and Women's

Movements and their concepts than women who lived in other geographical

locations or who had a discontinuous work history. I suspected that the

ASCFPW's conscious and unconscious integration of civil right and Women's

Movement may have facilitated her acceptance of her singlehood realities. I

appreciated that in some situations and cultures, ASCFPW might continue to feel

the pressure of marriage expectations (Ferguson, 2000). I further assumed that ASCFPW reflected on their mothers' lifestyles and roles and decided to be different (consciously or unconsciously), and may have evolved a sense that a spouse or children represented a threat to their sense of self (Edwards, 2007; Ferguson, 2000). I also assumed that a single woman's desire for connectedness in the workplace might—or might not—be more robust than that of other employees, and believed that she would be aware of the wide spread social assumption of her 24/7 availability for work. Finally, I assumed that educated, well salaried, middle-class ASCFPW, who have managed their finances and made investments for retirement, have a basic level of financial security in retirement if their healthcare costs are reasonable. Generally, the always single career woman is responsible for her personal financial security throughout adulthood, and thus knows whether she has prepared financially for retirement; I also assumed that financial security is only one aspect of successful retirement and not likely to be her sole focus.

In conclusion, each of these assumptions informed my choice of this topic and the design of this study. I wanted to learn about the diverse lived experience of other ASCFPW like me, and give voice to our stories about how we created our lives. My purpose was to inform individuals who are curious about us, and counterbalance the perspective of individuals who do not know us—and in their not knowing present us as the deviant "other." In the chapters to follow, I intend to offer a complex portrait or collage of various designs for a meaningful single life in a pro-marriage society. In addition, completing a dissertation research

investigation and its report was a long-term adult goal and a soul-searching

opportunity to assess my identity, confront my inner critic and anxiety, and birth a

new sense of self who flourished on the journey. I hope to contribute to women's

retirement literature, midlife adult education in preparation for retirement, and

future research.

CHAPTER 4: STORIES OF PARTICIPANTS

WITH A SINGLE LONG-TERM EMPLOYER

Chapters 4 and 5 present the stories of each participant's experience and are told in the first person. I composed each story using direct quotations from the woman's interview transcript, her corrections and additions to her transcript, and her responses to the interview collage and other questions. Clarifying phrases within the quoted transcript are identified using [square brackets] and are used sparingly. My goal was to limit my words so that the participant's voice and personal perspective dominate the reader's experience of each story.

The narratives in this chapter are the stories of four ASCFPW—Aubrey, Dorothy, Kathleen, and Barbara—who were employed by one institution for their whole career of 32-40 years. One worked in a large, urban, K-12 school district, two worked in a large urban community college, and one in a sizable university-hospital system. Their work was in education or health service positions, and their jobs were a dominating element in their lives, involving a sense of life purpose or mission. The stories of the other three participants—Harriet, Carol, and Linda—are presented in Chapter 5. In contrast to the women in this chapter, these three had multiple employers and multiple salient jobs during their careers, and social activism was a key element throughout their adulthood. A summary of participant demographics (Table 1) appears in Chapter 3.

Aubrey, a white ASCFPW, was a student worker in her community college biology department in her late teens while studying for her Associate Arts Degree. She continued to work at the community college as a lab aide while she

attended a nearby university, where she earned her Bachelor of Arts in biology with a strong emphasis on ecology. With her degree, she was employed in the same biology department as a lab tech and lab manager for her entire adult life until she retired at age 61.

Hannah, an African American ASCFPW, started working in 1977 at a large, university hospital's physical therapy department as a new graduate with a bachelor's degree. She moved up the supervision hierarchy, merged two physical therapy departments, and then became an in-house consultant. She retired at age 60 and works part time in retirement.

Eliza is an African American ASCFPW, with a Bachelor of Arts degree in English, who worked in an urban K-12 educational system. She had multiple teaching positions in different schools as well as different administrative positions in several departments. Her varied assignments included classroom teacher, specialist grant writer, assistant principal, principal, and unit specialist. Dorothy retired at age 61.

Barbara, a white ASCFPW, was on the faculty for 33 years at the same college as Aubrey. Originally hired as a college health nurse, she later became a part-time team teacher, program coordinator, and department chair of interdisciplinary studies. She taught college success courses and human sexuality. She retired at 61.5 years of age. In retirement, she worked part time for several years. (Barbara is the researcher for the current study.)

Aubrey Jones

When I interviewed Aubrey as my initial participant, she was 64 years old and had retired in June 2008, exactly 2.75 years earlier. She had a bachelor's degree in biology, and had returned to graduate school twice to get a master's degree and a teaching credential, without completion of either. We were colleagues at the same community college until I retired in 2004–2005. A coworker nominated her for my study. Aubrey was born and raised in a working-class family of German heritage and has lived in the same city all her life. She started work at the college as a student aide, and stayed in the same biology department for more than forty years. She had a brief period of cohabitation in the 1980s.

Aubrey's career evolved naturally and persisted for decades until her frustration with change triggered her to rush to retire. Her long term work in the same college and department indicates a preference for her milieu and relationships to remain constant.

> Let me start by saying I am not a life planner. I had never planned to work for the biology department; it just happened. I was in the right place at the right time when a new job [lab technician] opened. I was a student work aide at the time. I liked it, so I stayed. [After the lab manager died, I had both jobs]. I was the lab manager [when I retired]. If I had actually planned, I probably would have done something outdoors in nature.
> I didn't do much retirement planning; basically, I just decided the money was enough [after] sending in a form to the retirement system asking about my city pension. Plus, I was eligible for Social Security at age 62. I said to myself, "Well, that is enough. I do not need a lot of money." If someone had looked at my financial situation, they would have said: "You can't retire!" I do not have an enormous amount of money in the bank; I am a renter in a rent-controlled apartment, with no equity in property. But I said, "That is enough—I am getting out of here!" My therapist assured me that I was not foolish; I was doing something good for myself.

Change is how I made my decision; changes were occurring that made me unhappy—within the job and department. I started to think about retirement. For nine or ten years, we didn't have a full-time tech so I had been doing both jobs—full-time tech and full-time lab manager. I worked long, long hours. I went home tired and frustrated. I ran into the Chancellor one Friday evening at 7:30 on my way home. About three years before the end, people decided I was going to go crazy or do something drastic; they found money and hired a full-time tech. My office got moved out of the lab storeroom to a hallway office, ugh—the storeroom had been my home for more than three decades! The new tech did things pretty well and did not need any serious supervision after the first semester or so.

For me, the hard part was the letting go; I had been the person directing all the lab activities for so long. I had trouble letting go of the lab job and letting him make decisions, but I did. It took me a while to turn everything over to him.

I felt such a sense of loss at my lack of lab hands-on stuff; I didn't have any fun stuff. There was just isolating administrative budget work, computer work, and paperwork. I was not very happy. The important changes were the loss of the lab tech role, my interaction with student workers, and my home in the storeroom. Also, some of my favorite fun people were retiring.

I wonder if Aubrey's department included her in the hiring or job description, or realized her sense of loss in their attempt to "help" her? Relationships are a theme throughout Aubrey's story so far. Next, she addresses her concern for colleagues and friends as she spontaneously describes her party, then her relationship to the college, colleagues, and herself as she transitions to retirement. She grapples with the question "who am I now?" as well.

I had a great, happy retirement party! I had two planning requests regarding my party: easy parking and low cost. So we had it at the department on a Friday afternoon, when there is easy parking. Many friends and colleagues came and there was delicious food.

Letting go after retirement was even worse: I had to. I was not happy with my replacement. I heard mumblings from other people who were unhappy, too. Finally, I just sort of let go. I think that is when I became really retired. It wasn't that I didn't care. It was okay—"I don't work there any more. It is not my job." Blah, blah, blah! That took me about a year. Okay, it is sort of like a mental retirement. Oh, it took me a little longer that that.

For decades I was so tied to the college; that's really a lot of who I

was. I certainly have not cut all my ties: football games, lunches with old friends, and stuff like that. When I retired—once I let go: "Okay, so I kept the labs going all those decades, so now who am I?" Answering this question is something I am still working on.

In her organic, non-planning fashion, six years before retirement, Aubrey, at the urging of a friend, began volunteering at a preserve north of the city. The preserve evolved as a great replacement for the college: there was outdoor work to do, intergenerational friendships, strangers to orient, fun or pleasure, and ecology education.

In 2002, while I was working long hours, I started my volunteering at a preserve. I had learned environmental essentials as a biology major with an emphasis on ecology in the 1960s when it was taught scientifically. At the instigation of a friend of mine, I began volunteering with this private nonprofit preserve that owns and operates a property as a nature sanctuary for great egret and blue heron nesting colonies. I basically fell in love with the place because of the people, the programs, and the nature education of children and adults, as well as the research and conservation being accomplished. I was working on Saturdays and Sundays as a ranch guide or as a host.

Before I retired, I had wanted to be an educational volunteer in the school program during the week. It requires a 24-week training, which I planned to start in September 2008. At the last minute, I was uncertain. I decided not to do it then.

I did join the group restoration work every Thursday after I retired; they gathered seeds, maintained the native nursery, grew native plants, and so on. One afternoon, I was asked to help with the kids in a school program overnight. So, I led this group of six kids into the greenhouse habitat, and on to the shade house, a different plant atmosphere. Finally, we went to wash the pots; the kids had a grand time washing the pots. I had this absolutely marvelous time. I really enjoyed it; it was a really good group of kids. Un-be-noticed to me, I was being watched by three docents I knew from other programs. They asked me to stay for dinner and convinced me to join the docent training, five weeks into the [24-week] program. I did.

Aubrey has had significant connection and fun with some youngsters as a result of her volunteer work. She has also had a few calamities that have dampened her enthusiasm for fostering kids' ecological education.

I had a group of five for a two-night overnight. These kids were just wonderful on the long hikes and other activities. At the campfire, we had storytelling time, and then a night hike. I swear; I scared the bejesus out of these kids. They had this absolutely wonderful time. I [had] fun, too. This is why I am doing it!

But in the last year, I have become less interested in working at the preserve with the kids except on overnights. I have finished my two-year commitment, so I don't have to do the daytime program. I do not know quite why I have become less interested and am enjoying it less. It is not necessarily the kids—it is something I haven't quite figured out.

Key staffers at the preserve recognized Audrey's strong work ethic and inclination to please; they are expressive in their appreciation.

When they ask me to do something, part of it is they know I will do it. It is hard to say no. I will [only] say "no" if it is something I really do not want to do. I got an email last Thursday asking if I was available on Friday, Earth Day. There was no one to staff this event—just me. Usually, there are three to five hosts and guides at each station. We had 83 visitors, and I had this absolutely magnificent time talking to all these people. Then, part of it is because they like me, because I do things. Also, maybe I do tasks to a high standard.

At the preserve one of the staff reported, "I heard what you did last week—you are getting a reputation for being awesome." I thought, "Awesome—who, me?" When someone calls me awesome, I think, "Not me; I am not awesome. I am just doing my job." People ask me to do a task. I am happy doing it. I don't have a sense of myself that I am awesome. I have a sense of myself that I work hard. It is something I have always done.

The preserve has recognized Aubrey's strengths and potential, and she has embraced the challenge and participated in expanding salient leadership roles.

This new growth is informing Audrey's evolving, retirement sense of self.

I got invited and have been on the preserve's Board of Directors since I retired. It involves going to meetings, a lot of reading, and fundraising activities. I enjoy that part. I am also thinking about joining the preserve fundraising committee—two years ago, I would have said, "I can't do that."

My sense of "who and what I think I can be" and "who do I want to be" is expanding. I used to think of myself as being shy. A close friend told me I was a very social person and I said, "No, I'm not." One of the things I have learned about myself, or accepted, is that I really enjoy talking to preserve visitors—especially people I do not know, strangers. I

guess that has always been true of me; it has really blossomed in my sense of self since I have retired.

Immediately after retiring, Aubrey did another 18-week ecology training program north of the city. Audrey cited her learning there as being related to other vital future issues in her life, such as moving north of the city; her current apartment home is threatened by developers. In a way, she found her voice, although she has recognized her independence since childhood.

> I participated in a highly recommended training for environmental advocates; I was excited. Personally, I learned four important things. First, I loved [the north county setting]; it is so beautiful. I thought, "When I retire I'm going to move here," but not after this training. Second, I didn't like the women who didn't understand sustainability and didn't know [it]. There were a lot of NIMBYs, not in my back yard. Third, I learned acutely how environmental ethics and social ethics sometimes clash.
>   Fourth, I deepened my sense of being a devil's advocate and voicing my perspective. In the past I did it with friends, but doing it in a group was new. In this group, I questioned a lot of ideas. For example, I challenged that a green structure was possible with a 7,000 sq. ft. house.
>   I don't think the Women's Movement had any influence in my life, at least not consciously. I learned independence at an early age. My father was unable to work; so my mother became the breadwinner [I was on my own].

Since retirement, Aubrey talks about new learning, awareness, and the texture of her daily life and relationship with her immediate community, her former college department friends, and old personal friends. She describes her health status and being troubled by depression.

> I learned that when you are home and walk and take the bus, you get to know your mailman and the neighbors. I like talking and initiating spontaneous conversations. I learned that I forget a lot; I can think about something I have known for years, and I cannot access it.
>   After I retired, I quickly realized I can have three days in a row at home in a perfect week. Actually, I clean house less. I have standards, yet I can put up with more dust. It is a change—I was really quite a compulsive housecleaner, before retirement.
>   Physically, I am relatively healthy; my cholesterol is a little high. I had a hamstring injury with pain that interfered with walking and driving

for a few months. Afterwards, I went to physical therapy and got stronger. [Now,] I have a lot of trouble getting myself to do exercise.

Emotionally, I realize that I have been on medication for depression for 14 years; I want off. It is a middle-ground depression where things are grey, and long lasting. I get stuck sometimes. Not being able to get in touch with friends, to do art—those are some of the ways I get stuck.

I am not good at keeping in touch with people. Department friends and student friends are still in touch. My reciprocity is poor, and I don't do that social computer stuff like LinkedIn. Maybe I should. It is something I am trying to work on in retirement. I have time. It is difficult for me.

I have old friends; again, I am not good at keeping in touch. I would like to and it is on every new "to do list": keep in touch with old friends—do more than have shallow friends. It is troubling, to have more time and wanting to spend more time with friends and not being able to get into it.

In terms of creative stuff, I have had a little more difficulty. In the past, I have done lots of drawing and watercolors on my own. It is on my list of "to do's" —get back to doing artwork, crocheting, and knitting. I knit a hat. A year and half into retirement, I needed my art supplies accessible; I bought a baker's rack and baskets to improve access. I still did not do anything. I think it is interesting. It is important enough for me that sometimes I wonder why I can't do it. Sometimes I need a push by certain people.

My older brother is my only family; our relationship is problematic, troubled by discord and periods of not speaking. I was closer to my older sister who died in 1985. He and I have gone to the college football games since my retirement. He does not want me to know anything he doesn't know, especially about football. Our future is uncertain.

Aubrey has some relationship successes beyond those of the preserve as well.

Her cats offer wonderful connection and affection, as well as restriction.

Regarding my friends and acquaintances, I frequently go to the monthly retired-faculty and staff luncheons at the college, where I have met new people or gotten to know others better. Some of them were my teachers, and it is a lot of fun to get to know them better.

I have these two big, very affectionate cats I adopted and love. They tie me down. I thought I might travel more, road trips or Amtrak. I am reluctant to have anyone come in to take care of them; they are very kitty litter prolific. Lately, I am thinking, "This is ridiculous!" It is beginning to bug me. Yet, I cannot envision myself without these cats, and they are holding me back.

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Despite Aubrey's belief that she did not plan for retirement, she started

with a "do list" that represents her areas of interest in new learning, community

service, and the investment of personal energy. She recognizes a too busy,

overcommitted period early in retirement.

> There are several community service things that I wanted to do that I have not done yet. This is my "to do list" again from before I retired, so I guess I was doing some [retirement] planning. Recently I took that list out and there were only a couple of items checked off. I wanted to go through the training at a family services agency and a large rest home, and volunteer there, because I like working with older people. I haven't done that yet. I got busier in the first year and a half than I thought I would. It is sort of on the back burner, this kind of community service.
>
> I ask, "What do I want to be when I grow up? Who do I want to be?" It is just a big question. It has a lot to do with the community services that I haven't done yet, like volunteering at a large home for disabled and elderly. It actually goes a little bit deeper. I have been thinking about this more since I retired, attempting to get myself to do artwork or to wear anything I want; at the college, I had to wear clothes appropriate for spilling chemicals or pooping rats.

Audrey's future in her rent-controlled apartment is threatened and she

recognizes her own vulnerability; for another, her ethics crisis challenges her

feelings and attitude toward NIMBYs.

> A crucial event has come up in the large residential development where I rent. I got involved with its sustainability committee. It has a huge development plan to replace low-occupancy garden apartments with tower buildings, increasing its 3,100 units to 8,900 over 20 to 30 years. The good impact of this plan is that sustainable, high-density development is the best way to avoid moving into new undeveloped areas.
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> I am being a hypocrite; I believe there are lot of good things in high efficiency appliances, insulation, and making individual units sustainable, but I am emphatic: "I don't want to live in a tower, or a third-story walkup!" I have spoken publicly in support of the plan because I believe it is sustainable. However, I have been denying the fact that I really don't want to live with this outcome. I was told, like other people, "If you support us, we will make sure you get what you want." Many people are talking against it. So, I started thinking about moving again. Moving would be an enormous, crucial issue; I am a native. Where do I move? How far? I am not going to do any thing drastic, right now.

Audrey's overall reaction to her retirement decision and timing is very affirmative. Her imaginal metaphor for the retirement transition suggests the desire to travel forward in her learning, consciousness, and balance in this transition phase of adjustment.

> I am exceedingly happy that I retired. I do not regret it one bit. I just think it may take me a while to grow into. I got to thinking about what I had been doing since I retired and what was on my to do list that I had not done. The art stuff was one of those things. So, in some sense I have been going into this 2.5 years of retirement and asking, "What I have I been doing? Who do I want to be?" Other stuff like that. There must be a name for that—does everybody go through it?
> My metaphor for the retirement transition is that it is like learning to ride a two-wheel bicycle.

Hannah Bond

Hannah is a 63-year-old African American ASCFPW who retired in June 2009, 2.5 years before I interviewed her as my third participant. During the telephone screening, I sensed a strong presence; she was expressive, thoughtful, reflective, and articulated curiosity and intrigue with my research. My dissertation chair nominated her for this study.

Hannah was born and raised in a Black, working class family in a central California urban city and was educated at a prestigious East Bay university. She has a bachelor's degree in physical therapy, a master's degree in organizational development and transformation, and a PhD in humanities with a concentration in transformative learning and change. She worked her three-decade career at the same large university hospital where she started as a physical therapist, and became an in-house consultant after her master's degree. She retired at 60 years of age.

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Hannah describes her life situation, her long-term complex planning, and the key loss that triggered her retirement decision. After her long-term mentor retired, the behavior of his interim replacement conflicted with her direct communication criterion. This series of events created a crucial episode.

> Thinking back to the moment I decided to retire—maybe it was 2007. A friend had her second occurrence of cancer and my grandmother died. I decided that life was short. I was working full time, and struggling to finish my dissertation. I decided to go part-time. I wasn't ready to quit or retire. I was enjoying what I was doing.
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> Then, I finished my dissertation [in 2008]. I was not enjoying my job as much. Partly, it was the competition at work. No one really wanted my job; [they] wanted to be in its spotlight. I was creative, thriving and accomplishing things. [My] position had an impact on the strategic direction of the organization. Others who had at first been resistant to my department's work became actively interested, wanting to control the "how, when, and where."
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> I reported to my boss and her boss. Then her boss, my mentor, left. My protection in the organization was gone after 10 years. His interim replacement would say things about me, but never to my face. A core thing I learned in my work being a consultant and doing T-groups [small group communication sensitivity training] was the need to communicate honestly and directly. My way of being and communicating didn't match his way of being.
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> [The crucial event came when] someone made a decision about a committee I had created without informing me. Then, I knew I didn't have positional power or respect in the organization. I thought, "I don't think I want to do this job anymore." I could no longer make a positive contribution. I decided to retire. Before, I thought of retiring because I was angry. I didn't want to quit in anger. About October, I said, "If I still feel this way in January, then I'm going to retire."

Six months' notice served as her letting-go process after three decades in her workplace.

Hannah describes a long-term, multifaceted plan for her retirement, including moving to a condo to improve her quality of life. Anticipating retirement was a mental escape strategy for dealing with her workplace frustrations.

The [interim boss] was shocked and disappointed. I thought, "What did he think I would do?" He responded that he valued my work and me. His words did not match how he treated me. I gave six months' notice because I am a responsible person.

Yes! I did lifelong financial planning, bought my home, and made investments. I had been there 32 years; the university had paid into my pension; I had paid into a 403B. Five years longer, I would have gotten at least 90%; I got 80% of my salary. I took a loss. Every time I got upset, I would run the numbers. If they didn't look good enough, then I found another way to stay. I knew I needed a certain amount of income. I also saw a financial planner. I was planning to sell my house of 29 years and buy a condominium. How much could I afford for the condo?

My motive for moving to a condo was the idea of being on vacation, staying in a hotel, going out at night, and walking to dinner; I wanted a place near stores and shopping, to walk, and drive less. Where I wouldn't have to work if I didn't want to work.

Hannah reflects back to the beginning of her career, on her original goals and her achievements. She demonstrated a talent and capacity for leadership very early, and climbed the hierarchy beyond her own expectations. She could be outspoken in the workplace and was "meek" in earlier interpersonal relationships. Her relationships with colleagues were closer in the beginning.

My 23-year career in physical therapy started at the medical center in 1977. I planned to stay a year. My great goal in life was to be a supervisor—that would be the ultimate. I became a supervisor in 1979, when I had already stayed more than a year. In 1983, I became assistant director; in 1984, I became interim director and then director.

Needless to say, I ended up going beyond my wildest dream. I kept getting different things to do. I don't seek higher positions; the kind of person I am, if someone else won't take the lead, I will. I'm very curious, interested, and can be outspoken. I don't let hierarchy stop me from engaging with people and asking questions. I was continually given things to do.

My greatest satisfaction in my career was as a physical therapist. [At the start, there was] staff of 19.7 full time equivalents (FTE) and when I left I think it was around 74 FTE— from about 25 staff to 100 individuals. We merged with another hospital; I became responsible for the staff at both sites. I didn't do it perfectly; it was a huge satisfaction to merge those departments, to bring my skills as an OD [organizational development] consultant and manager to that task. As someone who was a coach and has a psychotherapist mentality, I could've easily gone into the field of social work, my undergraduate degree, or psychotherapy. I really

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like the people part of work.

My greatest dissatisfaction during my earlier adulthood related to relationships. I wish I had responded in a less meek and mild way.

Hannah reflects on the impact of the Civil Rights Movement on her career, and concludes that the Women's Movement ignored black women.

So, regarding the influence of the Women's Movement in my education, career, and life, I think as an African American, the Civil Rights Movement had a much more fundamental impact. Without the Civil Rights Movement, Black women would not be where they are now. Black women were working outside the home way before the Women's Movement because it was necessary. When people see me, they don't see a woman first, they see a Black person, then a Black woman. Never am I seen as just a woman. Yes, salaries may have improved with the Women's Movement; but white women's salaries are still higher than Black women's salaries. I give very little credit to where I am now to the Women's Movement.

I was in a field that was mostly women, physical therapy. When I got my [organizational] internship, it was important to the man who gave me the opportunity to show that people of diverse backgrounds had an opportunity to move up within the institution. I think it had mostly to do with me being Black. The same occurred within the [physical therapy] field because it was a women's field. [When] women were promoted; they selected mostly whites, then Asians. In my opinion, Black women tend to get left. I do not think we are seen.

Around age 40, Hannah sought a big shift in work focus by enrolling in graduate school. With self-confidence and a master's degree in organization change and development, she asked her mentor to create a position for her that would enable her to enact her vision for improving the workplace. Work consumed her life and interfered with meaningful friendships in the workplace.

In the 1990s, I was studying organizational development and applying what I was learning on my staff. I got my master's in 1996. I asked my mentor, a Vice Chancellor, to create a job for me. I wanted to help managers. My goal was for people to have good work lives; I think managers are the key. I wanted to help them be happier and effective in their work. My mentor created an internship position for me. I had two years to make it work; I did. I stayed in it for another eight years, and then this last position for two and one-half years.

My career consistently changed. I liked to look around and ask

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myself, "What's next? What's missing?" If I hadn't been able to retire, I would have found another job [in house] where I could make a contribution.

In terms of life balance, my life was 95% work and 5% life. [A psychic reader once expressed an eye opening idea]: "I used work to keep people at a distance." I thought, "No way." Later, I watched myself; I did. It was easier to work than to deal with some relationships and some people—"No, I can't do that I'm too busy. Gotta work."

Regarding my friends network at work, as I got higher and higher, I lost more friends. Then, when doing organizational consulting, I had access to a lot of confidential information I could not share. I lost more friendships. There is one person whom I still see; we have lunch [occasionally]. Mostly, I don't see former work acquaintances. I don't miss the relationships; they weren't friendships, only work relationships.

In a way I was marginal in the work that I did. It was about the work, not about me as a personality. I like being marginal. I don't like being in the fray and taking on all the energy of things.

Hannah suggests that singlehood is linked to the time and energy needed to pursue formal education. Her dissertation journey in her late 50s was a transformative opportunity to declare her evolving identity by learning about her ancestors, making her private thoughts public, and by integrating her inner authority and personal power.

I did not plan to be single, that just happened. I don't know that I would have gotten my doctorate, if I had not been single. That's one of the things I think about; I have five friends who all went to university [together, and three have a spouse and children]. Three of us went on to get our master's and we don't have children. I am the only one who is single and I'm the only one who got a doctorate—I think because I didn't have the other tugs on my time. I think your research about always single, child-free women is going to be fascinating.

Before retiring, Hannah had argued with her sister—who lived in her mother's home as her caretaker—about nursing home placement. Hannah had unrealistic ideas about providing care. She came to realize the frustration of progressive Alzheimer's dementia. Hannah experienced a major shift in her sense of self after she retired and her mother died. Her too-busy phase of retirement

was interrupted by her grief and focus on her loss, herself, and relationships with others. She experienced a total disequilibrium and a realigning of her priorities including taking care of herself and healing.

> Regarding my sense of self, I am in a process of discovery. Last year in January, my mother died. It was a blessing and a bad thing; she had Alzheimer's. Her mother had died four years [earlier]. When my grandmother died, the thought occurred to me. "Oh, I'm no longer a granddaughter. I have all these other titles, but I'm no longer a granddaughter." Then when my mother died I thought, "Oh, I'm no longer a daughter. Well, who am I?"
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> After I retired, I thought I would have all this time and I could do whatever I wanted to do. I rushed into busyness. "What if I never have enough to do? What if everybody I know is busy? What if I get bored? It would be horrible."
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> When my mother died, I took on nothing extra for a year to transition. I need to discover who I am in the face of that void. I spent time just sitting, staring into space, and listening to the rhythms of my body and day. What did I want to create? How did I want to be? What experience did I want? I signed up for Jenny Craig; all of a sudden, there was time to pay attention to myself.
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> Paying attention to weight loss and health is a full-time job. No wonder I never did it! So physical, mental, and spiritual health was and continues to be my focus. I lost 60 pounds. I am still developing a sense of who I am.
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> Transformational healers and healing are part of getting to know myself better on different levels. [Through my spiritual numerologist,] I met a healer who is just amazing. Phenomenal! Both of them immediately encouraged me to write my story.
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> My biggest insight is, as important as my relationships with friends and family are, my [most] important relationship is with myself; I am paying attention to and nurturing it. If I have to have a poor relationship with myself in order to be in relationship with someone else, then that someone else has to go. The cost is way too high—that is a big a-ha moment. Why didn't I come to this sooner? I am enjoying this process of self-discovery.
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> There is balance in my life; my retirement has meaning and purpose. The balance of my life is fluid. I reassess it, all the time. I teach, which is external work, and I do *self* work that is internal. Both are not all that cut-and-dried. I have an opportunity to live from the inside out, and to use whatever I'm learning in service to my students through T-groups. There is still the important future possibility of making a contribution in the school district. I would never just want to sit on my butt and not make a contribution.

Hannah describes her learning about her relationships and "letting go" of those that fail to meet her criteria or assessment of respect and honor. Her mother's death really upset the status quo in her life.

> Regarding my learning during retirement, one of the things that happened when my mother died, I paid attention to how people responded to me. For people who didn't respond, I stopped communicating with them; there's nothing bigger than to lose a mother. If people who are my friends can't even get up enough energy to say something, are they really friends?
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> I started to remove those people from my life. I just stopped communicating. Some people did the same thing to me. I could respond; I couldn't initiate. I was still in mourning. I just assumed it was because I am different, so in a way that was just fine. I don't know that I learned anything about people, but I learned to let go and stop holding on. My pattern was to hold onto things. Okay. Even if it was painful, I can let it go.
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> One friend had a book club; she was pivotal to my dissertation defense. Her book club read books that were relevant to my dissertation and gave me feedback. Then during my mourning, the books they were reading didn't resonate with the space that I was in. I wrote her a note and said I was going to stop coming to the book club. That was the last I heard from her; she said something about good luck in your future. I wrote her back, "What does that mean?" "Well, you know, you are probably going to go off researching something else." I thought I probably would, and I didn't give it a second thought. When I look back on it, I say to myself, "I think she was telling me goodbye then." I still don't know why.

For Hannah, authoring her story and writing articles are an expression of her creative praxis, and writing is also an aspect of her new beginning. Her passion for interpersonal work is focused on facilitating T-groups at a graduate school; T-group work has long been her form of social service and activism. She continues to design and consider how to implement her vision to facilitate T-groups in Oakland schools.

> As part of my reflection process, I'm working on my story. I think of myself as a writer, turning my dissertation into a book, writing articles and my story. In terms of activism in retirement, T-Groups were crucial in my career work; they represent my passion. They continue to be crucial. Currently, I teach two to three group dynamics or T-Groups classes a year, in a psychology graduate program.
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> One of my goals is to bring T-Groups to the Oakland school

system students. I want to find a way where they identify a need I can fill, so that I'm not the great savior coming. T-Groups are opportunities for people learn to communicate openly; a safe place where we learn to get in touch with our feelings in the moment, and communicate to others. One's world just opens up. All participants struggle, and when they get it, they try it, and have a positive result, it's just life-altering.

Hannah's three brothers have all died. Her relationship with her sister is problematic and estranged.

My family is small; I have a good relationship with two of my nephews, my sister's sons. Currently, I'm not speaking to my sister. We didn't have a good relationship before my mother died. Her friends pressured us to have a good relationship. I tried. She tried, too; I just don't like the way she treats me. In September, I said, "Don't write, don't call, and don't text." We are the only two left. Sadly, we are not close. I refuse to be in relationships with people who don't treat me well.

Her second crucial event in retirement was selling her home and moving to her condo, which seemed to have multiple meanings for Hannah. Home ownership was a benchmark for her adult development as an ASCFPW. Condo living was a planned strategy for improved quality of life and a relational, community lifestyle. However, it backfired with an emotional loss of homeowner status and a sense of social regression. Despite the fact that she owns her condo, for Hannah, condo living reminds her of her childhood in rental apartments.

My second event was when I sold my house and moved to a condominium. I am aware of a big difference between living in a house and living in an apartment. I insist on calling my condominium a unit; I am a snob about it. The first place I lived with my family was an apartment. Then, my family moved up to living in a house, where I grew up. When I was in college and first working, there were the dorms and then apartments. Buying a house was an adult milestone for me.

    Going back to an apartment, it's like I have regressed. There is less privacy, although I chose a condo deliberately; I wanted to live in community. It's a shift in identity. I'm not a homeowner. I live in an apartment, a condominium. There are 15 units. I deliberately chose a place with a small number; I didn't want to deal with an overwhelming number of people. My house was 1,100 square feet. My condo is 1,300 square feet. Yet, it has less space than my house, where I had three small bedrooms.

Now, I have two large bedrooms. I had a basement, and a big backyard. Now, I have little storage, and no outdoor yard space. There is a very pretty indoor gardening area and I have a balcony. The window in the kitchen is unusual in condominiums; the downside is the bathrooms in the back are windowless and dark, and I am an apartment dweller of sorts.

Hannah did not provide a metaphor for her retirement experience.

Eliza Herron

Eliza is a 68-year-old ASCFPW who retired in February 2006, seven years before I interviewed her as my sixth participant. A close friend from high school recruited Eliza; he was her colleague in special education for decades. I met her once in 2009 at a jazz concert; my first impression was that she was a thoughtful, eloquent, communicative, confident African American, heterosexual woman with a rich history. Eliza's career involved teaching, consulting, and administrative positions at all levels of a very large K-12 school system in southern California for her whole adulthood, beginning at age 22. She retired at age 61 in December 2005, although she continued until February 2006 to orient her replacement.

Since Eliza lives in southern California, we communicated through email and telephone to set up her distance interview via Facetime on our Apple computers. I sent her the consent and collage materials in advance. Eliza embraced the collage and the choosing of a metaphor with considerable ease. She word-processed her collage responses, which created a precise-looking graphic that gave me an impression of a high achiever. Her story is presented as the third person whose work life dominated her adult life.

Eliza had a comprehensive, thoughtful plan for her retirement. She was stressed with special ed's complex demands and ready to seek new horizons. She wanted a new beginning for her third chapter and was willing to seek another

degree to pursue it. She spontaneously mentioned her retirement party as a

highlight in her life.

Suddenly turning age 61 was a crucial piece—I wasn't going to stay longer than 62. I looked at my pension plan and [decided] I could live at my current [pension] level. Plus, there was something about the way I started feeling, physically and emotionally, so at 61 I started seriously thinking, "Okay, how is this all going to work?"

The retirement ether began to rise. I needed a trigger to ignite the ether. As an administrator, I was dealing with terrible stress all the time. I was having chest pains, and then suddenly my arm started aching. To make a long story short, I did not have a heart attack; however, I did go to the doctor. He gave me an angiogram. When the doctor finally said, "You are fine, your heart is fine," I started weeping.

That's it, that's all I needed. Even though I am just fine, what if I weren't? I'm going into the last phase of my life. It is really silly to hang around here and do what—have more stress? I'm still here trying to make this decision. This is dumb. It was a fortunate trigger. This test was in September; I decided to leave in December instead of waiting until June. Stress was the igniter.

Going out midyear is kind of a naughty; so I worked to support [my replacement] through my leaving. I assisted until February. A really fabulous person, actually a friend of mine, filled my former position. No question, she is doing a better job than I ever tried to do, so I feel really good about it.

During that time, the school district had financial planning seminars and one-on-one consul to verify your pension was adequate. I had 40 years in the school system, so I was fine. It was time to go.

The other planning was a celebration. I [had] absolutely decided that I didn't want a party. Friends said, "That's ridiculous! You're going to have a party." I kept saying, "No, no, no." They kept saying, "Yes, yes, yes." Suddenly there was an announcement. People were calling. I ended up having a gigantic party; it was the best retirement party I have attended. It was absolutely wonderful! It was fun, touching, and well attended, which kind of shocked me. It was just lovely; I was glad that they talked me into it.

When I think about my retirement, I don't think about just skulking out of there; I think of this lovely, fun event. There was no important person in my life that wasn't there. When in your life do you see all of them in one room? My entire family, every friend, [and] everyone I worked with all those years was there. It was pretty amazing. People were there that I hadn't worked with for years.

In addition to the stress and my physical and emotional motivation, I had recognized my interest in mental health and had begun searching for a degree program to train as a therapist [before my retirement]. I feared I

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might lose my opportunity to get into a program if I waited; plus, I was a little afraid that I might lose [my] motivation. I applied to a program, was accepted.

I was always afraid of retiring, [of] just rolling into a little ball and pulling the shades down. Planning for retirement life beyond finances is one of the things that I had always suggested to other people; therefore, I should take my own advice. So, I started a mental health degree before I was retired. My best friends, who retired into nothing, are having the worst time getting active; it's addictive, sitting on the couch, paying your bills, and then sitting on the couch again.

If I worked full time and did this program at the same time, I probably would have exhausted myself beyond recognition. I knew that something had to give. I did end up working for almost a full year into that program, but that was fine. I knew there was an end.

Eliza reflects on her career, which began in the late 1960s when school systems were compelled to integrate their faculty as an outcome of the Civil Rights Movement. Her degrees in English, educational administration, and strong communication skills strongly complimented her ethnicity. Doors opened for her; some principals lacked subtlety in informing her why they were hiring her. She laughed rather than take offense.

I worked at all levels from kindergarten through high school. As a middle school teacher, I had a feeling I was hired for reasons other than my abilities. After the principal interviewed me, he looked me in the eye and said, "You are just what I am looking for." I thought, "Oh, you son of a gun." But I didn't care—I really wanted to get to that school. I was the second African American at the school; the first one had apparently screwed up royally. It worked out pretty well.

After a few years, I went downtown as a consultant in special education. I had to learn a lot about special education to write the grants. At that time, they had many positions open, [like] principals at special needs schools for special needs kids. I became an assistant principal at my former middle school. Once again, an assistant superintendent called and said "You are just what we are looking for." I said, "Where have I heard that before?" In the 1970s, the special education field in this district was lacking diversity. It was all white with a sprinkling of Asians and they were starting to get some complaints. It's amazing when I think of these conversations because these guys were pretty honest. Maybe now I might be a little offended by it, but actually probably not, because it makes me laugh mostly.

I started going up that special education ladder. I became an

assistant principal of a special education high school, then a principal of a special ed elementary school—a wonderful school, because it was half general ed and half special ed, which was perfect for me. I loved that. It was absolutely wonderful for the kids. The general-ed kids and the special needs kids were just together. Nobody was even questioning it. This kid has retardation and he is in a wheelchair. The teacher is working with him. Plus, we are learning algebra. When there is something about algebra he can learn, then he learns it. Maybe one of the kids will teach it to him. It was normal for them. No one suffered in combination schools, and most gained. I don't know what happened, but the decision was made that all of the schools should become either special ed schools or general ed schools. So they changed it, and my school became a special ed school.

Next, I was promoted to a position called unit coordinator, then services administrator, which basically meant that I had about a quarter of the school district and my job was to make sure that kids with IEPs [Individual Educational Plans] were educated appropriately. I dealt with attorneys, Sacramento people, parents, and kids in making sure that principals [and teachers] were doing what they needed to do to follow the law. Therein came the stress—general education principals didn't want special ed kids because they considered them to be a pain in the butt. It's hard, without a background in it. It was kind of a constant fight, and then the attorneys were very nasty and tough.

Then the district changed again; I went into general education as a coordinator of [the] gifted and talented program. Another district change followed that, so I went back to special education and got a tiny little promotion, that is when I retired.

Eliza tells us her perspective on her career progress, commitment, integrity, and educational pursuits. Then, she recalls her career satisfactions and frustrations, including the impact of a dominating profession. I glean a sense of her humanity and humility. This leads into the community service of her career and retirement transition.

In my career, my direction was determined by opportunities. I followed a flow, a river that branched off [with] a very strong flow in one direction; I just allowed myself to go in that direction. My career took charge of me. I took charge of my education. I wanted a PhD so I did what I needed to do to accomplish that. It wasn't going to help me in my job. The PhD was about me. I decided this is something that I wanted. I cannot define my career with any particular meaning; it did what it needed to do for me, which was to pay the bills and to give me some sense of accomplishment. I had the luck to be in the right place at the right time and was chosen for certain positions.

One of my favorite things in the world as a principal was to sit down with a teacher or staff person and discuss what problems they were having. I allowed them to use me as a kind of backdrop, rearranging what they were doing to make it more correct, not directing them. I don't think I'm a directive person. I like to chat with the person on a one-to-one basis. I like to interview people, as long as it was for a job for which I was hiring… Most administrators interviewed applicants for about a half an hour; I interviewed for two hours or more. I got a lot more authenticity information having that kind of conversation. As a result, I had the best staff in the whole district.

I thought my greatest dissatisfactions might be dealing with attorneys, yet the first thing that popped into my head was dealing with principals at general ed schools who said, "I don't care what the law says, I am not taking that child. I don't care who you talk to; I think my boss will back me up." [This behavior] hurt me personally because I didn't like people talking to me harshly. Plus, they were turning down a child. I said to one guy, "What if this were your child—how would you feel?" He became angry, stood up, [and] his chair fell; he put his finger in my face, and said, "Don't you ever say anything like that to me." He walked out. I would say that was the worst part. They wanted to keep their schools pristine and without trouble. These kids were trouble, a lot of trouble. When I walked into their offices, they saw me as trouble. That's life and the reason you get a paycheck.

My school district life absolutely consumed me; work was 75% of my life. When I wasn't on the job, I was thinking, worrying, or ruminating about it. In the strangest way, it made me appreciate the other, little bit of life I had. I was very jealous of my nonwork time; I would not tolerate people who wasted my personal time. It became so precious. A carryover was that I absolutely hated Sundays; they were followed by Monday. When I started at the counseling center, I never saw clients on Mondays. I avoided taking Monday classes. My job taught me to appreciate my personal life; I became very protective of it.

Now, the Women's Movement is fascinating; I think that it causes me to think more than practically anything here. I don't mean to speak for African Americans; I'm not sure that most African American women think much about the Women's Movement. Our focused issue is racism and ethnic liberation. There's still such a strong sense of gaining our rights and making sure that we are treated fairly that overwhelms the concept of gender. Gender does rear its ugly head once in a while. Ethnicity is absolutely number one. Maybe, when I was applying to become a principal, there was a slight shift from men to women. About 25 to 35 years ago, virtually all principals were men, certainly at the secondary level.

No one was really looking at me [as] being a female; they were looking at me in terms of being an African American; there weren't many African American principals. A lot of jobs I got quite frankly, because

people were lagging in that area. I had the right paper in my folder; it worked out for me. By the time I got into administration, two women had sued the school district and won. Both were assistant principals, in line to become principals, and were bypassed for men who were clearly less qualified. After they won, the district agreed that a certain number of positions would go to women. Maybe they got two points for me as both an African American and a woman [in terms of affirmative action.]

My job was a community service in its own way by providing education to children with special needs, even though I was salaried and within the school system. More community service came after I retired, when I volunteered at school and getting my 3,000 hours for my MFT license. I did a lot of volunteering then. I was an intern with a counseling center, which allowed me to work on their behalf with the school system and do therapy with adults. It counted towards my license. [I did] a lot of counseling, because it got to be interesting.

In terms for her family and her friends network, Eliza recounts an

epiphany that transformed her family relationships. Eliza is such a great oral

storyteller that I find it difficult to condense her story.

My parents are long gone; I was the youngest of four children. Two boys were the oldest and then my sister and me. My older sister and I were very close, but our relationship was toxic. The older we got, the worse it got. Finally there was an emotional cut off. We just couldn't make it work; at least I tried, I don't think she did. She is gone; the scars are still here. I thought my sister was an emotionally troubled person. That's part of my motivation to go into mental health, to figure this stuff out. The sibling relationships were difficult all around.

I broke away from my family for 15 or 20 years, with rare contact, then something spiritual happened. For the longest time my oldest brother and I were the last family members left. We were not speaking much, as the result of a huge argument that involved money and family property. My name was on the estate property. I was working, I had this awful job; I never really paid much attention to the property. My brother wanted to work it—I wasn't going help him figure it out or do anything to help him out—that wasn't my job.

Suddenly, one night ten years before he died, I was asleep. I heard my father wake me up and say, "Give it to him." That's all he said. I woke up out of the deepest sleep, totally awake, and I heard my father say, "Eliza, give it to him." The next morning, I typed a letter to him asking him to have his attorney phone me, to sign the property over to him. It wasn't doing me any good. As a result, he released his family to me. I gained a nephew, a niece, a grandnephew, a grandniece, a sister-in-law, and all of their friends. They didn't feel comfortable connecting with me while their father and I were at odds.

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If the experience had not happened, I would be without a family. Now, boy, do I have a family! They are very important in my life. I really enjoy celebrating, having fun with them, and buying them stuff. This was a very important event in my life.

Regarding my friendship network, luckily, most friends came from work. I don't know where else they would come from since work dominated my life. I have a couple of friends like my Pilates teacher and physical therapist that became very close friends in retirement. We do dinner. I've been very, very lucky in the people who drift into my life and I can recognize somebody that I'm going to really love as a friend. I just grab them and pull them towards me and they seem to like me too, so it works out beautifully. The thing that I like most in these people is that they are silly and highly intelligent. They can laugh at themselves or situations and they can make me laugh. My friendship are both intergenerational and my age. For some reason, young people seem to be attracted to me. I think that they think I might be wise; then they find out differently and stay anyway.

In retirement, Eliza is pleased with her new endeavor (getting a master's degree in mental health counseling), sense of self, and learning—in the classroom, in her internship, and on a personal level. She sought to increase her self-knowledge and heal herself with a cautiously chosen therapist. Her confidence flourishes.

What I learned as I was migrating into this [new] phase, was that mental health was a pretty logical thing for me. I loved to sit with people. I'm a good listener. I'm pretty good at reflecting with people and helping them do stuff for themselves. Mental health was a perfect fit for me; I learned that about myself.

I learned that I still love to learn. When I went back to the university, I had a ball learning all about the *DSM* [*Diagnostic and Statistical Manual of Mental Disorders*], sitting and working with my classmates, and psychoanalyzing each other. It was a lot of fun. Another new learning was that people go into mental health primarily because they want to learn more about themselves—that was true of me. I wanted to learn more about me—I am kind of an oddball—an attractive, interesting, strange cookie. I wanted to figure out what made me tick as well as other people tick.

One recommendation for mental health counselors is to invest in your own therapy. I selected a therapist very carefully and found somebody whom I liked. I still see him. It's wonderful to sit with someone who you trust, who is smart, remembers what you said, and is not judgmental. He makes associations or reflects on my life creatively, which

enhances my perception; I just love it. I wouldn't give it up for anything.

My sense of self as a learner was strong. Excuse how this sounds—I found that I was superior to the other students. The work I was doing had pushed me so hard; I actually had to slow down to get into the groove of the classes. It got embarrassing sometimes; the professors kept saying, "This paper you wrote—let's publish it." No, I knew it wasn't at that level. The reason they thought it was [because] they were reading papers that 26-year-olds were writing while they were doing something else. I was an English teacher, for God's sake. Then, when the professors would find out about my background, which I attempted to hide, they would ask, "Eliza, is that correct?" If you say so, I guess it is. The bottom line is school was a snap for me.

Now, I will tell you that that has changed. My memory is slowly devolving. I can feel it. What I am aware of is that when I set myself to memorize something for an exam, then my memory in general improves a little bit. When I am not, then my memory will decrease. I think that's a pretty fascinating.

Regarding my MFC education, I [have] finished everything except the exam. The exam is very, very difficult for me. It's timed; I am a slow reader. I was unable to finish the exam in the time. It's a four-hour exam with 200 multiple-choice questions of problem scenarios and multiple choices answers that are maybe a paragraph long. They are difficult questions. I have come up short on my preliminary effort; I'm a little worried. I've known for quite a while that I have an attention deficit issue; I asked my physician for medication. I'll take it and if I don't pass, then I will take it again.

When asked about her next steps given her PhD, completion of her counseling requirements, and her career, she has a vision of mental health work with stories, and plans to write a self-care program to protect her well being and her loving, fun relationships. In the following lengthy quote, Eliza comments on why she thinks she is single. A poem links how Eliza surrenders her past ever-ready, doing role and honors drifting or being in the present.

It gets back to a earlier questions about learning and my sense of self, mental, physical, and spiritual. I'm in pretty good health and will be 69 in June. I have decided I'm going to live until 96. So, any answer would be existential.

I consider myself an accomplished elder female with a bright future. My vision integrates my core belief that the best gifts we have to offer are our life stories. I see myself living comfortably, sharing stories, writing or helping other people with their stories. Developing some

orientation for principals and teachers to explore and promote their mental health [through] sharing stories. My vision guides my steps to integrating my PhD, the MFC, and the career.

I think I know everything there is to know about being a principal and a lot about being a teacher. Both professionals have important functions in our society and they are [deprived] of the respect and emotional support that they deserve.

[During] my internship, working with clients was a crucial retirement event that was both rewarding and devastating. I was dealing with people having certain epiphanies and changing their lives for the better; they walk out the door thanking you and everything is wonderful at that point. Then, you have people who will walk out and will say, "This isn't working for me—I need another therapist," which hurts. Your supervisor says, "That happens to me every day. You get used to it." Or, you have a person who is suicidal that scares the bejeebers out of me. Counseling puts you in touch with such a variety of human circumstances, which is what I wanted; I got it. Sometimes I wish I didn't have it. I'm on hiatus right now from doing therapy, and I needed it. I walked right out of work into this mental health role and I probably needed more of a break than I took. I haven't actually done therapy in a full year.

Another crucial issue in retirement is my desire to write fiction. Doing the PhD actually ruined that for me; I didn't have time to read or to write. I got to the point where I wouldn't allow myself to read fiction because I didn't have time. Now, I'm rediscovering my love for fiction; I haven't written any fiction for over a decade. I did complete a nonfiction book, which I haven't done anything with. For some dumb reason I felt that I just hadn't had enough experience in life to write anything that was interesting. I didn't feel that I knew enough about people and human psychology. I thought, "Well, here is a way to do it. I can kill two birds with one stone. I can learn all about it, I can become a psychotherapist, and then it's going to help me with my writing." It doesn't work that way.

Regarding the physical aspects of my sense of self…I've had a weight problem since I was 12. I've been overweight, at times, grossly. I lost it all a couple of times and gained it back. Being overweight was a huge part of my life. I think it affects any woman; you worry about how you look and whether you are attractive to a man. In my life, there must have been a hundred reasons why I never married, but I think basically it all came to my impression of myself. I just never put myself out there because I didn't want to be rejected. I think that's an important part of being overweight. We actually kind of skipped over that, why we are not married. And I think that that is part of the reason that I am not married. I think [there are] some other deeper, familial issues as well. Sometimes I considered myself attractive and sometimes I didn't. Mostly I felt attractive enough when I wasn't so overweight. I've had some boyfriends, and those relations never really progressed; I was bringing the wrong things to the relationship and they were too. I was choosing wrong; they

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were choosing wrong. These liaisons never worked out for me.

As I got older, I had to do something about my weight or it would shorten my life; my overweight siblings died in their early 60s. I didn't want that outcome. I work at exercise, and getting my diet right—now or never. I hired people who motivate me. My physical therapist is my massage therapist. When I exercise intensely, I get bone and muscle aches and massage helps. Plus, I have this friendship with this younger man, 20 years my junior; its wonderful. It's not romantic; he is like my little brother. It's so much fun and encourages me. My Pilates instructor is in her 30s; she's getting married and [helping her plan her wedding] is fun. I've known them both for five years now. She is always pushing me. I was 75 pounds heavier, and I have about 50 more pounds to lose; that's just part of my journey.

My sense of self and my self-esteem are supported by both of these people who I love and are constantly touching me. I love them. They are my friends, except friends would not be touching me in these ways that say, "I'm trying to make you healthier by touching you," helping you stretch, giving you a massage, and making you sweat. It's an interesting crazy relationship: how I feel about them, what they do for me, and how it's helping me continue to grow. It has a psychosomatic benefit.

In my story there is overlap [between] my sense of self, my vision, my new learning, crucial events, my career, and community service and so on. As a unifying metaphor for my retirement transition, I want to describe a poem. To clear my mind, I write poetry. I took this meaningful poem, "Drifting," to my therapist to discuss. I saw myself in a boat, out at sea— not an uncomfortable sea, not an angry sea, just out at sea that had waves. Staying in action is a lot about how I have dealt with myself through the years and to get myself going. The whole concept was that there is a time to drift and a time to set sail; you have to honor both.

I was dishonoring drifting because I would become very angry and upset with myself when I was drifting. I had to learn to honor the times, and the needs, to just drift; there was an importance to drifting in my life. That was a huge discovery, an epiphany. To honor those things that I happen to do, that I find myself doing, such as the fact that it's taken me years to lose this weight—take time to honor that accomplishment. There is some importance to doing it that way. To me it's drifting, to honor the drifting… being in a boat on a benevolent sea.

Barbara Cabral

Barbara (the researcher) is a white ASCFPW, age 71, completing her

dissertation in 2014. To maintain a consistent voice, I first describe myself in the

third person as I have done for all of the participants, and then present my story in

first-person voice so that all of the participant sections have the same feel.

She felt she had a story that wanted to be told as part of the data, findings, discussion, and conclusions to more fully reveal herself to the reader. Barbara first wrote her story for her proposal in 2010 and again when working on writing her findings, as she realized that her story and behavior was integral to her perspectives on the findings and analysis.

Barbara was the third daughter of Portuguese/Azorian immigrants who raised their family of four children, the fourth a son, on a dairy ranch in central California. She worked as a hands-on home visiting nurse for two years after earning her bachelor's degree in nursing. Then, she did six months of acute, private duty hospital nursing after her master's degree in community health. She did two years of community health work with a primarily Black health agency serving a working class, multiracial neighborhood before joining a large city college as a student health nurse. She became a director, and later fulfilled numerous coordination functions for the college over three decades.

Her long term planning for retirement involved investing, purchasing a home with rental units, and imagining the design of a new, creative beginning. She retired at 61.5 years of age and continued to teach part time for a few years longer. She retired in 2004–2005, and initially wrote her story five years later; as of this writing, she has been retired for nine years.

Barbara describes her retirement planning; she happily anticipated her life in retirement, and her retirement party. She made a difficult decision to work part time after her official retirement, to help a colleague.

> I retired from a community college after 33 years of student health nursing, teaching, being a department chair, and various other short-term

coordinator assignments. I paid into Social Security and my college retirement. Early on, I started monthly payments into my tax sheltered annuity program. With my pensions, investments, plus my two rental units, I thought I was financially prepared. Initially, my property was in a marginal neighborhood; I did major capital improvements and now with the luck of fate on my side, my neighborhood is valuable and in demand. More critically, I was excited to explore my new adventures and freedom without the hassles of work.

For years, I had fantasized about my life in retirement when I was distressed by my work. I was motivated to do something different and creative—drawing, painting, knitting or dissertation? My spirit no longer found classroom teaching engaging my creativity in the way I want and needed; I no longer had the "mother's milk" for students in college success classes who were woefully in need of remediation for all they had missed. I sought a new context for learning and exploring who I am. On some level, the old cliché about burnout was probably true. Art courses, dissertation research, travel, a leisurely breakfast, and a sense of freedom to choose what I do, and with whom I do it, drew me to retire. Also, I anticipated home improvement projects and fitness activities.

I was annoyed to learn that my 65-year-old colleague whose teaching schedule was similar to mine needed a substitute for his maternity leave. He was having a baby with his younger Balinese wife. I did not want a baby myself; I just resented that he could father a child as a senior. Women and men's biology seems so out of sync. I felt obligated to the new department chair to substitute for him part-time.

My retirement party was arranged by friends at a nearby restaurant and was attended by my family, friends, and colleagues. It was great fun, and I appreciated the recognition and roasting I received from colleagues, and deans. It is a memory of a lifetime.

Barbara reflects on her childhood school success, college education, early adulthood career, and key experiences. She recalls key relationships and adventures, such as foreign travel and difficult nursing moments.

School and work had shaped my whole life. By the fourth grade, and once I learned to read, which was initially very difficult for me, I succeed in school. I was a quick learner and school was affirming. By high school, an influential science teacher advised me to major in food technology. In retrospect, that was a really good idea; however, it would have meant being an agricultural major at UC Davis and doing a practicum, like driving a tractor weekly. On the ranch, I only drove a tractor when being punished. In my naiveté, agriculture seemed outside my limited self-image of femininity and confidence. I nixed that potential avenue and started college as a traditional pre-nursing major without any consciousness of the consequences of this major life decision. Aunt Louise was a successful

nurse and my role model.

At 21, in 1965, I had a bachelor's degree in nursing, was book smart, had a social justice attitude, and a continued social naiveté. My worldview had expanded beyond my rural youth; socially I was shy, tongue-tied, and clueless about flirting, dating, or developing a friendship with a fellow, other than my two important high school male friendships, Patrick and Frank.

Patrick, who came out as gay in adulthood, was a lawyer, earning more than me and loaned me money for my down payment on my building when I was 36; my father refused. Dad believed a single woman should never own real estate. Frank joined the Peace Corps after college and taught youngsters in Ghana. After working two years as a visiting nurse and saving money, I flew to West Africa visit and traveled with him. This travel was transformative! I learned about Africa, other cultures, other travelers, and my own self-reliance. Since that time, I have traveled extensively over the last three decades; it is a powerfully educational and consciousness-expanding experience.

When I returned home after my Africa trip to start graduate school, I got very depressed; graduate school was very boring after foreign travel. I stuck with graduate school. I majored in public health and psychiatric nursing administration and teaching, so I graduated with a master's degree in community mental health nursing.

After graduate school, I did private duty hospital nursing at the county and university hospitals for six months. It was my only stint at hospital nursing; I vowed nevermore! In part, that decision followed the acute-care nursing of a young African American man with a severe abdominal gunshot wound that kept bleeding until his convulsions and death, and of a severely ill black-and-blue-all-over infant with a rare post-measles complication. The infant lost a patella during a dressing change, which unnerved me to the core. Nevermore! In retrospect, I realize that the concept of hospice did not exist at that time. I felt so unprepared and inadequate for engaging a person or a child's parents in conversation at or about the end of life.

In late 1968, I was hired as a community health nurse in the Hunter's Point Community Health program, an outreach program that paid for medical care for low-income residents in three of the city's interracial, poor neighborhoods. I was one of the few whites on staff. This job exposed me to chronic crisis and lively racial dynamics. I learned lessons about being white.

As a nurse with a master's degree, Barbara was hired as a faculty member

of a community college student health service department, and for over three

decades she explored being a coordinator of various projects as well as being a

department chair. Changing positions enabled her successful, long-term

employment, she sought the stimulation of new learning and challenges without

leaving the workplace she knew. Twice she sought formal education to enhance

her learning and meaning making. She describes 1997 as a difficult, life-changing

year, mentioning her important "honey" and skimming over the angst of his

departure.

> I became a community college health nurse and ended up working with the college's large, diverse student population. After two decades in student health, I needed a change. I sought diverse, special assignments to express and expand my intellect and creativity in staff development, accreditation, HIV testing and counseling, grant writing and management, interdisciplinary studies department chair, and human sexuality and college success teaching. The greatest satisfaction of my nursing and teaching was when students were interactive in the classroom or health consultation, thinking critically, making connections and decisions, considering the consequences of their decisions and behavior, and having a-ha moments.
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> I returned to graduate school part-time as an adult learner in 1995. On a special assignment to staff development, I was seeking intellectual grounding and knowledge to develop a college-wide staff development plan for faculty, staff, and administrators at the college; I earned a certificate in Organizational Development. I was extremely disappointed to leave this job in 1997.
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> 1997 was the year of my greatest dissatisfactions, disappointments and loss. I lost my treasured staff-development position, my honey asserted his demands, and my brother became terminally ill. My honey wanted and needed to be number one in my life, while I needed and wanted to be number one in my life. My work was time and energy-consuming, plus I wanted to pursue a PhD from the California Institute of Integral Studies program in transformative learning, too. Thus, my honey departed with someone he had waiting in the wings. My brother died of esophageal cancer in November, three months after his diagnosis and an adult lifetime of chewing tobacco and drinking alcohol. I was seriously wounded and vulnerable; I started therapy with a wonderful Jungian psychologist who guided me toward increased equilibrium and consciousness over time.
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> Starting my PhD program and studying in a racially and culturally diverse cohort during my classwork was a transformative opportunity for deep, intense learning about the hegemony of white supremacy. The scheme of cultural, racial, and ethnic stereotypes was explored. I have an

inner sense of being "off white"; I am white and have the privileges of looking white. My immigrant, Azorean-Portuguese heritage informs and augments my empathy and compassion with folks of diverse cultures and skin tones.

This research reflects the dissertation phase of that program. I lacked the time and energy to pursue my research until I retired. My research process is my creative praxis, my learning and strategy for addressing the academic dialogue about ASCFPW careers and retirement. In completing this dissertation, I recognize that I may be socially marginalized, yet I am a privileged woman who chooses to write about a somewhat privileged cohort. I am thankful for my education, employment opportunities, and successful decisions.

In Barbara's retired life, the loss of the workplace's social network was profound. In reaction to the isolation of living alone, she began commitments and soon found herself overly busy and needing to set priorities. Early on, she had two serious health issues.

I lived alone and really missed the casual daily contacts with colleagues and students, plus the high-energy classroom. Loss of my professional identity was gradual and easier than expected; I was on to new adventures. Some contact was maintained as long as I taught part-time and took art classes at the college; continuing to work part time also meant my professional identity was intact, so I could adjust to over time.

Since late 2009, I live with my loving pooch, Sam. He demands two walks a day, so I keep a baseline fitness, see my dog park friends, and meet my neighbors on a regular basis. Currently, I initiate and maintain work-related friendships that are meaningful and relevant, and develop new friendships through my knitting groups and other interests

During my over-busy phase, I worked briefly in retail clothing part time, had estate duties, dissertation, art classes, volunteered at an animal rescue, did water aerobics, and so on. My home became very cluttered, so I stopped having friends and neighbors in to visit. To complete my dissertation, I had to step back, set priorities, and let some activities go. The dissertation process is quite isolating, which sometimes gives my personal demons too much of a playground.

In 2005, I had two near-death experiences. I rolled my Prius on a country road. First responders called for the volunteer fire department to assist my removal from the precarious rolled car. Boomer, my first loving pet, a 60-pound border collie, was dead and on my chest. With help, I walked away with severe back problems. Later, I developed severely low blood sodium levels over the Thanksgiving weekend. I was conscious of hallucinating and went to the emergency room; that staff just sent me

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home telling me to contact my physician on Monday. I knew I was in serious trouble; yet, I could not explain to friends or the ER. On Monday, my personal internist immediately knew something was wrong and arranged hospitalization. After a five-day stay, the resident said that I was his first patient to survive such low blood sodium. This recovery was rapid; the back was slower. I went on an enjoyable, prepaid trip to Mexico several weeks later, walker and all. I valued living!

Mom's death in 2007 followed ten years of grieving her dementia. I felt both loss and relief. Mourning Mom was re-stimulated monthly when I visited her in the nursing home. As a trustee, the estate business that followed meant monthly trips to Newman, my small hometown, to attend to management the disputed estate with my two sisters.

Striving to be a writer who can participate in an academic dialogue through the dissertation is a demanding challenge of creativity, thinking, discipline, and timing. Thankfully, I am currently in good health after several health crises in 2005 and a hip replacement in 2009. My fitness needs improvement; I spend too many hours at the computer and other sedentary activities.

Barbara learned that addressing "who am I?" and "what are my priorities?" was an important focus and educational for her. For the first time, she experienced being a slow learner, and expresses the frustration and cost benefit inherent in persisting despite such experience.

My shifting sense of who I am is dynamic. I am a researcher on the precipice of her final report of findings. I am an improved writer. I am a friend, a knitter, and a cluttered homemaker. I am a person who takes on several projects, as my complex life seems to demand. I attempt to deal with projects with intelligent reasoning, common sense, compassion, and humor. I am thankful for my friends, acquaintances, communities, and excitement with ongoing learning.

In some aspects I change, and in others ways I stay the same. I still have overweight issues. I am a great collector who is reluctant to discard things. I manage my fears with more consciousness sometimes, and other times fear and anxiety in its various guises frustrates my self-confidence and ability to act the way I prefer. With my arthritis, I am on my way to becoming a bionic ASCFPW: I had a right hip replacement in 2009, a reverse left shoulder replacement in 2012, and the right shoulder and knees are acting up now. I am grateful such surgery is highly successful.

I thoroughly enjoyed my art classes, drawing, and painting and started calling myself an artist. I was amazed that I was a slow learner in these capacities. I assumed artwork would be easy; I found myself envious of the younger students with great talent and who regularly demonstrate

and display their art. I loved doing my artwork, exploring the altered mood, being in the flow. I had fun and enjoyed the camaraderie in the art studio. My skills improved over the semesters; however, I was humbled to realize how slowly. I stopped my pursuit of art to focus on my dissertation goal. Now, I express my creativity in my knitting, design, and writing.

Barbara's relationships with family and friends are significant, though sometimes family is problematic. Inheritance is a mixed blessing that stirs up old emotional wounds.

I was the third daughter in a Portuguese–Azorean Catholic family. I was raised on a dairy ranch. My parents were immigrants who survived the Great Depression. They had a judgmental moral code and high work ethic. At 80 in 1987, Dad died after a car accident, 20 years before Mom. My parents left an estate for their children to fight over. My oldest sister was my closest sibling before the estate drama; now I align with my middle sister. Aunt Aileen, Dad's oldest and ASCF sister, is 103 years old with a strong mind and frail body. She is an amazing role model for singlehood; she loaned me money for my home remodeling. I have a large extended family of cousins.

In terms of relationships, I have friends from elementary to high school and several from nursing school 54 years ago. One male, 45-year friendship dates back to working at the community health service. Another friend dates back to a crazy, weight-control fast decades ago. Special connections developed with several women friends during my college years. Currently, I maintain these long-term friendships because they continue to be meaningful, emotionally intimate, fun, and relevant.

I developed new intergenerational friends through my knitting groups and dog walking community. It took years of regular interaction for these groups to solidify into a tight, intellectually and emotionally intimate source of friendships and community.

Barbara has a positive perspective on her retirement life going forward, both personally and financially.

Luckily, I have a large extended family, and most relationships are strong and loving. Only my relationship with my oldest sister is problematic. I still have a mortgage on my building and I won the right to convert the three units into condos, so that process is underway. I earned a good retirement pension with low cost health care, a Social Security pension, and extra income from rental property. I am paying off debt from improving my rental property after twenty-plus years of low, rent-controlled tenants, and look forward to more travel when the dissertation

is finished and debt is cleared. I am committed to lifelong learning, and life is good.

For Barbara, the dissertation process has been full of learning and self-development. The dissertation at its heart and soul is a solo journey happening in a social context.

> My dissertation proved to be a complicated journey. First, I wavered about my subject and was indecisive and ambivalent. Then, studying the chaos of the transition to retirement seemed perfect. Doing my dissertation research was a lifelong personal goal that was important to my spirit, my soul. With my family history of longevity, I needed to get on with it for its consciousness and skill-building aspects to enrich my long life and sense of self.
>
> In the course of my dissertation interviews, I realized the first participant needed an example of a metaphor. I explained my metaphor for my dissertation research: I was a beginning, snow-plow skier on too steep a slope, slowly traversing my way to the bottom, safety, and completion. I have a greater trust in my intuition. I find the imaginal a mystery to explore and difficult to express so others to comprehend.
>
> My writing has improved, which reflects clarity of thinking. I have learned to focus and rule out distractions. For a long time, I was plagued by distractions. I learned distractions never go away; now, I can deal with them more efficiently and return to writing. I had the shame of dealing with the Academic Standards Committee probation, and deadlines because my research journey was too long. My dissertation writing coach and writing group are very valuable. I feel a strong commitment to my participants, committee, and my supportive friends to complete; I keep focused and determined when the resistance reoccurs. Resistance is long-term issue that demands my consciousness. I hold empathy and compassion for all those individuals who adjust their goal for ABD [all but dissertation].

Conclusion

These stories are a partial life history of Aubrey, Hannah, Eliza, and Barbara, four women who spent 32-40 years working for one large institution. Their workplace allowed them the expression of their mission or purposeful work, which dominated their personal life and defined their time and energy; otherwise, they are quite diverse. However, they were all in occupations traditionally

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assigned to women, which reminds the researcher that they decided, "who am I going to be when I grow up" without the greater freedom of occupational choices after the Women's Movement. Their shift in professional identity when they retired seemed less intense than I forecasted at the start of the study; however, they all asked the "who am I?" question in some way in this transition. Their professional career involved primarily one institution, and I wonder what that means? Pursuing that line of inquiry, however, is beyond the scope of this study.

CHAPTER 5: STORIES OF PARTICIPANTS WITH VARIED

EMPLOYMENT

The narratives in this chapter introduce three ASCFPW—Harriet, Carla, and Louise—whose careers included more varied employment and employers. These participants are grouped together because they had an adult lifetime of social activism that complemented their professional employment; social activism was an avocation or passion that counterbalanced the time and energy spent on their professional work. For these women, professional life was not the solo, primary relationship in their lives—they had better boundaries around work, making choices and setting limits to assure their participation in activism. Their stories depict their activism as an integral part of their adulthood and career profile.

In other ways, these three women are very diverse, with major career shifts following college or graduate education and more than one long-term employer. Their social activism interests were also diverse: Carla focused on addressing women's issues in the theatre; Harriet was concerned about women's issues, antiwar campaigns, and union membership as well as maintaining solidarity with the Civil Rights Movement; and Louise supported the nonviolent worldwide peace movement, ecology, and economic well-being for all.

Harriet Tubman

Harriet is a heterosexual woman, who was 64 at the time of the interview. She was born and raised in an Armenian American family on the East Coast. She limited her work to a 40-hour week so she could engage in an adult lifetime of

social activism. Now, Harriet is a 65-year-old ASCFPW who retired on Leap Day

2012, seven months before her interview. A friend of mine, who was her neighbor

and book club member, nominated her for this research. When I phoned initially,

Harriet was just weeks into her retirement; I waited six months before

interviewing her, so she would have some lived experience of the retirement

under her belt. She presented as an articulate, direct, no-nonsense person who is

assertive in her self-confidence as an engineer and social activist. She owns her

own home, which she remodeled with style and creative design. Harriet described

herself as a math and science person, and she had an environmental engineering

career. She expressed considerable curiosity about my research during the course

of her interview. Harriet and I are also in a Transition Network Peer Group that

started after her interview; through that connection, I have witnessed her

increased consciousness in her use of positive single terminology rather than the

old negative labels.

Harriet embraced the collage as preparation for her interview and began

her interview describing an extensive scheme of preretirement planning and her

choice of an auspicious final day to depart her agency. Harriet comments on

couples versus singles in planning for retirement:

> I worked full-time for 33 years, in private companies and then in the
> government. [In terms of financial planning for retirement], we were
> repeatedly told: You have to save money. Social Security is not going to
> be there, so invest in [a] 401k, etc. I took it serious. For most of my 33
> years I was putting money away. It was the grand scheme to tell people
> they had to save for retirement; then, many companies terminated their
> pensions.
>   I took a big pay cut 20 years ago when I went from a private
> company to government. I consulted a financial planner then, and at key
> points in my work life. I was surprised to find that many people don't plan

financially—I thought everyone did what I did.

       With my government job, there was a small pension. Given the pension rules, I figured the number of years of service I needed, the age requirements, and estimated when I could retire. I planned to pay off my mortgage by that date. My handshake with myself was that I would work 20 years in government, then assess how much fun I was having. I followed my plan to have savings to last 'til old age; my pension is a teeny part of my previous salary. [Now] I have low income, and a lifestyle with low expenses.

       I invested in long-term care insurance that the government negotiated at a good rate. A group of us single people evaluated it and decided that, being single, without a spouse or caretaker, it was of value. There's not as big a difference between the needs of married people and single people, except the singles confront it: anyone who is married thinks, "Well, if I get terminally ill, my spouse is going to take care of me." They may be dreaming.

Harriet reflects on her education and career; she developed a special focus as an engineer managing projects, which rewarded and pleased her as well as gaining her a worldwide reputation. When she lost her international cleanup opportunities and accomplished her retirement goals, she was ready to go.

[Education-wise], I have a BA in mathematics and afterwards, I got a BS EE in electrical engineering. The funding for my electrical engineering degree resulted from the policy influence of the Women's Movement and the opening up of the traditional male occupation opportunity in education.

       During my career, I had a niche. My specialty was the cleanup of sites contaminated with radiation; I developed some national-level expertise [and] had the good fortune to develop international expertise, too. Roughly two years before I retired, I went and lived in England on an assignment; I learned from them and taught them how we do stuff here. I found it very satisfying and rewarding to be involved in radiation cleanup. I had a sense of contributing to our general environmental wellbeing.

       On my return, budgets were really tight. I wanted the fun of continuing on the international trajectory; however, it became obvious, a year before I retired, that that wasn't going to happen. Travel budgets were shrinking. I was going to sit in my cubicle and do a limited scope of work, which wasn't at all fun. So, it was an easy call for me. "Do I want to stay?" "No."

She describes how even a 40-hour-a-week situation dominates one's time and energy, and recalls her career focus, satisfactions and dissatisfactions, professional identity, and the meaning of her role as a union steward.

Before retirement, my work life was the center of my life. In terms of balance, working full-time means living in the margins because of the time that you spend at workplace, commuting, plus getting ready for work. My life was centered on work when I had a 40-hour week.

The degree in which I was defining myself through my job was huge. Most people knew me through my work. I was highly regarded with my international reputation. I was very competent; competency was an enormous part of my identity. I was a union steward, which was another huge part of my identity—I was known as the best union steward in my workplace.

I found it very satisfying and rewarding to be involved in radiation cleanup. I had a sense of contributing to our general environmental wellbeing. My big dissatisfaction was not getting a promotion just before I retired. I thought I was the best qualified and deserved it, and had the support of other colleagues. Promotions were scarce; the administrator in charge showed favoritism and hired his friend.

Being an activist was a major part of my identity for my whole adult life. For me, feminism and the black liberation movements have always been intertwined. I was highly involved in the Women's Movement's pro-choice activism especially, and every anti-war thing in the last 40 years from Vietnam forward. I helped to organize the big marches, the rallies, and all that kind of events. Politically, I was highly educated; I knew what direction as a society we needed to go. My small part in the union was a part of a bigger process. I was the number-one union recruiter because I convinced others that union membership was a way of being part of something bigger.

Harriet expresses her loss of professional identity, who she is in this transition, and how she is creating a new routine for herself. She has a sense of closure on her career work; she spontaneously begins to describe her party as a key, benchmark occasion for her, her work, and her union stewardship.

I just say "I'm retired" when people ask me what I do. I know I am not an environmental project manager or a union steward anymore. So, who am I? All right, I would say I'm less driven. I don't know whether it's spiritual or not. I started doing Chi Gong daily. This might be more about the sense of self that I don't have. It's learning about myself.

My sense of self definitely shifted and is still shifting. I can't necessarily explain why it is that I don't miss that sense of identity and competence more than I do. I don't know whether I have a sense of closure. I don't really know why, but I think I do have closure. How does one know that at a certain point in time I don't need to prove myself anymore? I have no idea.

Maybe it's just a hiatus, I really don't know. I'm in uncharted waters; I said I wanted it to be uncharted. Maybe once I do get more involved in whatever I wind up getting more involved in, maybe I will have that drive again. I don't know. But for some reason, I am—I feel different now.

I had lots of choices for my retirement party. [I said,] "I'd love a party but no management speeches." I witnessed other coworkers retire, who had given their blood, sweat, and tears, be sent off with management standing up and saying, "Rick worked for me doing this or that"; it became about them. No way that I was going to let them do that to me— what I had accomplished was so much larger than any one of them.

Actually, I had a series of events. My work group took me to lunch and gave me my certificate, my glass globe, and other gifts. Then, the managers I had negotiated against as a union rep took me to lunch; we had a very good working relationship even though I was union. Other people took me out for drinks. My best friends took me out for lunches.

The big deal was on my last day, Leap Day. The three unions at work came together and invited all members to a pizza lunch in my honor. It was really cool. It was really funny because a couple of managers crashed the party; no managers were invited, but they wanted to say goodbye. They came on my terms. I loved it. I had a great time.

Harriet has spent a considerable amount of her early retirement in diverse learning activities, piano lessons, a lifelong learning institute, networking events in the evenings, and morning Chi Gong. She realizes she can easily get overly busy, and reflects that her home feels special.

[During my brief retirement,] I have had all kinds of different learning. In terms of content learning, I played the piano all my life but never took lessons. Now, I'm taking lessons on a wonderful Steinway grand piano, I gave myself while working. Oh my God, I identified as a musician all my life, so now to delve into it in a deeper way with a teacher is, oh, very moving. It is so huge in my life.

Retired, [I have] time to do a lot more networking and go to things in the evening; I found that when I was working, once I hit my late 50s, I would come home and not want to go out again. So I don't feel at all bad about that. As a matter fact, I feel good. And I think it has to do with having been single. That I did go out at all at night; I felt like I had a life

pretty rich in outside interests even when I was working. [Now,] if you look at my calendar, I actually have it loaded up with things that I don't have to do but if I want to go out every single night of the week, there is something I could go to. I greatly enjoy socializing with my former co-workers who are now my friends, especially those who are retired and like me have gone on to new lives.

I found OLLI, the OSHA (as in philanthropist Bernard Osher) Lifelong Living Institute at SF State, with its six-week classes. I took a fascinating class on stolen art and short stories; the class participants have a wealth of life experiences that foster dynamic dialogues. Next, I'm starting the history of Afghanistan, by the Afghani author of *West of Kabul, East of New York*.

The other thing I started the day after I retired, was to begin doing Chi Gong with a DVD every morning. I am amused that my nephew, who is currently living with me, he gets up at the same time I used to and he goes to work at my former workplace, while I get up and do Chi Gong. What a vivid reminder of why I wanted to be retired. I stand in my bedroom, with a spectacular view that overlooks the Bay Bridge and downtown, doing my Chi Gong; everyone else is rushing off to work.

When I bought my house, I had a list of all the things I wanted; a view wasn't on the list. I can't afford a view. However, this house had the things that I was looking for, plus a view. My vicinity has hills, so if you are up on a hill you can see out over the bay.

Her lifelong salient role as activist started in her late teens and persisted through her career. Harriet is seeking a social movement she believes in and thinks has enough energy to build momentum; her retirement metaphor relates to this idea. Activism gives a deeper purpose to her life. After her interview, she became a founding member of the 350.org San Francisco group, which is dedicated to fighting climate change, particularly the burning of fossil fuels.

I have been a political activist my entire adult life starting with the Vietnam War, which is when I came of age. I was born in 1948, so 1966 through 1970 I was going to college and that was where I really learned activism.

[Recently] I volunteered with Lit Quake and the famous Lit Crawl, which happened Saturday night. In about a hundred venues, bookstores, bars, and coffee places, authors [did] readings all night. People just pour down the street going from one event to another. So, I volunteered at a couple of those, and it was just really stupendous. Lit Quake is a cultural event more than a political one, one of the many things that happen in the city in the Fall. Also, I volunteered at KQED for their [public radio] fund

drive that just ended.

The big challenge [of finding a social movement to commit to] really doesn't have so much to do with me. The working class is basically not mobilized right now. So, there isn't a big antiwar movement, a save-Social Security movement, a save-Medicare, or single-payer (health insurance) movement. I think that people are just in an incredibly passive point of history.

I was involved with Occupy from the very beginning; in November/December before I even retired, and I thought, "Is this great or what? I'm retiring and there's a movement!" I felt like I had won the Lotto. But, it fizzled. Eventually something will come up that will have more steam behind it. I realize that it's not something that I control, whether or not a movement with more oomph materializes.

So, most of my political activists [friends] and I are doing relatively minor things, writing, [or] blogging. I don't think that's what I will be doing. I joined up with Occupy in the neighborhood and a couple of actions to get the banks to refinance foreclosed mortgages, that doesn't completely ring my bell.

So here is my metaphor for you: You know roller derby warm-ups? At the beginning of any race or event, people skate around and feel out the conditions. The gun hasn't gone off yet, you stay in motion, [and] eke out a space, so you will be ready to race. Hopefully something will happen where we will be off and running.

Harriet describes her special relationship with her nephew; she was his special aunt and role model for his career work. She and her sister are estranged ideologically. She expresses a sense of loss as an ASCFPW that she overcomes with her friends and social network.

My family relationships, that part is good. Presently, my nephew is living with me. One of the biggest things for me is that I grew up in a New York dysfunctional family. I was close to my sister, growing up; as adults, we went in totally opposite directions. She is a fundamentalist Christian, right wing. I don't know if she is Tea Party but probably she is. So, I had no family in the city, until my nephew came.

So in a way, my friends are like my family. Which is good; yet, I carry around a sense of loss. I think that that ties into that whole identity of being never married [always single] and child-free.

Around 2004 or 2005, I decided to extend myself to my nephews, my sister's boys, without asking her permission. As a Christmas gift, I gave them airplane tickets to visit Auntie. They took me up on it and loved it. We had a great time together. Before they came out, I made them get the AAA book on the city to read it, to figure out what they wanted to do, to go see, and what's interesting [to them]. We hit all the high points.

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A year later, the eldest, David, visited with his girlfriend. The fact that he came out again was great. Then the next year, as a college freshman, he visited for the summer. Wow, that was huge—my house has one bedroom. I gave him my living and dining room, I got him an unpaid volunteer job at the agency. The agency liked him, so the following summer he got a paid student internship, which expanded to college student work in Hawaii during the academic year and in the city every summer. Upon college graduation, there were no jobs in the city, so he worked for the agency in Washington, DC.

I thought I was going to have a relative in the city. After I retired, David transferred to San Francisco for a three-month position at my old office. He is working there and applying to make it permanent. I kind of have my fingers crossed [that he is hired here]. I previously learned to live without relatives. It's just something that you accept.

She comments on her loss of workplace network and the importance of her

old and new communities, and questions the meaning of her life as an ASCFPW.

She reflects that her experience of retirement is more socially positive than her

expectations.

In terms of my friends network, my best friends are people who I knew from political movements and a few from my workplace. Those are the friends I see on a fairly regular basis. My preference is to see them face-to-face for coffee or other activities. I have more of an identity as part of a group when involved in political activities.

I joined The Transition Network and a peer group recently. I have no idea what the future holds. I approached TTN before I retired because I thought I needed a network. I didn't feel like there was any gaping hole; rather, I am curious what kind of relationships or friendships might happen. I don't have much of a feel for it right now.

I have belonged to two book clubs. The first is a group of my friends from the 1970s; that book club has thrived for 20 years. We read fiction because nonfiction is just too controversial; everyone has different interests. The second is a neighborhood book club, and meets monthly. So I am running ragged keeping up; I just finished one book and started another one. Those are my social networks.

My retirement is moving from day-to-day; I am having a good time going to concerts, book clubs, TTN, classes at OLLI and so on. I have this open-ended question, does that constitute a life? Some days, I am sure that there was something missing, that wasn't enough. I feel I want to invest my passion into something that would be more rewarding for me— if I want to contribute to something beyond day-to-day enjoyments, which seem mundane.

I think that when you are single you pay a financial penalty. The

cost for two people to live is not twice as much as the cost for one. To me, a completely different question for women, regardless of age, who are child-free, always single, would be, "How do you get that sense of belonging to something, either a sense of family, circle of friends or whatever? How do you keep from feeling isolated?"

I'm happy to say, for me, I was afraid I would be isolating when I retired. It's been the opposite. I'm finding that the work friendships weren't the richest friendships; having lunch with someone was not the most meaningful interaction. Now, when I choose to get together, it's not because of the workplace convenience; rather, I feel I have a deeper social encounter. The fact that I'm getting out and about to evening events, I meet people who I have known before. So I have reconnected with some old acquaintances, which is really satisfying.

I still go to the same health club that I went to when I was working, I've gotten to know people who exercise when I do. Before, I would just go in and do my thing and get out and not even make eye contact with people. So it's just really a different social connection now.

Carla Finley

Carla is a 65-year-old ASCFP woman who retired nearly two years before her interview. When I advertised this research in my local chapter of The Transition Network's newsletter (a nationwide organization of women age 50+ who seek peers in the planning and execution of retirement; see advertisement in Appendix D) to recruit participants, Carla read my notice and nominated herself via email for my study. I telephoned her for a screening interview, and my initial impression was that Carla expresses herself as a confident, articulate, reflective, assertive person who is energetically engaging her life. She is a heterosexual woman, and was raised in a Polish-Welch-Irish, second-generation immigrant, lower-middle-class family "with illusions of grandeur" in New York City. She came to the West Coast in her late 30s. At the time of this writing, she is completing a master's degree in teaching English to speakers of other languages (TESOL). Carla was the only participant who worked in corporate sales and accounting; the others were in education, health care, or another service field.

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Carla describes a retirement planning process that suggests deep

forethought and implementation. She launched a degree program to implement a

third career to enhance her income after retirement, and her new career links her

back to her ancestors.

> Except for finances, I started planning for retirement five years ago. I was working in Corporate America. Ugh! I can't wait for it to be over. I was trying to be practical. At 40, I left sales and went to school for my accounting degree; now, I am in the MATESOL [master's degree in teaching English to speakers of other languages] program. My pattern is every twenty years, a whole new career! Retirement is my third career transition.
> When I contemplated this change, I asked myself, "What do you want to do?" Get a master's degree in tax—no way. I am done with the corporate world. I want to do something that makes a difference. After forty years of corporate [work], I want to do something where I feel I am really helping people.
> I asked myself, "What am I good at?" I speak English pretty well. Aha! Maybe, I could teach English to people who need to learn to speak English? My great grandmother lived in this country for seventy years and never learned to speak English. She spoke Polish, and she was of Russian descent. I never learned to speak Polish, other than a few words. Her situation stuck with me and I think I know I kind of made her wrong for not learning to speak English. During my program, I realized that she did not need to speak English. Why learn a language if you don't need to? She lived in a Polish community, she ran a store, she raised kids, and she never needed to speak English. So, that is kind of what got me on this path.
> I love being in school. It has been really easy. My program was geared to full-time working folks, with evening courses. I completed some prerequisite requirements first. I was on my path.

A layoff preceded her intended departure, but since she had planned

carefully, she was able to experience the layoff as a blessing.

> I was planning to retire in December 2011 and I was laid off February 2011. My boss was out from New York. I wasn't concerned when he called me into a conference room, [then] I saw the HR person there with this blue folder. As soon as I knew the people who worked for me would be okay, I told my boss he made the right decision; I was planning on leaving anyway. By being laid off, I got a six-month severance package with pay, health insurance, etc., which I would have missed if I quit. I was relieved. The decision was made for me. The people who worked for me were more upset than I was because I was a good boss and ran interference

for them.

In preparation for retirement, I did decades of financial planning, increasing my 401(b) savings by 1% per year for 10 years. I bought my home, a condo, in a first-time middle income buyer lottery in 1999. Luckily, I refinanced my mortgage two months before being laid off, in preparation for retirement. Presently, I live on my Social Security pension plus a small annuity from my corporate pension. My intention is to save my 401(k) nest egg for special expenses like my 65th birthday trip to Kenya. Early in my life, I realized I would not have a spouse or children, so I needed to plan to care for myself as I aged.

Carla recalls her career path and her reintroduction to theatre arts. From a beginning in sales, she pursued her education for accounting. A class she chose to enliven her accounting schedule ignited her theatre passion. During our interview, she realized theatre was her mode of making a difference, or service to women.

I had quite a life and career being single. My first career was in sales and marketing in New York City. It allowed me to use my creative talent; however, my income was unpredictable. I was tired of working on commission and wanted something recession-proof. I decided to get the college degree that I was discouraged from getting earlier. I wanted to go to college out of high school; I remember my mother discouraged me by saying, "Why go to college? You are just going to end up getting married and having kids." She told me this repeatedly. From my perspective, the impact of the Women's Movement was that it gave me permission to not marry and have kids. I could have a career and a life, and I did not need to get married.

I decided on accounting since accountants seemed to be in consistent demand; if one industry wasn't hiring, another was. While working on my accounting degree, I had one semester when my only class was advanced accounting; I feared I would not attend without another compelling class. Thus, I enhanced my schedule with a beginning acting class. I loved it!

When I began working in accounting, I realized I needed a creative outlet so I continued acting classes and auditioning. Eventually, I formed my own theatre company, which focused on women's issues, using the scripts of women playwrights and directors. The troupe took a book of poems written by a woman who experienced rape, and created a performance that went through three iterations and a fourth by another ensemble. My theatre group was very successful and travelled locally and internationally. I never thought of this theatre venture as social activism before this interview. Yet it was. It became my way to "make a difference."

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I was involved in theatre as a kid but I was again discouraged from pursuing it as a career—no money in that.

Carla did not struggle with work taking over her life, and sees herself as a great role model for work boundaries.

I never had a problem balancing life and work. For most of the 17 years I was working at my last job, I was involved in theatre—that was my priority. As people at work kept getting laid off and fewer people were expected to do more work, I really resented it. I protected my life outside work. I remember going into my boss's office after one more round of layoffs and another meeting when we were told we all needed to do whatever it took to get the job done. I said to her, "Just so you and I are clear, I'm not working overtime. I have a life." She was shocked, but I had had it. I was tired of everyone just taking on more and more. My acting was a strong factor in my outside work life. I resented management's assumption that because I was single I could and would work overtime; management did not ask the same of married employees.

   When my former boss asked me to take on a new assignment, I would say "No" and cite what my accountant group of three was already doing. So when presented with more work, I would always go back to management with a list of what we were working on as a department and ask them to make the decision on what was most important. I remember saying to my boss once when threatened with being let go, "I've been fired from better jobs than this one." I would reply that I had a life outside work and no raise in four years. "This job is not so special—fire me." I was very good at resisting management demands and standing up for my employees, which is why they were more upset than I was when I was let go.

Her work satisfaction always came from her engagement with people, and she preferred creative projects to crunching numbers. Changes in the workplace culture contributed to her decision to retire.

In contrast, my greatest satisfaction in my accounting career was my interpersonal relationships with coworkers, their respect and emotional connection. My greatest dissatisfaction in the workplace was being bored. I like being creative, being assigned special projects, and creating special worksheets in Excel in response to special analysis needs. Regular accounting is just numbers and boring!

   I was saddened to see this family-based company that hired me 17 years ago was bought and sold so many times that it had lost its culture and values. I no longer felt emotionally connected with the current identity. We all mourned the loss of the original great company; there is still a yearly reunion of people who worked there.

After her layoff, which gratefully gave her a severance package to start

retirement, Carla describes questioning her sense of self. With her ability to keep

her boundaries, she avoided an overbusy phase in her retirement. She has an

extremely low tuition, so she will exit college without student loans and debt. Her

learning in college is rewarding, and part-time work is validating how she can

integrate her theatre arts skills to make a difference in student learning.

> Enough about the job, I want to talk about my sense of self after I was let go. I went to print some cards for the TESOL conference in New Orleans. I remember thinking "Who am I? Am I retired? Am I unemployed? What title do I use to describe myself?" This simple task focused attention on that key question.
>
> I don't think I had an over-commitment phase in retirement. Since I was already in the MATESOL program when I retired, I just increased the number of classes I was taking to two per semester—that's all I can handle. I arrange my schedule for fewer trips to campus per week. After several semesters at college and special investigation, I applied for the special seniors "60+ degree program" that is no longer available, so my tuition is about $3/semester, and will terminate on completion of my degree.
>
> [In] my third career, I want to make a difference and do what I am good at with my TESOL degree. I can work part time to [impact] the lives of immigrants, adult learners of English. TESOL will be my retirement job. I find the immigrants, who come to this country looking for a better life, very inspiring, probably because of my background. My father's mother was born in Ireland and my maternal great-grandmother was Polish (or possibly Russian, but she spoke Polish). Anyway, I love the older students who are enrolled in the noncredit ESL classes at the community college; [they] try so hard and come to class five days a week.
>
> Learning is fun. My new learning in retirement is extensive; I enjoy being a student and working toward my degree. I started tutoring individual students this year and I realized I was good at [it]. It only pays the minimum wage, yet it lets me apply what I am learning on a one-to-one basis. The college has a training program for new tutors to support skill building in this new role.
>
> Last semester, I was a teaching assistant in a community college noncredit ESL class. My instructor and mentor [allowed me] to actually teach a class; it was an important experience. I found my improvisation and acting skills serve me well; I attempt one activity, and if that one fails I explore another. My instructor had a short play she had used before and I coached the class to perform it again. It was great for them and used my

acting background, again.

This semester, I conducted a tutoring workshop for four students. Beyond their language skills, I found students need coaching on studying, and learning skills. [As] first-generation high school students, [they] arrive at college without those skills or basic knowledge of English grammar. With my broad-based life skills, I can coach most students in self-starting, self-discipline skills.

Carla is finding her retirement very engaging and stimulating, and her

reflections on her plans demonstrate her comfort with her choices.

My academic pursuits engage and stimulate my mental, emotional, and spiritual sense constantly. Physically, I am six months behind my plan for improving my physical fitness before the Kenya trip in June 2013. I am anticipating a trip of a lifetime with the Roads Scholars [formerly Elder Hostel], which is committed to educational travel. Its activity level is described as low to moderate walking. I have travelled to Europe in the past; Africa was next on my bucket list.

Since school is so inexpensive, I'm not in any hurry to graduate. I have a small part-time job on campus, tutoring at the Learning Assistance Center. I could graduate next semester; however, I am in no hurry. There are a few other courses I want to take. Plus, next semester's assigned student teaching instructor is "burnt out"; I want an instructor who will be a strong, energetic mentor and coach for my student teaching practice. I'm really not in a hurry; however, I do have to complete my degree within seven years.

In terms of relationships, Carla has a strong rapport with her brother in the

East (San Francisco) Bay and sister and her family on the East Coast. As an

ASCFPW, she is a role model for her niece. For friends, she wants those she

values, not the overly needed or dependent. Her metaphor for life implies new

beauty.

Beyond my academic and tutoring pursuits, my relationships with my family and friends are a terrific part of my life. My sister is on the East Coast and my younger, gay brother lives in the East [San Francisco] Bay. I have more contact with my sister with weekly phone calls. She is five years younger, and we were raised in the Bronx together. After my sister started school, Mom went to work in retail. I knew my 14-years-younger brother less because he is so much younger and he moved to Florida with my mother at 12 years old after my dad died. When my brother moved to SF [San Francisco] the year after I did, I told people "I have no idea who

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he is." Now we are close; we share birthdays, share holidays like Thanksgiving and Christmas dinner.

I keep in touch with my nieces and other family on Facebook. I check Facebook every day: that is how I know my niece got engaged on New Year's Eve. Mom died about a year and a half ago. That's another story for another time. In addition, I think I am a role model for my middle niece, who has a career as a TV news producer and an active life in NYC—in contrast to her oldest sister who is married with a child, and her youngest sister who just got engaged.

Regarding my friends, I won't waste time on people whose friendship I don't value. For example, there was this Los Angeles fellow, a forty-year acquaintance and a former friend's boyfriend, who came up for past Christmases and the Golden Gate Bridge Celebration. He was very dependent and expected me to totally plan his San Francisco visit and daily activities. No, I will not be his hostess anymore. I want to focus my time and energy to pursue friendships that have connection, depth, and balance; currently I schedule my activities with friends around my college schedule.

To conclude, my metaphor for my life in retirement is that I am a flower coming to bloom.

Louise Santorini

Louise is a 59-year-old ASCFP woman, the youngest participant in this study. She retired (pension-wise, see below) in June 2008, at 55 years old, 4.5 years before I interviewed her. She is an astute, reflective person with a gentle speaking style and strong core. Initially, we met as graduate students in the late 1990s and developed a friendship. Currently, I see her very infrequently; however, a strong connection persists. Louise's heritage is half Italian, a quarter German, and a quarter mix of Scotch, Irish, or English, although she rarely mentions it. She describes her sexual orientation as uncertain.

A mutual friend nominated Louise for my study. Her social activism is deep in her heart, soul, intellect, and actions; she is compelled to participate in domestic and international nonviolent peacekeeping actions that involve varying degrees of risk. I avidly read her emails when she is on an international

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delegation. Financially, she prudently invested her inheritance and savings; she

has a home in a rural, intentional, community near an urban center. Her income

comes from teaching graduate students part time and leading vision quests.

We defined her retirement path as beginning with the start of her pension

at age 55 in 2008. She actually quit teaching public middle school in the 1990s,

one year into her PhD classwork. By attending to her pension payout eligibility,

she will earn more "retirement" income.

> My pension is minimal since I only taught nine years in the system, yet it
> does pay a piece of my monthly expenses. I started collecting at 55 years
> old, as recommended by the STRS (State Teachers Retirement System)
> counselor who made it obvious to me that I would lose about $40,000 if I
> didn't start. I didn't need the money; however, there was no point in
> waiting, so I decided to start collecting it.

Louise recounts her education and career. After teaching elementary

school, her career has three elements: graduate school teaching, vision quests, and

activism. She reveals her satisfaction with making a contribution, which leads to

an expression of her belief about her work in the world. Being evaluated by

biased, close-minded superiors was a source of dissatisfaction.

> [Looking back at my education and career,] in 1975, [after] my degree and
> internship in recreation administration, I changed direction, and pursued
> my environmental interest, which eventually led to teaching elementary,
> middle school. After three years of teaching sixth grade, I took a leave of
> absence and got my master's in environmental education in 1987. This
> program involved a consensus-based learning community; it ignited my
> interest in consensus decision-making, and the idea of the consensus
> classroom [for] my own class. Finally, a colleague and I published our
> book on that subject in 2004.
>   I quit teaching elementary school a year after I began my PhD
> program, and I started teaching college and university courses. In the PhD
> program, all my energy, focus, and money went there. Also, around that
> time, I finished my guide training for the vision quest program. My first
> trip doing a vision quest was so profound that I didn't want to rush into a
> second trip, so I postponed my completion. Five years later, after I
> completed my dissertation and graduated with my PhD, I felt ready for my

second vision quest and finished the training. [Working] as a guide plus my graduate teaching salary composed my income until my pension that started four years ago. I have a low cost of living and few expenses.

I felt most satisfied in my career life when I was giving my full contribution in whatever situation I was; for example, when the sixth graders went on a weeklong residential camp and deeply bonded teachers and staff taught an environmental ed curriculum that I developed. I remember one moment when everything was happening wonderfully; I recognized how well things were going and my contribution. That was a satisfying moment. Part of my vision of the future, my belief, is that everyone is out to give what we have to give. There's so much that gets in the way, that it causes a lot of strife, both on the personal level and global level. I think part of my contribution is facilitating decision-making that's collaborative and working in partnership with others.

For 7 of the 10 years that I taught, I used consensus decision-making in my classroom. My students were involved in making decisions and I got to be part of the process, too. It affected everybody in terms of the learning environment created. Teaching public school, there was a mismatch between my teaching style and some of my school's administrators' judgment; [being cooperative and collaborative] it was orderly, yet it looked too informal.

[In terms of dissatisfaction,] I don't like being evaluated by other people. Often, I did not get good evaluations from my supervisors when I was teaching, depending on who it was and how well they valued who I was or how they saw my contribution. I taught in a different way, and people didn't always see that way [as] valuable education.

Louise comments on the issue of balance in her life and the difference between teaching elementary school full time and teaching graduate students. She adds a dash of social commentary on the misdirected function of public schools.

When I was teaching elementary school, there was no balance in my life. That's why I quit. The system is not set up for education or health; when you put 30 same-age bodies into a small, synthetic classroom under fluorescent lights for five hours a day, it is difficult to expect education to take place. My belief is that our school system is about childcare, so both parents can go to work every day. During the nine months I was teaching, I never expected to have time to myself. I didn't have time to read for enjoyment; I read for lesson plans or [assessing] student work. I took work home every night, so I was not thinking about anything else. Weekends, sometimes I would be able to get away and have fun, but there was no balance as a classroom teacher.

Kids take so much energy; they will suck as much energy from people [teachers, parents, etc.] as they can. Our system doesn't support teachers or parents. By the end, I was without patience; it was time to not

be teaching kids. I was burned out; I left. The system didn't support my creating the environment that I thought was healthy and allowed for education to take place.

Teaching adults requires a different kind of patience. It doesn't burn me out, and I never took it on full-time. I think the competitiveness and demands of full-time university teaching is not healthy and is another setup for burnout.

So, my life wasn't changed drastically when I officially retired, and that continues to be the case four years later. I still teach at the graduate level and guide vision quests. Now, I'm teaching for a [local Catholic university] as a project advisor in their Master's in Leadership program.

For Louise, 9/11 was a crucial event that had a major impact on her mind, body, and soul. She became more intensely dedicated to her activism for nonviolence and world peace.

A significant turning point in my life was the 9/11/2001 World Trade Center attack and the U.S. response; I couldn't sit still. My heart was tormented [by U.S. action] in my name with my taxpayer money. I had to do something more than protest and educate, as I had done up that point. I had to take a stand that says, "My body as a U.S. citizen isn't any more precious than anybody else's." That path is continuing today.

So first, I went to Israel/Palestine in 2002, and Iraq in February 2003, just before we started bombing there. This Iraq [trip] was to get to know the people after 10 years of devastating sanctions. [The delegation organizers] only wanted people who had experience in a war zone; they feared bombing [would start]. The first week I feared bombing; the second week [I was less fearful]. The UN was doing their last round of inspections; the world was watching. (Then-President George W. Bush bombed Iraq in March 2003).

Then, I joined the Nonviolent Peace Force in Sri Lanka for about four or five years, going and coming, because my mother was in her dying process. [Simultaneously,] I was teaching at the graduate level and guiding vision quests and going off to different countries once in a while. [This pattern continues currently]. Teaching online, I could have access to my students, and students had access to me, no matter where I was in the world. It's great! Ironically, when I am in the wilderness for 10 days, they don't have access to me, so they actually had easier access to me when I was in Sri Lanka.

The Nonviolent Peace Force was an organization attempting to bring Gandhi's vision of a peace army into violent situations; Sri Lanka was the pilot project. I learned a lot [about] my critical humility (see below). One of the important things for the Nonviolent Peace Force was being in the country without arrogance, teaching, or patronizing them. The purpose was to support them and to help reduce fear and violent

interactions.

> In 2008, Bush was talking about invading Iran; Global Exchange was offering a citizen diplomacy trip, and I went. I learned a lot about Iran and Iranians that is very different than what we get through our media. On my return, I did a slide presentation to give people a whole different perspective.

She then introduces the concept of *critical humility,* a fundamental

practice in her activism and collaboration with other educators who explore and

educate about white privilege. Louise shares how the new understandings offered

by this practice have affected her relationships.

> Key to my activism is my long-term involvement with a research and writing group which created a concept called *critical humility* that supports the idea of teaching ourselves and others about white supremacist consciousness in our everyday lives. It's a way of sharing learning that doesn't put people on the defensive. Critical humility is really important in my international work; I approach my relationships with people, recognizing my own ignorance, humility, and my own not knowing how much I don't know about other cultures.
>
> > It affects the way I am with people; I am much less likely to be arrogant, or think I have something to teach them. Rather, I have something to learn with them and I want to develop a relationship. That's my approach with people. I have been in different countries in different ways. So Israel/Palestine, I was there with the International Solidarity Movement, [providing] accompaniment and presence [to] shift the dynamics so that there would be less violence on the part of Israeli soldiers toward Palestinians, just because we [were witnessing].

Louise comments on her sense of self since she started her pension and her

long-term path of spiritual and personal self-knowing. Both her activism and

vision quest work promote her self-discovery, and her vision quest work impacts

both her learning and that of her participants. She addresses her fears as a risk-

taker.

> Before my official retirement, Palestine, Iraq, and Sri Lanka all had a huge effect on who I am now and what I have done since then. In terms of my sense of self, physically, mentally, intellectually, and spiritually, there was no drastic change when my pension started; rather, this is a continuing process over the last ten years or so, of a deepening of my own sense of

my spiritual path and myself.

My work in the world is totally intertwined, interwoven, with my spiritual path. I get guidance from doing vision quest work, watching people change, getting in touch with their heart's yearning, and attempting changes in their lives based on their heart's call. By repeatedly witnessing that, I am more in touch with my heart's yearning. Listening to my heart is a spiritual practice; the more each of us learns to do that, the better off our whole world will be. What happens on vision quests, and going to other countries, involves facing the fears that would keep me from following my heart [intense emotion in her voice]. It's not about getting rid of fears; it's about being with them and not letting them stop me from doing what the heart is saying I need to do [teary voice].

In terms of activism, service, or creative practice, I increased the time I was available and [my] willingness to spend time on service, global and local, whether I was making money or not. The Nonviolent Peace Force work in Sri Lanka was actually a paid position; all of the other countries that I have visited have been voluntary, unpaid, and I pay my own expenses. So my retirement, essentially, has given me permission to take the time and spend the money to do that social service.

Louise comments on the link between the influence of the Women's Movement, the divine feminine, and her activism. She goes on to discuss the nature of her family and friends network, including an email support system for her activism.

Regarding the impact of the Women's Movement, I've never really been focused on feminism as a major focus of my work; it's been in the background. My spiritual path has a lot to do with the power of the divine feminine and is definitely earth-based; [it] comes to me through listening to my heart and [externally from] different spiritual paths and practices that make sense to me. This last year, I went to the women's studies conference for the first time; I recognized this is who I am, because it's so much about social justice. Like, in my spiritual path, I depend on the guidance of the elder, wise woman within myself; she gives me access to what the heart knows and to the unconditional loving part of myself. She carries feminine values—that is who she is.

[During this time,] I'm opening more to support from family and friends. After I went to Iran [in 2008], there was a period of a couple of years when I wasn't being called so strongly like Israel/Palestine, Iraq, Sri Lanka, and Iran. Those were callings from within. With Obama, my calling was less clear than with Bush, so I signed up to do this 300-mile, 5-day Climate Change Awareness Fundraiser bicycle ride. It is a concrete example of opening to support from friends to raise this money. I put the request out and raised $2,500; people are very interested in supporting

what I'm doing. I have this email list of 350 or so people who support me in many ways—prayers, blessings, and even warm clothing for the Afghan trip in winter.

My family is my brother, a sister-in-law, and niece; [they] worry some about my travel and support it in different ways. My brother contributes to fundraisers in my name. In 2003, when Bush started bombing Iraq, my brother and sister-in-law showed up at a protest for the first time.

Louise's extended family is the intentional community where she lives and

her envisions major elements of her future.

I live in a intentional community of 17 adult members that I am committed to be with [for the rest of my active life]. This community practices a Quaker-based consensus decision-making process. Our sense of extended family is the glue that holds us together. We live on 440 acres, with a creek; we steward the land to support the environment. We love the natural environment; the land called us together to a certain extent. We also love each other and support each other.

With the land, 12 households, a community building, and garden, we have a lot of work to do collectively. Leaving the community the way I have in the recent years isn't easy; it's not just a personal decision. I have had the support of the community to be able to get away, some more than others. People giving me feedback if they think [I'm away too much] or not doing enough. I take the community into consideration when I make decisions to go. Then, I have the community support of people taking care of my house or pet when I'm away.

[As part of the 2013 New Year activities for my intentional living community,] we did a visioning activity. In my collage, my vision was a world of thriving people who all have the opportunity to give their full contribution to their own people while living in balance with the natural world and each other throughout, without boundaries. That was my vision for 2013.

Louise begins to consider the impact of aging on her physical sense.

Then, she explains her memoir-writing process.

[Regarding my physical sense of self,] in the winter of 2010, I went cross-country skiing and bicycle riding; I realized that I didn't have the same body as in my 20s. It took a lot to train for that ride; then I was one of the slowest riders. Cross-country skiing for the first time in 30 years, I would fall; I couldn't get up. It was really frustrating. I became afraid of falling. I wasn't nearly as adventurous as when I was younger—a clear indication of the changes my body went through as I have aged.

In terms of my sense of self, physical, mental, and spiritual, I've

been writing a memoir of my experiences since 9/11. I feel like it's finished. Talking about myself is not [what] I normally do. It came with its own learning and developing sense of self. An instructor from my PhD program kept [suggesting], "I hope you are documenting this." She would especially like young people to see my story; she thinks it's inspiring.

It's been a long process to dig up all of the data and organize it. I wanted the story to tell itself; [yet] I needed to interpret for my reader. My point in writing the story is being with fear and not letting it get in the way. I think the politicians, media, corporations, and other power sources use fear and a culture of fear to keep control. Following our heart is important; there is a different path for each person. I have [submitted] a book proposal; I haven't heard back yet so I'm getting discouraged.

Louisa describes recent international journeys to Afghanistan and Bahrain that reflect both her diverse experiences, courage, and caring.

In 2011, I had this opportunity to go to Afghanistan with a Voices for Creative Nonviolence delegation. [I had questions and concerns about what immediate U.S. withdrawal would mean for Afghan women.] I learned the warlords, government, and U.S. contractors in power are making all the money. [There is so much corruption;] the ordinary people aren't receiving any [aid] and are in need. The Afghan Youth Peace Volunteers [from a province a 9-hour drive from Kabul] had planned a week of demonstrations in Kabul; this was an opportunity to support them and to visit politicians, students, teachers, judges, and so on. I came back with 77 pages of notes; I organized a slideshow that gave people a very different picture of what is going on in Afghanistan. [After personal debate,] I was in favor of a responsible withdrawal. I wasn't clear what responsible withdrawal would mean. Finally, I wanted to encourage people to be in relationship with the Afghan Youth Peace Volunteers, who want to bring Gandhi's principles of nonviolence into their lives. These are youth in their teens and 20s, who don't expect to see the results of their work in their lifetime, and they are still doing what they can.

In 2012, I traveled to Bahrain. The people were continuing to demonstrate for democracy after a year [since the start of Arab Spring 2011]. To avoid witnesses, human rights activists and journalists were turned away at the airport. [Pretending to be a couple of] rich tourists, I met my partner in Washington, DC and we flew together. We were involved in an illegal protest [with] people of Bahrain who were standing up for their democratic rights. I stayed four days before being deported. The government got us out as quickly as they could.

Her learning edge is around intimacy, the diverse nature of loving relationships, and what she can ask of others. Linda's metaphor for the retirement

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transition is being on a congruence path with the major aspects of her life, and she

reflects on her learning to give herself "down time" and "just be."

So, like I was saying about my feminism being part of the background of, and always present—all through this time I have been getting a growing sense of the importance of the power of the feminine. Feminine principles are what the world needs. We need to be connecting with the divine feminine, with the feminine in the men, in our lives, and bringing forth those principles.

I returned from my second full-month visit to Afghanistan in December 2012. The Afghan Youth Peace Volunteers moved to Kabul, changed their name to Afghan Peace Volunteers, because there's not only teens involved [now]. University students and other young men are trying to live in a household of mixed ethnic groups. I had an opportunity to share collaborative decision-making process with the young men learning to live together across ethnic differences in a culture where they had never had to learn or been expected to cook and clean. I facilitated their process of sharing feelings about an issue and coming to a consensus decision about going forward. It is a contribution I can make, once the people in a group know me and have a sense of trust of me; then, I am a pretty effective facilitator of dialogue.

My new learning is about my right way of loving and being loved; it has to do with intimacy. It's like, it's a lot of questions now, but my experience with these young men in Afghanistan, I was living in a household of 10 to 20 men. I felt so respected by them, like a sister. I was wearing a scarf on my head all the time; I was respected as a human being and not just seen as a Western woman and feeling like a constant victim of sexual harassment. I got to be in relationship with these young men. They were learning to cook and clean, because in their culture that's something the women do. In this household there were no women to do it; they didn't expect me [a guest] to do it. Some were English-speaking and many weren't. Getting to get in relationship with all these young men, like brothers, was a cultural, gender, and age difference [process]. I was old enough to be their mom or grandmother. It was just delightful. For me, a lot of my work is about love; a different kind of love than romantic love. It's my way of loving and being loved is like opening to that support from all the people in my life. So, that's one of my learning edges right now.

My metaphor for the retirement transition is a path with congruence; the parts of my path are congruent with each other. I have several practices [that support my meaning-making in the last four years]. I sit down and write for three pages, usually within a half hour of time. It's an idea from *The Artist's Way*. Now, I do it once a week. Before, I was doing it three times a week to process a lot of the surface stuff and to access deeper knowledge, [which I miss] unless I give myself that kind of down time. I also meditate. Those are two practices that help provide the

guidance.

Then, I spend time in the wilderness, both witnessing others and participating myself. I live my life a lot like a vision quest. I find that letting myself have that down time, because a vision quest removes all distractions from your life, basically [you fast in the desert for three days with whatever is happening there]. You reflect and oftentimes you learn a lot about how you live your life. Now, I give myself more down time. Instead of keeping myself busy all the time with the distractions on my list of things to do, sometimes I will just let myself be.

[In terms of my spiritual] sense of self, I have a growing sense of more time and spaciousness just to be. I'm letting myself do that more. I have been simplifying, going through my things to figure out where things need to be or moving out the things I no longer use. I've been spending a lot of time writing the memoir. I give myself a three-hour period every week just to read for enjoyment because I tend to not give myself that time otherwise.

Conclusion

Harriet and Carla's narratives describe two very different retirement pathways: Harriet is seeking a meaningful social movement, while Carla is seeking a new occupation that integrates her theater passion and skills with her linguistic capacity to teach. Louise's life is more punctuated by her pension, her on-going spiritual path, and aging than by a traditional retirement transition.

All three express different, broad sociopolitical values and philosophies. Harriet mentions several different times the cost of being single, similarities and contrasts between singles and couples, and the importance of unions. Carla challenges corporate assumptions and expectations of employees, particularly in times of downsizing, and is a role model for boundary setting in the workplace. Louise voices her belief in the divine feminine and connecting everyone, and all things of the earth and universe. Also, she articulates the role of the critical humility in her peace work, and critiques the unaddressed expectations and problems of our public school system.

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CHAPTER 6: CAREER, PERSONAL LIFE AND SELF BEFORE RETIREMENT

Chapters 4 and 5 presented the current study's seven ASCFPW retiree narratives, which portrayed the lived experience of each woman's early preparation for and transition to retirement. These narratives provide rich, descriptive data in contrast to existing studies about women's retirement (see Chapter 2, in particular (Price & Balaswamy, 2009; Price & Joo, 2005; Price & Nesteruk, 2011). participant stories told in the third person—in other words, studies which speak about, instead of speaking to/from, recently retired women. The voices of the ASCFPW retirees are largely missing from the literature, because researchers are encouraged to avoid the unsettled, chaotic first five years of the retirement transition (Szinovacz, 1982), leaving the early transition under-investigated and under-documented.

The narratives illustrate how each woman authors her engaging existence by composing a lifestyle with her personal signature. The ASCFPWs' stories present a socially involved, relatively healthy cohort expressing an optimistic attitude toward the retirement transition, and the women's voices reflect their intelligence, complexity, and discernment in contrast to the prevailing view of ASCFPW as "deviant," "marginal," or mothballed (Hamilton et al., 2006). Although the participants' stories reflect a cohort that collectively values opportunities, leadership, and self-directed learning, they provide strong evidence

these women are multifaceted individuals evolving toward who they must become.

In this chapter, I describe the participants' personal lives and career histories as they near their transition to retirement. These partial histories contextualize their career journeys as well as the evolution of their senses of self from pre-retirement to retirement. I organize this chapter into three major sections in order to facilitate the reader's understanding of these partial histories. The first section reveals participants' personal adult histories, including their thoughts on the perceived impact of the Civil Rights and Women's Movements, their formal education history, and significant family relationships, friendships and sources of intimacy. The second section focuses on their career reflections: their work satisfactions and dissatisfactions, work–life balances, and the tendency toward letting go or holding on to the career in early retirement. In the final section, I describe participants' crucial pre-retirement planning, including their dual-function long term wholistic planning, the ultimate trigger for setting the retirement date, and the significance of the retirement party.

Participants' Personal Adult History

In this section, I describe elements of each ASCFPW's life history in her pre-retirement adulthood. This limited history includes participants' views on the impact of the Civil Rights and women' s movements, the role of education on career and retirement, and their reflections on the significance of family and intimacy during career and adulthood.

Impact of the Civil Rights and Women's Movements

According to the seven ASCFPW in the current study, the grassroots Civil Rights (1960s) and women's (1970s) movements had varying degrees of influence on their education, careers, and lives. Socio-culturally, these movements changed social and intrapersonal consciousness, social policies, marriage patterns, and women's roles—particularly in education and the workplace. Notably, ethnicity was an important variable: the two African American coresearchers remarked that they believed the Civil Rights Movement to have a greater effect on their personal lives and career progression. Their comments, in turn, inspired me to recognize the opaqueness of my own white privilege.

In the introductory chapter, I articulated my belief that the grassroots movements of the 1960s and 1970s would have an impact on the adolescence, education, careers, adult life, and consciousness of the ASCFPW participants. Participant responses supported this assumption: Four of the five white women reported that the Women's Movement had an impact on their life choices, opportunities, education, and careers. Carla's perspective provides one example of what I anticipated. She reports that the Women's Movement gave her "permission to not marry and have kids. [She] could have a career and a life, and did not need to get married." The sociocultural changes inspired by the Women's Movement helped her dismiss her mother's idea that she did not need a college education because she was "just" going to marry and have children; they also allowed her greater autonomy and opened possibilities of different opportunities

and scripts for her adult life path. Aubrey, on the other hand, surprised me by denying that the Women's Movement had any influence on her life.

Harriet, for her part, recognized two influences from the movements of the 1960s and 1970s. The first influence was to inspire her commitment to activism, which began during the Civil Rights and Women's Movements. She was highly involved in civil rights and anti-war protests, union affiliation, and reproductive rights activism, through which she supported access to contraceptives and abortion. As a result, social activism became—and remains—a significant feature of her adult identity. The second influence stemmed from the social policy outcomes of the Women's Movement: Harriet, who earned her original degree in math, secured funding for an electrical engineering degree through a program meant to diversify traditionally male occupations.

During childhood and adolescence, many young women have thoughts about their future occupations and adult roles, including those roles vis-à-vis boyfriends, marriage, and family. However, if one adopts the view that social movements are often responses to a particular historical moment, it is not surprising that the Women's Movement arrived too late to influence the occupational selections of six participants. Because plans for finding a job or choosing a career are generally made during adolescence, the college majors for six out of seven ASCFP were already in place by the early 1960s. The majority had selected traditional female occupations, such as teaching, nursing, or physical therapy. The two exceptions among the participants were Harriet, who majored in

math—a degree more frequently pursued by men to this day. In her late thirties, Carla chose accounting, an occupation that has unisex overtones.

Louise's perspective on the primary impact of the Women's Movement is that it fostered a world/universe view centered on the power of the divine feminine, in which all life lives in harmony, and its influence on her work promoting social justice and world peace. In her interview, she discussed how women's studies courses multiplied as a result of the Women's Movement, and how these courses have expanded to actively address many social justice issues.

Barbara appreciated multiple impacts from the Civil Rights and Women's Movements. Her nursing master's degree in community mental health was completely financed by the Johnson Administration's Equal Opportunities Program; at the time, there was a scarcity of nurses for leadership roles in administration and education. Her perspective on the effects of the Women's Movement is aligned with Carla's: for Barbara, the sociocultural changes enabled her to live as a single woman and design a multifaceted life (with a career, travel, graduate education, property ownership, etc.), while enjoying her sexuality, having wonderful friends and colleagues, and investing in personal therapy—all in a somewhat accepting urban setting. She correlated her unconventional life in part with those Women's Movement's policies that created load-bearing outcomes on which significant changes could be based, such as higher salaries (which financed diverse life choices) and the shifting of marriage patterns.

Eliza and Hannah cherish the Civil Rights Movement of the 1960s, honoring its impacts on their lives and careers. During her interview Eliza noted

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that for her, the Civil Rights Movement was the far more significant of the two

movements.

> Now, the Women's Movement is fascinating; I think that it causes me to think more than practically anything here. I don't mean to speak for African-Americans, but I'm not sure that most African American women think much about the Women's Movement. Our focused issue is racism and ethnic liberation. There's still such a strong sense of gaining our rights and making sure that we are treated fairly—that overwhelms the whole concept of gender. (Eliza)

Eliza's and Hannah's strong responses to my question about the personal

significance of the Women's Movement reminded me of the movement's failure

to address the needs of Black women or women of color. From their perspective,

racism is the number one concern; sexism or gender issues, while important, is

about number five on the list. Eliza and Hannah express an intense certainty that

they are seen by others as Black first, and as women second. For instance, Eliza

mentioned several times that she had been hired by supervisors who said, "You

are just what I am looking for"—a message she interpreted to mean that she

helped them meet a diversity quota. It was only later that the same supervisors

learned that in addition to being black, she has an energetic, optimistic enthusiasm

for education, and a reputation for serving the educational wants and needs of all

students.

In summary, although the Women's Movement opened doors to choices

and freedom from the demands of marriage and motherhood, and reduced some of

the stigma of being a lifelong single woman through changes to predominant

marriage patterns, it is significant to note that the movement often ignored women

with continuous work histories, like women of color, always single professional

and nonprofessional women, and single-again women. Even though women like

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Eliza may have benefited from the opening of administrative positions in which the previous dominant hires were men, the Women's Movement did not erase disparities in the treatment of women based on race; there were higher salaries for white and Asian women, for example, and lower salaries for Black women (Price, 1996, 1998). According to the ASCFPW who participated in this study, however, the Women's Movement is honored for its roles in promoting feminist and social justice worldviews. The Civil Rights Movement, similarly, had a great impact in terms of affirmative action in educational admissions, hiring, employment advancement, housing, voting, and social acceptance, and its immediate effects on the lives of Eliza and Hannah were profound. These two movements demonstrated that grassroots efforts can revise social policies and individual consciousness's.

The Role of Education on Career and Retirement

The pursuit of education has been a key life strategy for these seven ASCFP women, not only in their careers but also in their retirement transition. Indeed, for the participants in the current study, the sense of self is integrally related to ongoing learning and education. I present the following analysis by separating education and ongoing learning into two different discussions, but these elements are intimately related. The coresearchers are role models for self-directed formal and informal continuing education. The vast majority of participants (six out of seven) needed an educational degree to be admitted to their careers, but all seven ASCFP women sought education for personal

motivation, career changes, administrative promotions, and retirement preparation.

In addition to the degree that allowed most participants to embark on a career, additional formal education and training opened opportunities either for career advancement or for a change in employment. The ASCFP women who engaged in employment shifts associate them with meaningful shifts in their professional identities. Although Aubrey did not complete her biology master's degree or obtain a teaching certificate, she was cognizant that she completed most of the coursework. Louise successfully pursued a PhD on the cusp of her 40th birthday, which led to a major career change from teaching middle school to teaching graduate school, leading vision quests, and other peace work. Two participants, Eliza and Carla, started master's degree programs in preparation for new roles in retirement. Four women described relationships with therapists or healers who promoted self-knowledge, consciousness, and the resolution of life angst. For these ASCFP women, the sense of self is interrelated to ongoing learning and education. Although this discussion of education is separate from a discussion about the participants' sense of self, some overlap between the two factors is unavoidable, because they are so closely interlaced.

During their intense career life, Eliza, Hannah, and Barbara began the odyssey of a doctorate degree at 50-something, a pursuit generated by personal initiative. Eliza and Hanna completed their dissertations, while Barbara delayed her research until retirement. Taken as a whole, their individual doctoral studies were explorations of who they were or wanted to be, and their research and

degrees had no direct career relevance. New education endeavors and formal training programs played central roles in the transition to retirement for Carla, Eliza, and Aubrey, providing further examples of meaningful self-directed investigations into who they are and who they want to be. Likewise, Harriet participates in a community senior learning program, and Hannah annually renews her T-group certification.

Eliza's educational history is particularly interesting. Her Bachelor of Arts in English was her foot in the door when beginning to teach in elementary and high schools. Her changing assignments involved teaching English to different age groups at different schools. Beyond her teaching roles, however, she took on grant writing for special education, using the fertile learning opportunity to develop skills essential to completing the grant-writing task. From that point, Eliza became an assistant principal and then a principal at special education and mixed education schools. Each revised assignment meant her professional identity was subtly shifting, as the skills and challenges of different roles and tasks demanded learning new behaviors and capabilities to fulfill them. Her master's degree in education was a credential the system required for her administrative positions. In contrast, Eliza's doctoral education, begun in her 50s, had no expected career reward: that quest represented a personal journey of self-fulfillment. At age 60, one year before she retired, Eliza started a master's program in psychotherapy in preparation for mental health counseling—her new direction in retirement.

Hanna's educational history also reflects a continuous engagement with her identity. Her bachelor's degree prepared her for a physical therapy career doing hands-on service, in addition to supervision and administration. Her professional identity progressed from that of a physical therapist to a supervisor to a director. Ultimately, she oversaw the unification of two large physical therapy departments, which she then directed from 1977 to 1992. After obtaining her master's degree in organizational development and transformation in the 1990s, her work ambition evolved; she wanted "to work with managers to help them be happier and effective." Her mentor believed in her, and created a position in which she excelled. Along the way, Hannah engaged in T-group training and became a T-group leader/trainer, and she used the T-group strategy in her work with staff and managers. Her doctorate, like Eliza's, was a personal journey motivated by her own drive: her study investigated 19th century African American writers who published while in slavery. She did not expect the research to be rewarded in the workplace; in fact, she reduced her workload to part-time when her struggle to combine work and her doctorate became overwhelming.

Harriet's bachelor's degrees in mathematics and electrical engineering special certificate qualified her for environmental protection work, first in a private agency and then for the federal government. As her expertise and niche developed, she became a project manager for international radiation cleanup work. In retirement, Harriet has attended several six-week Osher Life Long Learning Institute (OLLI) classes, where she finds the intellectual dialogue rich and informative. Recently, she has begun serving on the OLLI curriculum

committee—an indication of her leadership drive, commitment to action, and interest in expanding such learning opportunities.

With a bachelor's degree in recreation along with her teaching credential, Louise taught middle school for nine years. During those years, she created a consensus-based classroom. Later, she completed a master's degree in environmental education, which supported her passions for honoring nature and nurturing the universe, and complimented her feminist values of nonviolence and environmental preservation. At the same time, Louise trained as a vision quest guide, which she finds richly rewarding. At age 39, she began a PhD in integral studies. However, unlike Eliza and Hannah, her new learning and graduate degree definitely altered her career path: she switched from teaching at a public middle school to teaching graduate students part time.

Her PhD residential cohort curriculum was grounded in effective social action, cultural mindfulness, and social justice strategies and research. Her graduate work, coupled with a modest inheritance from her father, provided her with independence and autonomy. After completing her degree, she worked part-time at two different universities: she taught classes in research and cultural consciousness, and supervised graduate-level student teachers. Working part-time enabled her ongoing and maturing commitment to antiwar protests, nonviolent peacekeeping campaigns, and movements for economic justice.

As a retiree, Louise is unique among the study participants. Since she started drawing her pension, she technically meets the criterion of retirement, but her retiree status has had no impact on her professional identity. At this time, a

shift in her sense of self as a retired person is not happening for her, although she is aware of the changes that aging has had on her body and behavior.

Aubrey needed a bachelor's degree for her first lab tech position. She withdrew from two lengthy post-undergraduate educational attempts: one to complete her teaching certificate, and the other toward a master's degree in biology. Completion of either the certification or master's degree would likely have had a major effect on her career, but this is only an assumption. What is known for certain, however, is that Aubrey highly values her participation in the two training programs she has entered since her retirement. Her behavior suggests that she has grown personally in retirement, demonstrating new leadership skills in her expanding roles at the nonprofit ranch.

Among the employment histories of the ASCFPW who participated in the present study, only Carla's sales position did not mandate a bachelor's degree. In her 30s, however, she began working toward an accounting degree to gain a lucrative skill set and a recession-proof career. Completing her college degree was a source of pleasure and a personal challenge, since she was initially denied higher education because of her mother's beliefs that women did not need a college education. The downside of a career in corporate accounting was that the work was rather boring, but her theater and acting avocation provided a necessary creative balance in her life—while bolstering her work boundaries. As she gained more experience and expertise in accounting, she began to supervise a team of accountants. Carla's sense of professional identity motivated her to advocate for members of her team as recession-era downsizing took place.

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Carla pursued education to relaunch her professional identity as she approached retirement age. Her master's degree in TESOL (Teaching English to Speakers of Other Languages) opened a new door to teaching in retirement. She views service to adult learners of English as her way of making a difference and enhancing her life purpose. Education itself enhances Carla's life: she loves her academic classes and learning. In addition to her degree coursework, she is taking as many classes as her interests and time allow—in the special senior program of which she is a part, the cost of attendance is very low. At the time of her interview, she had not yet graduated, but in addition to her student teaching, she is also tutoring college students in college success skills, and English writing and speaking. She realizes her acting and directing expertise gives her a creative advantage and a set of tools to facilitate student learning, motivation, and enjoyment.

In summary, I believe that for the ASCFPW in this study, knowledge garnered from a bachelor's degree education (coupled with a specialized skill like physical therapy or electrical engineering) allowed them to get their foot in the door for an interview. Then, over the course of that interview, the women's personal qualities clinched their job offers. These qualities include intellectual and emotional intelligence, listening and communication skills, general composure, expression of values, ethnicity and gender, and creative responses to questions. Once they entered the workplace, their career advancements were enhanced by their personal initiatives to (a) accept or grasp leadership opportunities and (b) explore ways of improving practices, service, work teams,

or the workplace as a whole. Eliza, Hannah, Louise, and Barbara entered what were considered traditional women's occupations (teaching, physical therapy, and nursing) when they started their careers. Aubrey worked in a support-staff role that was not particularly gender-specific, and Carla's sales and accounting careers seem gender-neutral. Only Harriet, in electrical and environmental engineering, joined a primarily male occupation. The variations in the seven participants' personal histories, educational backgrounds, and career selections do not mask the fact that for these women, education generated and fueled fertile leadership patterns; among all of the ASCFPW, education has been and continues to be a significant tool for their advancement, service, or activism. Lifelong learning and education is an important, enriching strategy for these women.

The Significance of Family and Intimacy During Career and Adulthood

Six out of seven coresearchers describe having a tumultuous family history at some point during their childhood or adult lives, while only one ASCFPW reports enjoying a family rapport throughout her life. Three women reestablished adult relationships in diverse ways: for example, Harriet compensated for a distanced connection with her very conservative sister on the East Coast by developing a bond with that sister's sons. Hannah, Eliza, and Aubrey commented on their periodic long term discord with siblings, and Barbara reported maintaining a good rapport with her sisters, until she challenged her older sister about family estate matters. As the data presented earlier in this chapter suggests, Carla's relationship with her mother was contentious at times.

Family relationships often function as an anchor in one's life; they can be very important during adulthood. Hannah's mother and grandmother, for instance, figured significantly in her life and her self-definition. Carla and Louise, on the other hand, report mellower sibling relationships: Louise has supportive interactions with her brother, sister-in-law, and niece; and Carla speaks regularly with her East Coast sister by telephone and spends holidays with her brother. Likewise, Barbara has a meaningful relationship with her middle sister. A loss of family connections might motivate a search for connections elsewhere, like in the workplace or through other networks of friends.

Friendships and Intimacy in Adulthood and the Workplace

Friendships maintained by the current study's ASCFPW in the workplace and in retirement are a significant source of emotional and intellectual connections and interactions. One woman's important friendships come from her long term activism, several have friendships from their career workplace, and others have made new friends through volunteerism, the local dog park, the neighborhood, knitting groups, and social associations. Five made spontaneous remarks about their past relationships with men and their lifelong single status; three had experience cohabiting with their partner in which that living situation terminated after several years.

Two participants hold their friends to stiffer criteria in this retirement phase, which may reflect their higher sense of self worth. Family and friends are important for these retirees, and they want respectful, communicative, high-quality emotional and intellectual intimacy with friends and family. Pets offer

another relational opportunity: dogs in particular are a potential link to the neighborhood or community relationships.

Six women spoke directly about friendships in the workplace (Hannah, Eliza, Aubrey, Barbara, Clara, and Harriet), expressing a range of interactions. Eliza's experience with friendships in the workplace provides an interesting contrast to Hannah's. Hannah thrived in her consulting work for over a decade, and she was very isolated in the workplace as a result of her concerns about confidentiality—she eschewed interpersonal relationships in order to refrain from discussing her institutional work and to avoid the fray of institutional drama. Her personal social needs were repressed in her workplace, which may have been problematic given how her work consumed her time and energy. Eliza, on the other hand, recognizes that her long term friendships came from her workplace *because* she spent most of her time and energy there. Where else would she connect? There was precious little time for the rest of her life.

Eliza, Aubrey, Harriet, and Barbara all report having long-term friendships that originated in the workplace, deepened over time, and survived the retirement transition. Similarly, Carla mentioned that her accounting team was very important to her. For her part, Harriet is building a new social network at the gym she attends regularly. Hannah, however, is on the other end of that spectrum: After her retirement she terminated some relationships when she experienced a loss of connection, such as her relationship with the Dissertation Divas book group and friends who did not acknowledge her mother's death.

Retirement literature often recognizes the loss of a workplace social network as an initial negative impact of retirement (Price, 2000). Generally, casual relationships that relied on the spontaneously available social networks of the workplace do not continue; that seems to hold true for the current study's cohort.

In conclusion, relationships with family, friends, or allies are very important during both career adulthood and retirement for emotional and intellectual intimacy, pleasure, and fun. New assessment criteria for keeping relationships may evolve in retirement, and the ASCFPW may let go of relationships in which the other person is too needy, disrespectful, or does not provide intellectual or emotional intimacy—as Carla, Eliza, and Hannah mentioned in their interviews.

Career Reflections

When reflecting on their careers, participants discussed a number of elements that are largely (or completely) missing from the retirement literature reviewed in Chapter 2. These elements include their career satisfactions and dissatisfactions, their work and life balance, and whether they let go or held on to their professional roles after retirement.

The career or work life of an ASCFPW is a central organizing factor in her life, but the participants of the current study demonstrated two general work-related lifestyles. One group (Aubrey, Hannah, Barbara, and Eliza) had a single, career-long employer. For these four ASCFPW, work was their primary adult relationship and their behavior aligned with the 24/7 stereotype I discuss in the

first chapter. All four women were education or health service professionals committed to service positions that involved leadership in addition to a strong sense of mission regarding community service, health advocacy, or social justice. The other three women (Harriet, Carla, and Louise) had multiple employers, multiple occupations, and adult social activism histories. These women carefully maintained work boundaries that supported their multifaceted career lifestyle, structuring their worklife in order to have time and energy for participation and leadership in social activism. This social activism was a significant component of their adult lives and complemented their careers, but the three women made sure that their careers did not run roughshod over their activism. The categorization of these seven ASCFPW into two groups based on the centrality of their career life suggests that an important difference between these two groups is related to loss of professional identity in retirement; this suggestion is explored in Chapter 7.

Career Satisfaction and Dissatisfaction

The individual career satisfactions articulated by this cohort center on their connection with or contribution to common effort or purpose. In moments of satisfaction, all seven participants expressed some level of well being, a sense of success in the moment, or an energizing feeling of pleasure—in those moments, their work world was in sync with their character or their cherished activities.

During her interview, Louise described a moment of congruent input when all faculty, staff, and students created a harmonious learning environment for elementary-age youngsters. Harriet reported a similar feeling about her work: "I found it very satisfying and rewarding to be involved in radiation cleanup. I had a

sense of contributing to our general environmental wellbeing." Similar to Louise's harmonious moment, Hannah reported steering the unification of two large hospital physical therapy departments that took some time to complete, a huge leadership process requiring coordinating input and feedback from all the key players in her division. Her involvement in this major organizational change was on the individual, group, and executive levels, and the outcome was classified as a success, much to her satisfaction. She particularly appreciates the opportunity to interact with individuals.

Carla is succinct about the importance of her relationships with her accounting team: "My greatest satisfaction in my accounting career was my interpersonal relationships with coworkers, their respect and emotional connection." She protected them from corporate managers' overtime demands and ever-increasing work project assignments, and they were very grateful. I sensed that the respect and emotional connection was a two-way street.

Eliza relished the one-on-one dialogue or problem consultations with her teachers and staff. There was a sense of active listening, clear communication, mutual respect, and affection between her and her colleagues; their conversations focused on meaningful work and outcomes. Her choice to do mental health counseling in retirement seems to naturally follow this preference.

For Barbara, thoughtful interactions with students in her teaching role and health consultations were highlights of her work. The students' responsiveness was an emotional reward that refueled her energy and soul for the ongoing effort of teaching or health counseling. In contrast, when student feedback was missing,

Barbara experienced the teaching and consultation roles as draining and discouraging.

Participants also shared their stories of career dissatisfaction. Louise mentioned the negative impact of being judged critically by the principal, who dismissed her deeply held valuation of collaboration. The consensus classroom represented Louise's core belief that youngsters learn important lessons from sharing, responsible decision-making, and critical thinking; she felt hurt when her strategy and passion were misunderstood or underappreciated by tradition-biased supervisors.

Hannah expressed concern that in the past she had restrained her voice, feelings, points of view, or preferences. "My greatest dissatisfaction during my career phase was nothing that directly related to work. I would say it's related to the relationships, where I wish I had responded in a less meek and mild way." Her words suggest a past insecurity in expressing her voice or personal authority—a vulnerability and fear of confronting another person.

Eliza, who embraced a sense of mission and the responsibility to secure the best education possible for her special education students, felt distressed when principals rejected her suggestions. The rejection was personal for Eliza, because she was committed to her students having every possible opportunity to learn and succeed in preparation for their futures.

Near the end of her career, Harriet vied unsuccessfully for an upgraded position. She felt hurt when she was passed over for promotion, and suspected favoritism or nepotism. There was a degree of helplessness as well, because the

hiring process appeared to be influenced by factors beyond her reputation for good work, leadership, and special expertise.

Carla wanted to contribute to her workplace in a more significant way and shared, that her "greatest dissatisfaction was being bored. I like being creative, generating worksheets in Excel for special analysis. Regular accounting is just numbers and boring." Carla loves a challenge and relishes the intellectual stimulation of analysis to provoke her thinking; unsurprisingly, she found the mundane accounting frustrating.

Barbara's greatest dissatisfactions involved a cluster of events that occurred in her workplace and her personal life in 1997. She lost a treasured staff-development assignment, her "honey" asserted his demands and an ultimatum, and her brother became terminally ill. According to her, the irony of 1997 was that these three losses created both void and opportunity, and as a result, she embarked on an important educational journey and began a therapeutic relationship with a powerful sage.

During the interviews, the emotionally based questions concerning career satisfactions and dissatisfactions generated heartfelt responses. Each woman wanted respectful, caring interactions and relationships that showed regard for meaningful work and workplace camaraderie.

Work and Life Balance

Previously, I discussed the widespread stereotype (and corporate assumption) that ASCFW—both professional and nonprofessional—are available 24/7 for overtime work because they lack the demands of a spouse and children.

All seven participants addressed the issue of working beyond designated hours. Hannah, Eliza, Aubrey, Barbara and Louise (as a public school teacher) spoke poignantly about their lack of balance between work and their personal lives over the course of their careers. In contrast, Carla is a role model for placing limits on overtime demands and for rejecting unreasonable new assignments.

The motivation for five participants (Hanna, Eliza, Aubrey, Barbara and Louise, as teacher) to let their work and career missions dominate their lives and function as their primary adult relationship is unclear from their interview responses. Hannah revealed one reason for the severe lack of balance in her life: "My life was 95% work and 5% life. I used work to keep people at a distance." I wonder how interpersonal contact created dissonance, anxiety, or stress for her. At the time she dissolved her relationship with her "honey," Barbara framed her decision on choosing to be Number One in her own life. In retrospect, she realizes that she repeatedly suppressed her wants and needs for workplace demands, urgent problems, and the pursuit of a PhD, thus investing her time and energy outside her romantic relationship. In addition, Hannah described a rush into busy-ness two weeks into retirement out of a fear of boredom, which may have been an attempt to avoid sitting with uncomfortable feelings inspired by her recent retirement. Barbara, Eliza, and Aubrey responded to retirement in the same way, immersing themselves in activity to the point of overscheduling.

Eliza offered another perspective on the dominance of work over one's personal mental and emotional life:

> When I wasn't actually on the job, I was thinking, worrying, or ruminating about it. In the strangest way, it made me appreciate the other, little bit of

life I had. I was very jealous of my non-work time; I would not tolerate people who wasted my personal time.

Her "hated Sundays" (see Chapter 4, Eliza Herron) is a reflection of an overlay of emotion from one aspect of life to another. Likewise, her "Monday avoidance" is reminiscent of Aubrey's retirement dream of a schedule of three days per week with no commitments, which honors and gives priority to a desire for solitude, time for drifting, reading, writing, or home maintenance. Eliza invested so much of herself in the workplace that little energy remained for her personal life. Fortunately, retirement is an opportunity to change that behavior.

Louise's narrative of her years as a teacher (as one of those under-respected teachers Eliza describes) in a public school is another example of a life out of balance. Louise voiced her critical assessment of elementary education classrooms, where 30 needy youngsters demand the teacher's/adult's full attention and energy in order to fully development and thrive. Needy students frustrate teaching and make instruction difficult, however, and the stressful classroom environment adversely affected her health/well being. From Louise's perspective, she provided childcare while both parents worked. Furthermore, the system did not support Louise's innovative consensus classroom, which was rewarding and gratifying for her. When one has satisfaction in certain aspects of the workplace, it buffers the energy drain from less satisfying elements, allowing one to refuel oneself. Here, I link Louise's and Barbara's stories: after decades of teaching, Barbara realized she "lacked adequate mother's milk" for her remedial community college students' needs.

In summary, Aubrey, Hannah, Eliza, Barbara, and Louise (before earning her PhD) revealed how different facets of work dominated their personal time and energy. By contrast, Carla gives voice to the authority and boundaries of a powerful role model for the woman wanting a script to "just say NO" to overtime and overwork. Her involvement in theater was her priority, and she resented how in her corporate experience, fewer people were expected to do more work when other employees were laid off. She also resented management's assumption that "because I was single I could and would work overtime," since management did not ask the same sacrifice of married employees. Those points of view led her to resist management demands and stand up for her team as well as herself. Carla is the only participant in the current study who experiences very little intrinsic pleasure from her work unless it requires some new creative analysis or critical thinking.

I wanted to bottle Carla's assertive, articulate nature; she is a confronter. My own comfort zone is as a conciliator, and confrontation is a hard learned behavior for the four ASCF women participants with single employers. Hannah's dissatisfaction with her history of not speaking her mind in relationships suggests that she is currently seeking this capacity herself.

Letting Go and Holding On

Eliza, Hannah, Aubrey, and Barbara experienced various levels of difficulty letting go and holding on to their work roles, while Carla and Harriet did not. Even though Eliza recognized her readiness to retire from her special education position, she felt the need to orient her replacement for two months

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after her retirement to ensure a successful adjustment. This window of training

may have given Eliza extra time to adjust to the change.

Hannah determined her readiness to let go and retire in several steps. First,

she reduced her workload to part time; afterward, when [restate triggering event

here], she waited several months for her anger to pass so that she could rationally

decide when to retire. Then, when she judged she was ready to leave, she first

gave six months' notice to her immediate boss, the recipient of her primary

loyalty and connectivity in the workplace. It is worth noting that at two weeks

into retirement, her fear of boredom or the unknown of retirement caused her to

plunge into busy-ness.

Aubrey outspokenly recognized her letting-go issues when telling her

stories about losing the lab tech role and her "home" office, and pointed out

another manifestation of her inability to let go after her retirement. In her candor,

she acknowledges holding on intellectually and emotionally. For Aubrey,

however, the holding-on phenomenon remained unrelated to her sense of

retirement satisfaction. Despite her low-level planning and tendency to mentally

hold on, she was highly satisfied and delighted with retirement.

Barbara's hanging-on symptoms first emerged in her dissertation design.

This design centered on the team-building intention of the multimedia program

within her former department, which tied in to her responsibility for that program

as the department chair of interdisciplinary studies. After being away from the

college for several semesters, she realized she had lost interest in that program

goal, and that a retirement transition topic was more relevant to her life. In

addition, Barbara substituted for her colleague on a part-time basis, even though someone else could have been hired. Her choice to continue teaching part-time was a form of holding on to—or gradually letting go of—the professional role.

Holding on and letting go are two sides of the same coin. Aubrey was the most direct about her letting-go issues, while Eliza, Hannah, and Barbara explained their motivations and behaviors in terms of responsibilities and benefits to their respective employers, which were acceptable or noble justifications. In addition, these four ASCFPW gained a second benefit from drawing out their departure: more time to adjust to the loss of their professional role identity (or the loss of a yet-unnamed, unknown intrinsic characteristic hinted at by working for a single employer their whole career).

Retirement Planning and Decision Making

Financial planning tends to be the primary, if not the only, focal point in the retirement planning process for employers, money managers, the media, and society in general. However, as I discuss in Chapter 1, such a narrow, singular focus is very limited preparation for the creation of a meaningful lifestyle in the next phase of adult development. A wholistic mode of planning and decision making for retirement accounts for the financial, physical, emotional, intellectual, and spiritual facets of one's life.

Wholistic Retirement Planning

Long term, wholistic retirement planning has the dual function of creating a coping mechanism for managing the excitement, dreams, anxiety, and uncertainty surrounding this major life transition—and a comfort zone from

which to do so. Self-directed education is a significant element of such planning. For six of the seven women who participated in the current study, their wholistic retirement planning was a long-term process spanning years before a dynamic loss triggered the ultimate retirement decision and led them to set a date.

Hannah, Eliza, Barbara, Harriet, Carla, and Louise were exemplary in their financial planning and wholistic approaches. Only Aubrey described herself as a "non-planner"—yet, she sought a specialty counselor for her pension and established a relationship with the ranch. Aubrey seemed unaware of how her diverse "do lists," her multifaceted service role, and her friendships at the ranch were parts of a plan for her future retirement. The ranch provides diverse opportunities for her leadership development and personal growth.

Six of the seven participants researched their finances in depth when plotting out the financial component of their retirement. Generally, ASCFPW have had to singlehandedly manage their finances in addition to managing home, hearth, nutrition, and so on throughout their adulthood. Six of the women interviewed own their own homes, which shows investment foresight: homeownership is often a benchmark of a woman's acceptance of singlehood, in that it represents not waiting on someone else to provide or define her life. Because these ASCFPW ensured adequate finances in their retirement, they had more choices in terms of when to retire, what they choose to do in retirement, and how they design their futures. Competency in financial management represents one positive characteristic of many fostered by their identity as a lifelong single who thrives rather than survives.

Carla, Eliza, and Barbara took care to plan for their intellectual or new-career development in retirement through taking educational action, pursuing a new degree or professional skill that would allow them to take on part-time income, employment, or a creative praxis. Carla, for example, will look for part-time employment in her adult education mission.

Aubrey, Eliza, and Louise, on the other hand, were already actively involved in community service, social activism planning, or creative praxis. While Harriet searches for the right major activist campaign for her, she volunteers with Lit Crawl and a neighborhood group which assists people with refinancing. Eliza and Hannah have dreams of unique community service; in addition, both want to write about their special knowing. Barbara, meanwhile, is finishing her dissertation on the retirement transition of ASCFPW.

For the seven participants in the current study, service, activism, and creative pursuits feed their spirit and offer a sense of mission to a life journey undertaken without the roadmaps provided by the traditional nuclear family, spouse, children, or grandchildren. Each ASCFPW demonstrates concern for others, a strong sense of social justice, or care for the earth and future generations through her action. Their altruism in service, activism, or creative praxis has personal benefits, too: it gives their lives added meaning, purpose, and social relationships that would otherwise be missing.

Retirement Triggers

The ASCFPW interviewed for this study reported, a dynamic loss triggered the decision to set a date for retirement. The triggers varied from

participant to participant, but each involved a loss substantial enough for the woman to declare, "That's it—I'm gone!" In each case, however, a trigger served only to ignite a powder keg of retirement readiness; one that is evident through the educational pursuits of four participants (Eliza, Hannah, Barbara, and Carla) in their 50s and forward.

For Aubrey, the trigger was the multi loss of her office home, her hands-on work, fun with favorite retired colleagues and students, in addition to the lure of opportunities at the ranch. Hannah lost her mentor, who had institutional power and influence that gave her important leverage as an in-house consultant. At the same time, however, her dissertation journey beckoned her to step up to a nascent role as a writer. To prevent losing thousands of dollars, Louise initiated her pension to supplement her income and thus support her international, nonviolent peacekeeping efforts, which are self-financed. Carla's layoff was enhanced with the gift of a severance package.

In summary, six out of the seven ASCFPW participants (Aubrey, Harriet, Hannah, Carla, Barbara, and Eliza) recognized the ways in which major changes in the workplace context, personal readiness, and desires to pursue new degrees or new roles influenced their retirement decision. Louise did not retire so much as she resigned from exhausting, full-time middle school teaching once she could teach graduate students during her PhD program; nevertheless, this major move improved the quality of her work life.

Health was also a factor in deciding to retire. Two participants (Hannah and Eliza) referred to friends with illnesses in their interviews, and commented

that life can be short. None of the ASCFPW in the current study retired in poor health; all recuperate efficiently from periodic problems. Healthy behaviors are part of most of their lifestyles.

The myriad triggers and motivations toward retirement reported by the participants indicate the complexities behind the decision to move from a full-time career to another way of dynamic living. These seven ASCFP women expressed rich details about how and why they sought this new direction with gusto. They planned well, and so they live with a high level of inner awareness while engaged in purposeful community activities. All these women will take their leadership capacities to new endeavors, whether they are paid or unpaid.

Retirement Party

The final retirement party validates and celebrates both a career well done and a woman's exit strategy. Four of the seven participants emphatically acknowledged the importance of their retirement parties without any inquiry or prompting on my part. Aubrey, Eliza, and Harriet discussed their retirement parties with excitement in their voices during their interviews, and Barbara mentioned it in her story. Three participants were involved in the party's planning. The celebration was a key event, marking the exit from their professional career and the transition to a new phase. ASCFPW have few such commemorative events in their adulthood. The retirement party is an opportunity to recognize the person, her career, and her contribution to a workplace system where she toiled for decades. It is also an opportunity for the soon-to-be retiree to feel closure.

The study's participants viewed the retirement party as a benchmark of their career, a closing ritual, and part of their retirement planning. Aubrey wanted a party to honor her tenure, but was concerned about keeping it convenient and economical in order to make it easy for many retirees, friends, and colleagues to attend; she invited friends and acquaintances college-wide. Eliza was initially reticent about having a retirement party. It is not clear whether her reticence reflected an initial feeling of "I am not worthy of a celebration" or some degree of shyness and introversion. Her colleagues were motivated to plan and execute her party for her, and invited family, friends, current and past faculty, staff, and administrators. She exclaimed, "I ended up having a gigantic party; it was the best retirement party I have attended. It was absolutely wonderful—absolutely wonderful!" Harriet, similar to Aubrey, adopted a real take-charge attitude about her retirement party. She had a series of lunches and minor events; however, she designed her Leap Day party so that her engineering project work and her union steward contributions were simultaneously acknowledged.

The retirement party is a way of going out with a "big bang," one that yields an emotionally satisfying climax and an opportunity to say goodbye to all one's social relationships. Harriet commented that her party facilitated a sense of closure, and Eliza's quote—"no sulking away"—indicates the emotional importance of the party as a marker for these ASCFPW's connections, self-worth, relationships, professional leadership, and career contributions.

Conclusion

This chapter details the research findings that create the context for Chapter 7. This context was generated by the major social movements as they were experienced by the participants, as they were processed within families of origin and morphed by their education backgrounds and decades-long careers. The end result, however, is that the ASCFPW in the current study demonstrated considerable wholistic planning in preparation for the retirement transition and termination of their lengthy careers.

The following chapter focuses on the specific answers to my research questions: (a) "How does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates service, activism or creative praxis while embracing her new learning and evolving identity?" and (b) "How does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus/path?" These questions are answered by addressing the participants' lived experiences of the changes to their sense of self and their professional identity shifts in the retirement transition. In addition, the discussion includes the participants' takes on their involvement in social activism, new learning in retirement, and their individual metaphors for the retirement transition.

CHAPTER 7: TRANSITION TO WHO I AM BECOMING

In this chapter, I directly address the primary and secondary research questions by placing them in the context of the participants' stories. I begin by reframing each participant's story into a simple profile. Each profile begins with the elements of her story that address the primary question—How does the sense of self of the ASCFPW evolve from her career to a meaningful retirement lifestyle that integrates service, activism, or creative praxis while embracing her new learning and evolving identity? Each closes with features of her narrative that address the secondary question: How does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus? After I present the participant profiles, I then propose a generic model for the ASCFPW experience of the retirement transition based on the data in the profiles.

For the recent retiree, the "Who am I?" question is about coming back home to the self. Am I worthy of just being me? How do I define myself without the trappings of the workplace, my reputation among colleagues, or the community that (if only in part) extrinsically defined me? How do I—and others like me—define my salient roles now? How and where do I want to focus my time and energy? In short, redefining one's self in retirement is a developmental task. As a newly retired ASCFPW adjusts to change, her definition of self will have some fluidity. This self-fluidity influences the secondary question, the impact of the loss of professional identity on those women whose careers were a significant part of her sense of self.

Difference between two groups of women in their employment patterns is a key factor. In the current study, four ASCFPW worked for a single employer in the fields of education or health care for 30 to 40 years; for these women, their mission-focused work life was their primary adult relationship, and it overwhelmed their personal life. The second pattern of the three ASCFPW is an employment pattern of career long commitment to social activism or community service, which supported their boundaries and allowed time and energy for their activism. The impact of lifelong employment patterns on identity in retirement as found in this investigation is missing from the retirement literature I reviewed. This pattern of a single, adult lifetime employer is an employment pattern that was more common in past generations.

I begin responding to the primary research question below with individual profiles of each participant, and then generic profiles. Once the primary and secondary questions have been addressed, I complete this chapter by explaining my findings on learning in retirement, the participants' social activism intelligence, and the unique participant metaphors for retirement.

Aubrey Jones Profile

Aubrey's sense of self as an ASCFPW evolves from centering on her career to a wholistic retirement lifestyle involved in wildlife and ecological preservation, education, and community service. Even as she started out as a Biology Department student aide worker, Aubrey internalized a strong work ethic reflected in these guidelines: Just say "yes" to what people ask unless there is an overwhelming reason not to do so, complete the job to the highest standard, and

expect no accolades. Biology with an emphasis on "science-based" ecology is her basic tenet.

Serendipity! Aubrey was in the right place at the right time with her bachelor's degree and secured a tech job. She was soon recognized for her intellect and work ethic; in fact, after several years on the job, the lab manager died and she was promoted. Over four decades, she held fast at one or both positions (laboratory technician and laboratory manager) through good times and bad. Aubrey let her work dominate her life, and her adult self was defined by her college job, relationships, and activities. She called the department home. She found fun and enjoyment in her hands-on work and her emotionally intimate relationships with students, faculty colleagues, and casual campus friendships.

Other relationships were more problematic. She rejected any conscious impact from the Civil Rights or Women's Movements. She sought a master's degree and a teaching credential, and quit both endeavors before completion. She terminated a frustrating cohabiting relationship after a couple of years.

Aubrey recognized that departmental changes provoked her urge to leave and seek the freedom of retirement. The loss of the fun and pleasurable aspects of her job thwarted her emotional needs. On the brink of retiring, she was ready to address this question: "Who am I going to be when I grow up?"

In terms of retirement planning, it is unclear to what degree Aubrey was self-aware of the depth of her planning or preparation. She labeled herself a non-planner. However, she wrote "to do" lists for activities or projects she wanted to accomplish in retirement. Her years of weekend volunteering at the ranch offered

her many opportunities to meet her interpersonal needs and engage her passions for hands-on ecology work and teaching once she retired. She assessed that community service work there would be rewarding. From my perspective, those activities were part of planning. Only her financial status and rent-controlled apartment were less than ideal for retirement. Her retirement party was both a celebration of her career and a closing ceremony.

At the time she decided to retire, she sought reassurance from an ally—her therapist—that she was making a valid decision. During our initial interview, she disclosed that her long-term, midlevel depression sapped her energy for initiating artwork or contacting old friends, both of which were on her retirement "to do" lists.

In terms of both retirement and community service, Aubrey matured into increasingly complex volunteer roles at the ranch, which involved new learning to stimulate and define her evolving sense of self and identity. Her leadership capacities blossomed, suggesting a transformation. Aubrey fell in love with the ranch because of the people, the programs, the nature-focused education of children and adults, and the research and conservation it accomplishes. Her volunteer work also offered intimate interactions and connections with multiple generations.

Retirement is Aubrey's opportunity to explore a whole new focus in her life. She expected to have the time and energy for creative pursuits, training programs, her commitment to the ranch, travel, and 3-day blocks of time at home. She has a full life, and not as much time for various projects as she assumed. She

is frustrated with her depression, her ambivalence about her beloved cats, and her lack of self-starting in artwork and re-establishing old friendships, even as she actively sees special friends from the college.

In her retirement transition, Aubrey is reflecting on and exploring answers to the questions "Who am I?" and "Who am I going to be when I grow up?" She acknowledged holding on to her former job by obsessing about her replacement; when she let those thoughts go, she felt she had really retired. As an introvert, she recognizes that her situational shyness vanishes with an opportunity for spontaneous conversations with strangers at the ranch and in her neighborhood. Aubrey also recognizes that her inability to say no, which endears her to the ranch staff, is a sign of a high need to please others and do a good job.

Her new learning has integrated with her new sense of self. In her post-retirement training, she became the outspoken devil's advocate for basic tenets of ecology. She is aware of forgetting more facts and information about biology, and considers it an effect of aging. Aubrey's metaphor for her retirement was learning to ride a two-wheeled bicycle, since it is a task requiring balance and forward momentum.

Aubrey's ethical dilemma centers on her avocation for high-rise, high-density developments that promote ecology of open space. Personally, she feels threatened by such development, believing it will force her and her two loving cats to leave her rent-controlled, low-density apartment and the city in which she has lived her entire life. She experiences a sense of hypocrisy for publicly

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supporting this kind of development, while believing that developers will quietly pay her back by protecting her living situation.

In terms of her relationships with family, Aubrey acknowledges that a problematic relationship with her only remaining family member, her brother, has an uncertain future. She values her relationships with college colleagues who are still working or retired, and depends on existing friendships and events like the monthly luncheon for college retirees. Additionally, her ranch volunteer work puts her into a community service network and a social environment where her needs are often met. Her depression does not seem to inhibit her at the ranch. Her plan for three unscheduled days at home sounds like an introvert's dream.

In terms of the secondary research question—how does the loss of professional identity at retirement impact the ASCFPW whose career was a significant part of her sense of self, salient roles, and life focus?—Aubrey commented on her holding on/letting go behavior, first in terms of losing her lab tech role and her beloved office, and then in terms of her replacement. She obsessed about the new manager's inadequacy for a year and a half before she really let it go and truly felt retired. She continues to see college friends regularly at lunch and sporting events, so she keeps in touch with that social network. Before retirement, Aubrey had spent several years volunteering part time at the ranch; in retirement, she enthusiastically and dramatically expanded her role to provide diverse leadership on the ranch's board of directors and in fundraising. The ranch may be a great alternative to or substitute for to college biology department, and it supports important new learning.

Audrey was ready to leave "home" after 40 years. Change morphed her workplace identity as "the lab tech" and she was unhappy with her new solo designation as lab manager. As a researcher, I am unsure whether she had an occupational identity left by the time she chose to retire. She did not miss her manager position; she had preferred the tech role. She was tired, well past burnt out, and already missed her fun and pleasurable relationships with retired faculty. While she recognized experiencing some difficulty "letting go" of her role, it did not diminish her enjoyment of retirement. Her income felt adequate for her circumstances.

In retirement, she envisioned a future with meaningful work that offered the potential for learning, the ability to spread her wings, and the adoption of new leadership roles. These roles validated her ongoing learning—presenting new challenges like fundraising, which she would not have envisioned attempting earlier. Now, she embraces being a devil's advocate and delights in initiating conversations with strangers. The volunteering at the ranch fully utilizes her professional skills rather than devaluing them, as often happens with volunteer roles. Aubrey's personal traits or assets serve her, her whole life and is separate from her professional identity. In Aubrey's case, her work ethic is an intrinsic quality she brought with her to her first job, and it has stood her in good stead ever since. Rather than hold on to her professional identity, she focused on how she wanted her replacement to have her work ethic—Aubrey witnesses and is conscious of her holding on behavior. Audrey's behavior in embracing her leadership opportunities at the ranch challenges my initial assumptions about

ASCFPW clinging to their professional identity. After 40 years, she was ready for change.

Hannah Bond Profile

Hannah's career sense of self has morphed dramatically from her beginning, hands-on physical therapy role, to the physical therapy department administration and leadership, and onward to being an intense, institutional consultant for improving employee management relations. When she was hired by the medical center as a nascent physical therapist, Hannah had strong intrinsic qualities: intellectual and emotional intelligence, leadership and problem solving skills, and an astute communication sense regarding those with whom she could safely trust being outspoken. Both socially and professionally, she restrained her voice when her inner knowing guided her reticence. As a researcher, I wonder if this knowing evolved from her childhood, when African American parents often cautioned their children to guard their verbal and nonverbal expressions for their safety. I did not ask Hannah during the interview what it was like to restrain herself in the workplace when her interim boss's communication style was different from hers, or in a social setting, such as when she left Dissertation Divas, who were key supporters on her dissertation journey.

Her problem solving consciousness was expressed in her capacity to witness a problem, take initiative, and frame the solution with others. She enjoyed ascending the physical therapy division's hierarchy; she was not satisfied to rest on her laurels. She honed her innate capacities, developing new skills like coaching and T-group facilitation through formal education and less formal

professional development. The Civil Rights Movement and its outcomes had a profound influence on her adult life. She reports that race has always been a more prominent part of her identity than her gender.

Midcareer, Hannah desired a major change. Rather than leave the medical center, she sought a degree in organizational development. With her vision for improving the workplace, she approached her mentor, a man with institutional power to promote diverse individuals. She requested a new assignment as an in-house consultant. Her mentor's connections were vital to her success.

She avoided workplace friendships; her rationale was confidentiality reasons; also, she wanted to avoid the "fray" of the workplace. On assessment, her success outweighed the losses of personal life and workplace friendships.

In her 50s, Hannah pursued a PhD and completed a life history dissertation about three published, enslaved 19th-century African American women writers (she picked one's name for her pseudonym). During this soul-searching journey, Hannah realized her private thoughts would be exposed so that others might witness and learn from them. In retirement, she wants to write more of their stories in addition to her own story. She was aware; being single allowed her to focus on this journey. Having a spouse or children would have interfered. She never planned to be a lifelong single, however, and wishes she was more assertive in earlier relationships.

Hannah's consultation projects and interventions made a difference in the institution. Other colleagues, who coveted her success, sought to dictate her actions. She lost institutional status when her mentor left. In her anger over a

crucial incident (where someone else changed a committee with which she was working), she decided to reassess. Her emotional intelligence enabled her to avoid an impulsive reaction; in a cooler moment, she chose to retire with six months notice rather than seek a new institutional position.

Hannah's applied her wisdom and intelligence to wholistic planning for retirement in terms of her finances, home life, and dreams. On an imaginal level, she knew she could find part-time employment with her T-group skills and coaching business to complement her pension. In retirement, she wants to focus on her writing.

Next, after a brief over busy period in early retirement, she transforms into a grieving daughter, and granddaughter who seeks deep healing. Afterward, she can create a wholistic retirement lifestyle that integrates her new beginnings with a creative writing praxis and personal self-care changes, while developing her part time individual life coaching practice, and T-group teaching

Hannah's activism is promoting honest and direct communication. She continues to teach and facilitate T-groups part-time at a graduate school and at the National Training Labs. She explored her vision of providing T-group experience for urban school children.

The death of her mother created a crisis. She asked herself, "Who am I now that I am not a daughter, or a granddaughter?" She stopped her busy-ness, grieved her loss, and focused on the intense meaning of these early relationships. With solitary mourning, critical reflection, focused consciousness, she came to terms with her need to care for her nutrition and fitness and her life priorities. The

writing of her story and her ancestor's story is a high priority. Hannah re-assessed her friendships and her relationship with her sister; she consciously let go of friendships without adequate respect and her problematic sibling relationship. Ending relationships, where she felt a lack of respect and honor was a profound learning for her. She found some powerful new allies and healers on her self-care, spiritual path and writer journeys, her personal sense of self is important in terms of her mind, spirit, and body shift.

Hannah sold her home and bought a condo, expecting an improved quality of life and a better relational community. The change generated unexpected angst as she realized, "I am a snob." Buying her home was an adult milestone and condo/apartment living feels like a regression that relates to her childhood meaning making.

In terms of the secondary research question, Hannah's sense of self and loss of professional identity role and activity at retirement provoked her fears of boredom and absence of friendships. These fears led her to become overly busy with diverse activities and commitments to others.

Hannah adjusted in part to her loss of professional identity by gradually going part time, giving six months' notice, and then going through a phase of busy-ness to avoid the angst of redefinition. Eventually, grief and loss pressured her to confront the definition process. She continues to evolve her new lifestyle and sense of self as a writer and a life coach. She is on a journey. She seemed ready to yield her professional identity as a consultant in the medical center to

today's professional identities as independent life coach, T-group leader, and writer.

Eliza Herron Profile

Eliza's sense of self evolved from her multi-assignment educational career to a wholistic retirement lifestyle that integrates mental health counseling and writing. To her first job in a large, urban school district as an English teacher, Eliza brought her intellectual and emotional intelligence, high energy, enthusiasm, and optimism. With her new degree in English and her skills in listening, spoken communication, and writing, she was ready for the classroom or other settings. She had the character and charisma to organize, lead, and direct a classroom of youngsters in learning English. Her writing skill reputation was her ticket of admission to special education grant writing; she had to learn special ed in depth to write grants, which prepared her for becoming a key administrator in that specialty. When assignments changed, however, she was flexible and could provide leadership for the gifted student program. Her greatest career dissatisfaction was principals who outright rejected special ed students, she was a big hearted advocate for the special needs students she pledged to serve. She developed her capacity for challenging the principals and became one too in diverse setting. For Eliza, crusading for special ed students meant advancing their rights to get the best education they could; this work not only gave her purpose, it also demonstrated her social justice intelligence.

Eliza's sense of self shifted with each varied assignment in the workplace. She appreciates her movement up the teaching/administrative ladder as "a lucky,

flowing river" that carried her along. Eliza's attitude on her career of "striving to just pay the bills" without upward aspirations was perplexing to me; I gained some clarity from Bond's comments[2] from an African American's perspective or mindset of surviving social and workplace oppression in contrast to thriving in the workplace and personal life. Although she may have "followed the flow" in her career, Eliza took charge of her education. After her English degree, she completed an administrative degree. In her 50s, she pursued a doctorate purely for her self satisfaction and personal motivation.

With her sense of humor, Eliza would laugh rather than express offense when employers would say, "You are just what we are looking for!" (e.g., when principals needed to meet the community demand for teachers and administrators of color). She was aware of tokenism within affirmative action. Eliza's ethnic concerns about civil rights obscured any gender issues for her. She is an African American first and a woman second. Several female principals challenged the district's gender-related promotional practices before her time. She knew the Civil Rights Movement had established her rights to education and employment, and its outcomes supported public affirmative action demands to see teachers and administrators of color in their schools addressing the needs of their kids

During her career, Eliza's life was dramatically out of balance. However, her greatest career satisfaction correlates to the magnetism of meaningful interpersonal interactions in the workplace, which offered her a form of intellectual and emotional intimacy. The upside of her meager personal time is

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[2] My source for these comments has been redacted to preserve anonymity, both here and in the reference list.

that she developed strong boundaries and only allows friend and family relationships that enriched her personal time while avoiding those that did not. She said, "My job taught me to cherish my little bit of personal life."

Eliza had three triggers that propelled her toward retirement. She had a strong pension, so when radiating chest pain from stress "ignited the ether," she set a retirement date. For a year, She was already pursuing a new direction with a mental health degree. She feared that without the new education activity, as a retiree, she would withdraw as a "couch potato." Her retirement party was a benchmark celebration that honored her, her career, and her meaningful relationships.

In retirement, she did her internship in mental health counseling by volunteering in a clinic for families and children, which informs her evolving sense of self and new learning. She realized mental health counseling was a good fit for her reflective, active-listening style. She re-discovered her love to learn and found school to be fun and easy; in fact, she slowed down for the graduate program. This assessment reflected her self-awareness regarding the challenging nature of her demanding career and job responsibilities. She downplayed faculty acclaim for her writing and professional expertise. Counseling clients during her internship was a rewarding, devastating, enlightening, and scary commitment. The client work exposed her to diverse human experiences she sought to give depth to her writing.

As preparation for being a therapist, she sought out her personal therapist and ally, who she trusts, treasures, and continues to be in relationship. At times,

Eliza notices her memory acuity is diminishing, and she recognizes a long-term sense of attention deficit disorder and slow reading skill, which she correlates with her difficulty passing the licensing exam. Her failure is a "downer" and frustrates her progress in counseling. She is currently on a year's break from providing therapy; she needs a respite. She is aware that going from a high-stress job to a degree program, to an internship in counseling was an exhausting path. Now, she is in a key refueling period of inner focus, solitude and grieving her shift in identity and exam failure.

Eliza has a long-term, existential vision of herself living to age 96 as an accomplished senior with a bright future. This vision integrates her core belief in personal stories; her dream is one of living comfortably to old age, writing stories and facilitating others to write their stories. She is particularly drawn to promoting the mental health of principals and teachers, who have key social roles in educating the next generation, while receiving the least socio-cultural support and appreciation. She envisions integrating her PhD, her MFC license, and wisdom gained from 40 years of career experience in the school district. In addition, Eliza's urge to write fiction has surfaced as a priority. The demands of her doctoral program and her job frustrated her reading pleasure; now, this current hiatus has let her revive her love of fiction and her writing is not yet happening. She wrote a nonfiction book and has not sought to market it. Her assumption that doing therapy and becoming a psychotherapist would inform her writing has proved faulty. Writing well is a complex task involving a major life commitment.

Eliza's challenge with her physical sense of self dates back to a lifelong weight problem that she associates with being single. This issue has been pivotal in defining her sense of self, self-esteem, femininity, and attraction to and from men. As she got older, she viewed her weight as a potentially life threatening health issue. She exercised and ate right, and hired a Pilates instructor and a physical therapist / massage therapist to support her in this process. They have helped motivate her for five years through a 75-pound weight loss, and healing. Her therapist is her third important healer. This attention to mind–body–spirit is key to her journey, intimacy, and shifting sense of self.

When Eliza ponders relationships with family and friends, she explains that her parents and siblings are now deceased. Gratefully, she had a spiritual epiphany 10 years before her eldest brother died. At that time, she conceded property ownership to him and gained a dynamic relationship with her brother and his family. Without this crucial spiritual event and follow-up, she would be bereft of family. Eliza had long-term, meaningful friendships that evolved from her career; additionally, Eliza's Pilates teacher and physical therapist/masseuse have become new, very close friends in her retirement transition. These two friendships are special on a number of levels: they are social, tactile, emotional, psychosomatic, and motivational, as well as intergenerational, humorous, mutually loving, deeply intimate, and great fun.

Eliza understands the considerable integration and interdependence of many elements of her story. She writes poetry to clear her mind and engage the imaginal. Eliza's retirement metaphor, drifting on a benevolent sea, came from a

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poem. For most of her life, she pushed herself into constant action and initially

was angry with drifting. Now, she has learned from her retirement life and weight

loss experience that there is time to drift and be, or sail and do. She honors both

impulses and reflects on her accomplishments thus far.

Regarding the secondary research question on the impact of the loss of her

professional identity, Eliza's primary relationship during her career was with her

work. She was very committed to her professional identity for 40 years: She

wanted to serve students and their learning. In her 50s, however, she recognized

she was restless and needed a PhD to fulfill a personal desire—all the job

demands were overwhelming her sense of self. At 61, she had enough. Stressed,

and exhausted, she starting a new mental health counseling program to learn

about herself and others in psychological preparation to actualize her dream for

her next phase of life and development, she would integrate her past knowing

about teaching and educational administration with her new knowledge of

psychological matters. Nonetheless, for several months after her official

retirement, her unconscious ambivalence at leaving her job was expressed by

taking personal time to orient her replacement. Despite Eliza's two months of

holding on to orient her replacement, she demonstrated that after 40 years of

varied assignments and overwhelming professional work, she was ready to yield

her former professional identity and embrace a new one.

Barbara Cabral Profile

How did Barbara's sense of self evolve from her nurse-educator career to

a wholistic retirement lifestyle that integrates service, activism, or creative

praxis? She started her employment providing nursing services to the working-class, mixed-race population in the city. She was then hired by the college's student health center as a nurse and as a faculty member because of her community mental health master's degree, intellect, and references regarding her emotional intelligence and good communication skills from her prior work. For a long time, seeing students one on one for health concerns, co-teaching, and coordinating the student health department were varied enough tasks to motivate her to work long hours and feel that her service effort was meaningful. Later, she sought multiple projects like the AIDS testing program, grant writing, and accreditation to challenge her learning and creativity. The staff development job and move to the interdisciplinary department presented new challenges and opportunities for professional development. She never seriously considered leaving the college for new occupational horizons; in some unconscious way she was too invested in the college and her planned pension.

Starting a PhD program part-time at 55 was an adventure in self-directed learning, the first step to achieving a lifelong goal, and a dramatic change. By the middle of her 61st year, she was ready and impatient for a major shift from her present routine and responsibilities; she retired. Barbara was very knowledgeable about her retirement pension. She planned extensively for her retirement on many levels—financially, spiritually, emotionally, and creatively. She sought art classes, and this dissertation project for her creative praxis. Her restlessness in the workplace was cumulative. She was aware that she had "inadequate mother's milk" (i.e., unconditional love), and had exhausted her enthusiasm for students'

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needs. She knew intuitively that her brain, spirit, and soul needed a very different source of stimulation for growth, development, and well being. Fantasizing about retirement got her through some rough times.

Barbara's evolving sense of self and new learning in retirement have been so much fun. Art classes introduced color and experimentation into her life with gusto, even though she felt she was slow to learn. She loved the challenge of creating an illogical drawing, after which she began to see herself as an "artist." Other experiences proved to be paths to learning as well; for example, selling retail clothing in a store for women of generous proportions encouraged a deeper acceptance of her own body. Additionally, family estate issues proved to be a very difficult education about conflict and confrontation with her beloved oldest sister. Finally, the dissertation journey has been a monumental challenge in her retirement; it meant improving her writing skills, putting right-brain thinking into linear context, and managing anxiety and distractions. She hears feedback from friends that her life is very complex given the dissertation, estate business, a condo conversion, the move to her new home, and the remodeling of the current one. She expects herself to coordinate and manage all these elements.

Barbara's dissertation journey has had twists and turns that have challenged her confidence. Simultaneously, she knew it was a task she could and would accomplish. Completing this journey is very important to her soul and spirit, as well as her intellectual authority and voice. Regarding the challenges of the journey, she shared, "I am a great planner and initial risk-taker; and then, my avoidance behavior, anxiety, and distractions can get in my way of staying on task

and completing. Learning to manage my anxiety and distractions is a complex lesson." Her probation status at her university, for "slow" dissertation progress, was a source of shame and embarrassment, and she fantasizes about a future project to serve and facilitate other probationary PhD candidates.

In reflecting on her social activism during her career and retirement, Barbara recognizes that her career mission was to service the diverse student population, staff, faculty, and college. In retirement, her activism finds a place in her dissertation, which adds to women's retirement research and documents the lived experience of ASCFPW in the retirement transition, their formal and informal self-directed learning, and their development. Her work confronts academic and social terminology that is oppressive and marginalizing—many lawyers, realtors, title companies, and researchers unnecessarily use negative marriage norm labels to describe lifelong single women. Often, they seem unconscious of the offensive behavior they display.

Barbara values her relationships with friends and family. Her relationships with most of her extended family are very good, and she hopes that when the family estate resolves, there will be healing between her and her oldest sister's family. She is blessed with several networks of friendships, old acquaintances, two knitting groups, and her dog park friends. These new-in-retirement knitting and dog park friendships are intergenerational, offer emotional and intellectual intimacy, and took conscious effort to cultivate. Dog walking also maintains her fitness and her neighborhood knowledge, and has helped build strong acquaintances with her intergenerational city neighbors. Her friendships are

varied—male and female—and a source of emotional and intellectual intimacy and connection.

Regarding the secondary research question, Barbara's loss of professional identity has been an ambivalent and contradictory experience. On the one hand, she loved exploring her new identity as an artist, researcher, and knitter. Both painting and knitting allowed her to enter a mental zone that was meditative and productive in a quiet way, and resulted in beautiful paintings and knit garments that also keep her and her loved ones warm. Knitting came easy, but she was a slow learner when it came to improving her drawing and painting in ways she desired. Since she deciphered reading in primary school, she was a quick learner; slow learning was humbling and frustrating. She stopped art classes to focus on her dissertation; now, she dreams of returning to art when her dissertation is complete. Knitting continued during the dissertation research process because it is easier to pick up, can be done briefly, is meditative, and requires little clean up.

Regarding her professional identity, when she retired from the college, she felt 100% ready to move on. Giving up her earlier professional identity as a nurse was easy, like shedding an overcoat. At the same time, however, she was ambivalent and unable to clearly articulate that uncertainty about her other professional roles. She continued to teach part time and complained about it, which is unusual for her. Conversely, when she was home alone, working on her dissertation, she seriously missed the energy of the classroom and students, as well as the spontaneous social network of her colleagues and friends. She had to learn to plan ahead for weekend companionship and joint activities with working

friends. As part of her retirement planning, she had considered all the new avenues she thought she wanted to explore. She had a fantasy of volunteering on a health mission to Africa or Afghanistan for a few months; maybe it is only a dream.

The qualities that initially took her to nursing and teaching are still part of who she is today. These qualities can be seen in her concern for the physical, emotional, and spiritual well being of her friends and family. Her communication style is to talk thoughtfully about what matters even if it is not usually discussed in "polite conversation" or to deepen the subject matter in dialogue and not stay with the superficial. She loves, needs, and is motivated to be creative and to learn. In general, she was strongly motivated to shift from her professional identity to a renewed sense of self.

Harriet Tubman Profile

To her early career, Harriet brought her intelligence in mathematics, science, and electrical and environmental engineering. Part of her engineering degree was funded through the educational polices of the Women's Movement to expand career options for women. This background prepared her for a 33-year career in a male-dominated field where she developed professional expertise and an international reputation for radiation cleanup. Her life centered on work, and she defined herself through her professional identity, professional engineering standards and competency, and international niche in radiation cleanup. When she relinquished her professional identity and career status, she wanted national

and international colleagues to be able to contact her through social media such as LinkedIn, if needed, even though she is not a regular social media participant.

Her social activism on multiple issues and union steward role featured prominently in her adult career identity. She is cognizant of having a small role in a bigger process of social change, and she has a considerable level of social activism and social justice intelligence. Being an activist for women, economic fairness, and anti-war issues balanced her professional identity for her whole adult life. Her pseudonym reflects her respect for her heroine Harriet Tubman, an African American activist who, herself born into slavery, worked for the abolition of slavery and for women's suffrage, and served as a Union spy during the Civil War. Harriet views feminism and black liberation movements as being intertwined; in contrast with Hannah and Eliza, she feels solidarity with both the Civil Rights and Women's Movements.

Harriet could be a poster-woman for retirement financial planning: she saved for 33 years, monitored her pension, paid off her mortgage, got extended care insurance, and sought a financial planner's advice. She was surprised that many people do not. She has had the wisdom to own outright what is now a valuable, renovated home with a view in a desirable city neighborhood. She recognized that as a single and child-free woman, she needed to plan for her longevity and future fragility—being single is expensive. She misses the idealized sense of family or the fantasy of her offspring as caretakers in the future. On the other hand, Harriet purposely avoided planning her retirement in other ways; she wanted the activism aspect of her retirement path to unfold. She had

her Chi Gong and grand piano ready for her daily spiritual movement and musical activities. She addressed her social needs by joining The Transition Network, continuing her former gym membership, and reconnecting with former social activism friends and special work friends.

Harriet's decision to retire was triggered by her age, pension adequacy, and diminished workplace opportunities for learning, pleasure, and the particular work she enjoyed. She had multiple celebrations and a big union party to mark the end of her significant career, which facilitated her sense of career closure.

In retirement, Harriet's evolving sense of self and new learning are reflected as she asks herself, "Who am I?" She is aware her project manager and union steward roles are gone, and as a result, she feels less driven—but she suspects her drive will return when she invests in her next crusade. Although she recognizes how her sense of self has shifted and continues to morph, she cannot explain why. She is, however, surprised she does not miss her career identity and competence more. Harriet is aware of a lot of unknowns and uncertainty in retirement, and acknowledges she does not know these "uncharted waters." In fact, she wanted them uncharted or unknown; however, she feels different and less comfortable now about this not knowing. She is aware of her many daily choices and learning opportunities that place her at risk of busy-ness, such as taking piano lessons, enrolling in six-week "lifelong learning" classes, reading for book clubs, and seeking her activism focus. Her search for an activist concern leads her to learn in-depth about evolving movements.

As an ASCFPW, Harriet holds the following question for herself: "How do you gain that sense of belonging to something—family, friends, or whatever? How do you eschew isolation?" Despite her daily enjoyment of retirement, she questions what constitutes a life. She feels her purpose in life is missing until she invests her passion in a cause that contributes to society and makes her life more rewarding than her mundane, day-to-day enjoyments do.

In reflecting on social activism during her retirement, Harriet described volunteering for a smaller, local community service until a major movement comes along and entices her energy and commitment. Her perception is that the working class or grassroots population is passive and not presently mobilized. She was disappointed when the Occupy Movement fizzled. She appreciates her lack of control as to whether a major movement evolves. Other activist friends are writing and blogging, which has not appealed to her. Her activism conundrum spurred her metaphoric image of her retirement transition as being in a roller derby warm up—everyone jockeying for a good position, but uncertain when the starting bell will sound (now, she thinks she has found a movement with grit in the climate change group 350.Org San Francisco).

Her relationships with some members of her family and old friends are strong. Harriet took the initiative to develop strong, successful relationships with her nephews when they were high school teenagers. This connection got stronger as the eldest came to San Francisco for summers, internships, and current employment in her old agency. He is sharing her home during a temporary assignment and is seeking a permanent job here. Her sister, who lives on the East

Coast, has religious and political beliefs that oppose Harriet's; the two sisters have little meaningful interaction. Harriet considers her family of origin dysfunctional—her friends are her family. Simultaneously, she has a sense of loss or of something missing that she associates with her identity of being always single and child-free. She seeks regular, face-to-face events with her best friends from her former workplace and her activism, and she reported that "I have more of an identity as part of a group when involved in political activities."

Harriet is happy in retirement and glad to say that her fear of being isolated is history. She has several social networks, some new and others long-term, which are a source of interpersonal, emotional intimacy. Many of her past work relationships were just convenient and superficial, so she does not see their loss as significant. A few others are meaningful and persist. Her Transition Network peer group is evolving, and the future of those friendships is unknown. She is a continuing member of her health club, and her daily exercise partners are now a solid social connection. Two book clubs keep her busy reading fiction.

Regarding the loss of her professional identity, Harriet is very matter-of-fact about how the loss of her engineering status, her international niche, and her union stewardship have resulted in a shifting in her sense of self. She seems to have yielded her professional identity with ease, and she particularly notices her loss of intensity: She is not so driven these days. For a brief period, she felt the need to include or describe her past professional role when she introduced herself as retired, but that need has passed. Why? Maybe the hype of the workplace has faded. Additionally, she knows that if anyone wants to contact her regarding

radiation cleanup, they can do so through the internet. Harriet's daily Chi Gong practice—primarily about seeking a greater spiritual sense—may also be easing her anxiety and releasing her to focus on who she is becoming. She is articulate about several aspects of being single that others did not mention, such as isolation, lack of family caretakers, and costs.

While she is searching for a movement that will focus her energy and commitment to social activism to improve people's lives, she works on community service projects, deepens her piano skills, and takes OLLI (Osher Lifelong Learning Institute at San Francisco State University) classes to satisfy her need for self-directed, lifelong learning. Furthermore, she expresses leadership by participating on its curriculum committee. She would enjoy her pleasurable activities more if she had a sense of purpose to balance them. Harriet yielded her professional identity with considerable ease.

Carla Finley Profile

Carla's sense of self evolves from her accounting career to a wholistic retirement lifestyle that integrates community service, through teaching English to adult speakers of other languages. When graduating high school, Carla was cognizant of her aptitude for academic learning and wanted a college education to increase her career and life options; she also sensed a special talent and passion for theatre from her drama experience. Her mother discouraged her, arguing the cliché that because Carla would marry and have children, she would not need a college education—and there was little opportunity to find a successful job in the theatre.

So, contrary to her self-knowing and resentful of her mother's bias, Carla sought employment in sales for almost two decades, including when she moved from New York City to California. At thirty-something, she recognized her need for change. While working in sales allowed her some creativity, earning a commission-based salary was a grim reality in a recession.

Carla sought a college degree and a recession-resistant profession, and selected accounting. She balanced her boring, non-creative accounting classwork with an improvisation class that opened the door to the eventual formation of a women's theatre group. Her theatre avocation grounded her in an activism that made a difference in her life and in that of other women; furthermore, it supported her boundaries against the ever-increasing pressure of corporate demands in which fewer employees assume the workload and maintain production at a risk to their personal life. Carla openly named the administrative overtime assumptions regarding ASCFPW, and she was a role model for setting limits and confronting this behavior in the workplace. One valued aspect of her professional identity was her ability to buffer her employees from unreasonable corporate demands; Carla sensed a strong working intimacy with her team, and mutual respect. In her work, her satisfaction in accounting came with requests for special analysis that tapped her intellect, critical thinking, and creativity.

Carla started her pre-retirement planning early by purchasing and refinancing her condominium, increasing her savings 1% per year for 10 years, and pursuing a TESOL (teaching English to speakers of other languages) degree. Being laid off six months before her scheduled retirement date triggered her

retirement earlier than planned. A severance package sweetened the layoff. She was very pleased with this package and assured her team that she was fine. Carla described a very brief "Who am I?" phase and seems to have avoided the drama of the over-busy period that marks early retirement for many individuals.

Carla explored her multifaceted need for a third career transition. She defined her criteria for her next degree by contemplating her capabilities and learned skills, personal and family values, and service interests. Carla decided on teaching English to adult immigrants, a work that makes a difference in their lives. With her aptitude and pleasure in academic learning, plus her focus and energy, she began taking evening classes five years before her layoff. She secured a low-cost senior tuition program that saves her from student loan debt. In retirement, she is thrilled to learn that her life skills, theatre skills, service intention, and new linguistic learning will integrate with and enhance her TESOL teaching.

Carla recognizes that the Women's Movement gave her permission to explore education, her theatre avocation, and accountant work, and to live her life fully as a single woman. She knew she could design an adult life very different from the one forecasted and lived by her mother; furthermore, she could be a lifestyle role model for her nieces.

Regarding her family and friends network, Carla has good rapport and communications with her siblings and her extended family. She is moving away from needy and dependent acquaintances, and continuing relationships where there is intellectual and emotional reciprocity as well as interdependence.

In reflecting about her loss of professional identity, Carla reports that she was delighted to leave accounting behind—she had donned her accounting role as an overcoat, and left it with the same ease. Her career in sales and accounting was significant for her income and work life structure, which she limited to a 40-hour week. She resented the increasing demands and assumptions of corporate downsizing, and she was delighted to leave the corporate world to start her new third career and redefine her work-based sense of self.

Carla's heart, soul, and most salient role are in her women's theatre avocation. Her theatre work is where she invested a significant part of her sense of self, her social activism mission, and her life focus. She realizes that teaching English as a second language will integrate her intrinsic qualities, diverse creativity and theatre abilities (encouraging role playing, organizing skits, etc.); it will also revitalize her sense of mission and purpose, and compliment her retirement income.

Louise Santorini Profile

Louise was aware of her inner intuitive wisdom as a young adult and her mismatch with her recreational degree. She immediately switched to public education with an environmental focus. A master's in environmental studies that introduced her to consensus decision-making; as a result, Louise had the inspired leadership to introduce this innovative strategy to her middle-school students. This innovation met with resistance and critique—Louise, a very feeling person, was hurt.

Louise gained satisfaction when her school teaching contributions were cooperative and recognized by colleagues and supervisors. She expresses strong opinions about needy public school students, who pull energy from teachers and parents—Teaching was total demands and chaos for nine months a year. Feeling burnt out, she started in a new direction and self-expression by pursuing her doctorate and resigned after nine years of teaching, seeking a path that would be more fulfilling and balanced.

However, she knew the deep value of consensus decision-making and the communication involved, so she and a colleague collaborated to publish a book documenting the consensus-classroom process and learning outcomes.

Louise continued her doctoral program and began teaching at the graduate level in the Bay Area. Afterward, she became certified as a vision quest guide. She continued a long-term career of part-time graduate teaching, mainly online currently, as less demanding or draining than her full-time public school teaching role. Vision quest guidance is deeply rewarding; Louise can witness her own deep, evolving consciousness and support the intrapersonal process for the members of her quest. Teaching online, Louise can stay in computer contact with graduate students while involved in international delegations and nonviolent peace work in distant countries. By contrast, on vision quests, she is off-line and out of contact in the California wilderness for 10 days at a time. In her graduate teaching, she has coordinated a cultural consciousness-raising curriculum, supported student teachers, taught research, advised projects, master's theses, and PhD dissertations. She joined other concerned faculty and graduates to create a

long-term cooperative inquiry on research and writing group focused on white privilege.

In terms of social activism during her career and retirement, Louise had a long adult history of activism, protesting war, being pro-choice, and opposing oppression in all forms. Then, the 9/11 attacks and the reaction of the Bush Administration created a major disorienting dilemma for Louise. Her heart, intellect, and spirit demanded more social justice action on her part than protesting and educating. She began her international endeavors to promote nonviolent peace by witnessing, accompanying, and offering temporary protection to the threatened or oppressed people in Israel/Palestine (2002), Iraq (2003), Sri Lanka (where she was part of a nonviolent peace force periodically for 4-5 years), Iran (2008), and Afghanistan (2012 and 2013).

Her white-privilege research group created the concept of *critical humility*, which informs Louise's "not knowing" about other cultures and people, affects how she interacts, and serves as a guiding personal practice in her Nonviolent Peaceforce. There is some risk to her personal safety on these delegations. Her calling to join delegations varies in strength. She engages her email list of 350 contacts to inform others about her endeavors, and prepares presentations when she returns home to further her educational commitment. Louise is an intensely committed advocate for her worldview: she absolutely walks her talk.

Critical humility has enhanced her social activism intelligence and gives her a strategy for her centering, safety, and interaction with individuals, groups, or communities foreign to her knowing. When an international group gets to know

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her and trust her, she can sometimes facilitate and teach consensus decision-making. She is conscious of the interdependence of her Nonviolent Peaceforce work and her inner soul work, and in the four years since starting her pension, she has experienced a deepening sense of herself and her spiritual path. She recognizes her fear and risk-taking behavior and uses her best judgment to proceed anyway. Her attitude of critical humility results in "others" feeling that they can trust her; she does not force her foreign knowing on them. In her view, the world will be a better place when more people listen to their hearts and contribute their special offering. She is a sage who feels deeply about her beliefs and values, and allows the vulnerability of her feelings to be observed; she is unconcerned about appearances. Simultaneously, she has a steel spine and core that may get her arrested or deported during protests, but her solid core allows her to confront her fear and move onward. Her transparency seems to mirror her cultural humility.

In terms of retirement planning, Louise is a modification on traditional retirement. She started her pension pay out, which is considered a benchmark in retirement research; however, her nonviolent peace endeavors, environmental activism and graduate teaching and vision quest guiding continue. She is retired in pension only; wisely, she left her public-school pension intact when she quit teaching. As a prudent, long-term money manager, she used her inheritance from her parents to pay off her student loans, which gave her the freedom to work in ways that attuned and aligned with her character and values. Only her Sri Lanka experience was funded; all Louise's other experiences have been at her expense,

and her pension buffers that spending. She schedules three hours of fun fiction reading a week, because otherwise it does not happen for her. She is disciplined and busy.

Regarding the impact of the Women's Movement, Louise considers feminism as a background matter and not her focus. However, her spiritual path and practices are closely connected to the power of the earth-based, divine feminine. She uses journaling, meditation, and wilderness time as avenues for "being time"—for reflection and accessing a perspective easily missed or unknown by the distraction of "doing." She is simplifying and letting go of unused objects, depending on her wise woman for guidance within, access to heart knowing, and her source of unconditional love.

Louise's new learning edge is about her right way of loving and being loved. She is more accepting of support and love from family, friends, and foreigners. This learning informs her increased sense of emotional, intellectual, and spiritual intimacy and love. A lot of Louise's work is about love.

Louise finished writing her memoirs about her experience with international peace work. The story is about embracing fear and not letting it get in the way, that ordinary people can potentially make a difference in the future. Writing was a learning process that affected her sense of self; in the end, she self-published.

Louise realized that her twenty-something body was history in 2010, when cross-country skiing and on a long benefit bicycle ride to reduce global warming. These events affected her physical sense of self; now, gearing up for such events

takes considerable training. She is frustrated by the diminishment of her vibrant physical self; now, she has a sense of being less adventurous, and slower.

In terms of family and friends, Louise has her brother, sister-in-law, and niece. Her family worries about her safety when she travels, but they still support her: her brother contributes money to fundraisers in her name. Her brother's family protested for the first time when Bush bombed Iraq in 2003. Louise had several periods of cohabitation during her adulthood.

Louise loves a chosen family, her residential community of 17 adult members, who practice a Quaker-based consensus decision-making about caretaking work done collectively; so, her community gets involved in her travel decision-making and provides care for her house and beloved cat when she travels. There is 440 acres of natural environment. Louise purchased her home there, decades ago.

Louise's vision is a world with thriving people, all having an opportunity to give their full contribution to their own people while living in balance with the natural world and in a world without boundaries. Louise's metaphor is a path that has meaningful congruence: The parts of her path are in sync with each other. Her nonviolent peace work and research group are key avenues for activism, her writing is a creative praxis, and an expression of her social activism quotient and critical humility.

Louise, the youngest participant, is not yet in a position to address the secondary research question on the loss of professional identity. Her retirement

was in pension only, and she continues to find satisfaction and identity activism

and career. She does not envision full retirement soon.

The Generic ASCFPW Profile

To create a generic profile to answer the research questions, I sought to

synthesize the individual profiles to create a general ASCFPW who has a long

career history with one of two patterns of employment and thrives in the transition

to retirement. She may experience brief chaos, anxiety, and grieving for the past,

an evolving sense of self, new learning, brief periods of relinquishing professional

identity, and enthusiasm about renewal or rebirth.

In summary, the generic profile generalizes the partial life history of the

ASCFPW from career employment through the beginning of the retirement

transition to answer the research question about change in sense of self,

professional identity, and the new directions in the retirement transition. The

generic model both integrates the cohort and demonstrates how they integrate

their lives in retirement.

To her first job, the ASCFPW brought her educational or occupational

degree and all the intrinsic qualities the employer assesses during the interview

and rarely acknowledge as key to workplace success. Intrinsic qualities include

race/ethnicity, appearance, personality, communication style, questions responses

style, and cognitive intellect are observed. Her intuition, emotional intelligence,

social graces, and ability to think in the "hot seat" or respond to hypothetical

problems are crucial to her behavior and impact the gestalt of her interview

presentation. Without these intrinsic qualities, she would not have survived her occupational education or become the top job candidate.

Her job performance allows supervisors to witness her ability to observe a problem or situation, assess it, and express the leadership skill to seek a solution alone or with the support of others. She is energetic and creative in her behavior, and approaches the unexpected with appropriate gusto. If the job is too monotonous, she will be bored. Her intellect needs new challenges or to design creative strategies for old hurdles.

For one career pattern of ASCFPW (represented by four work dominated women in this research), her work is her primary adult relationship, and her personal life is sacrificed. She may have a single, long-term employer for three or four decades. This self-sacrificing behavior may be an expression of the feminine or mother archetype who is all-giving and nurturing, which is a universal, archaic model in the collective unconscious—or her workaholic behavior may be related to a devotion to work that fills an internal need for purpose, mission, or making a difference. A third possibility is that the drive is compensation for issues of self-worth: it may be a manifestation of having a sense of self that does not believe that it has a right to say no, that is reluctant to assert or demand its right to a personal life because it has not met the socio-cultural standards of a nuclear family. This loyalty to one employer is an intriguing employment pattern and certain deserves further investigation. Is it dependency on the part of the ASCFPW or loyalty to mission-driven, service work that pulls on the heart strings?

For the second career pattern of ASCFPW (represented by three women in this research) the participants will have more than one employer, and possibly even work part-time for several employers, so she can actively continue her social justice or service work. This ASCFPW has work and an avocation that demand her attention, and thus she creates balance and boundaries for her work. Her work is important, but her avocation has a passion and fire that binds work to limited hours.

Her professional work and development hones her occupational education and intrinsic characteristics. However, she seeks formal education when she desires a major change of assignment in the workplace or some other self-directed goal. Being a student again is a source of fun and reinforces her sense of self as a strong learner, and she is mostly successful in her educational endeavors. When she experiences being a unaccustomed slow learner, she accepts her vulnerability and perseveres.

She gets restless in the workplace—it can happen within the first decade, or the third or fourth—because of routine, boredom, or lack of learning or opportunity to advance or do meaningful work. When this happens, she seeks a new assignment or career. For some, if she lets the workaholic pattern persist, then by her 50s she pursues a PhD for personal reasons, without expectations that it will influence or enhance her employment. Her passion for her PhD program gives her the fortitude to bind her work in a new way, and she resolves to keep more of herself and to pay attention to inner questions such as "What do I want?" and "Who do I want to be?"

The ASCFPW of both types hone their social activism or social justice intelligence capacity as they mature personally and professionally, and despite any outward symptoms of being a workaholic, these women are protective of what little personal life they have. As a result, during her career this ASCFPW composed an adult life that includes her personal home (purchased or rent controlled), travel, her relationships with family and friends, and so on. She did purposeful work in her avocation or passion for social justice, ecology, service, or a creative praxis.

She did very long-term planning for her retirement as a gateway to rebirth, renewal, or opportunity for personal transition and transformation. As mentioned in Chapter 6, comprehensive retirement planning has a dual function of creating a comfort zone for the uncertainty around the retirement transition and the actual cognitive and imaginal processes or transformation change that occurs in end of career to retirement. The ASCFPW's preparation for retirement starts early; this complex, wholistic process allows her to daydream about retirement when the stress of work mounts, and so this preparation becomes a coping mechanism. She knows she is a whole person, so her planning spreads a wide net. Her lifelong financial management has prepared her to seriously consider whether she will need to continue to work part-time with her former skills or newly acquired ones. The prospect of rebirth and renewal may open the door to considering re-education and a new occupational direction.

She may ask herself, "How do I want to explore my suppressed long-term interests—the interests I denied because of workplace demands? How do I want

to express my creativity?" In addition to dreaming, she attends workshops and seeks the expertise of allies and financial counselors. Her preparation creates a comfortable space in which she can set the date for her departure, which she may anticipate joyfully or anxiously. She may be ambivalent about leaving what she has known for decades for the freedom of the unknown and uncertain change, or she may already be grieving the end of her current professional identity as she becomes ready to seek new pastures for personal growth and development.

Ultimately, she experiences a loss that is disorienting and provides the impetus to set the date to retire, or in other words, to move toward change and a new opportunity for action. A party that celebrates her contribution to the workplace and her tenure, one in which she can offer goodbyes to her social system, is a key opportunity for closure and for benchmarking this transition. Part of the result of her wholistic planning, including the retirement party, is a sense of mastery in her retirement—this sense is an important element of her self-esteem and retirement satisfaction.

During this transition to retirement, the ASCFPW will need to grieve the loss of her work milieu and her social network professional persona, even if it was passé. The level of need and willingness to grieve will vary. Her sense of self was dependent and interdependent on how her work defined her; now, she has the task of defining "who I am" as she eases away from work into this learning and developmental shift. In retirement, she is in basic good health and wants to improve her chances for an active life and increased longevity by enhancing her physical and spiritual fitness. Her attention turns to self-care, self-regard, solitude,

and grieving (if she allows herself to acknowledge that pain) as she moves into the unknown. She is mindful of the importance of her social networks of old friends, new friendships, and building a sense of community to replace the workplace one she left. She seeks emotional and intellectual intimacy in her relationships, which are crucial to her well-being. A pet may also be a source of unconditional love and provide links to neighborhood and building a new social community.

She pursues her passion for service, activism, or creative practice, which she defines in her own independent or interdependent strategy. She does not join a formal system of volunteering. Rather, she defines her particular interest, dream, or form of social justice. Her endeavor is not altruistic in the sense that she is seeking some personal gratification from her investment of time and energy too. However, at some level, her needs must be met in her social justice work, or she will be drained and will not experience the secondary benefits that feed her soul or spiritual being. Additionally, she is likely to pursue some sort of formal or informal continuing education in retirement. Her home and neighborhood take on increasing importance because she no longer rushes off to the workplace.

The effects of the loss of her professional identity vary. For the ASCFPW whose primary adult relationship was with her professional work or identity, she felt very ready for retirement but experienced a loss of relationships, status, and some unconscious need to hang on to that role. Like her out-of-balance work life, this holding-on and (eventually) letting-go behavior is motivated by factors beyond consciousness. For the ASCFPW who balanced her professional identity

with an adult lifetime of social activism, her departure from the workplace is more emotionally free. However, both types of ASCFPW ask the question, "Who am I without the trappings of my professional identity?" That question seems key to this transition and the move away from full-time work. She is ready for change and eases into retirement, but she may seek busy-ness to assist in answering the question—or to avoid the solitude and discomfort of exploring the answer to this highly personal question of sense of self and the process of defining her self worth without a workplace.

My assumptions about loss of professional identity were unfounded. However, it is as if the first four participants, who let their mission driven careers dominate their personal lives, grew beyond their salient role, mourned it, and moved to retirement for a new opportunity for rebirth or renewal.

A key finding is all participants were articulate concerning a dramatic change in their sense of self and experienced satisfaction with many facets of retirement life, in addition to holding optimism about their lives. The six who left full-time employment recognized an identity change that was evidence of who they were becoming. This identity change is complex and may be linked to the intrapersonal aspects of retirement, like the loss of the spontaneous social relationships and interaction that is part of the workplace and its demands, their professional position, and their status. New beginnings in retirement are linked to an integral process involving multiple senses of self and who one is becoming. We ASCFP women are one self, yet we often discuss our physical, emotional,

spiritual, and intellectual aspects as facets of our multiple selves and multiple ways of knowing.

The participants in the study expressed a rising consciousness about health—mental, spiritual, and physical—and minimal mention of health issues of aging. There was more focus on physical fitness, and two commented on awareness of memory shifts. Good or improved health, or recovery of health, are factors that make an active lifestyle facile, provide the energy for activities of service or social justice, and promote longevity. All participants had health insurance to assist in financing health care, which is an important factor in maintaining or improving health and stability. The tensions between constancy versus change, progress versus rigidity, and spontaneous creativity versus routine have an impact on one's intrinsic characteristics, sense of self, and self-care, as well as on the sacred space of home during this major transition. As part of their transformation or development in the retirement transition, there was a perspective shift for all seven that is explained in the Transformative Learning and Adult Learning Development section of Chapter 8.

Learning in Retirement

The finding of the current study is that the ASCFPWs' learning in retirement was diverse, significant, and unexpected or predicted. Women focused on formal and intrapersonal learning, self-love, self care, love from family and friends, and engaged in loving reflection on their retirement decisions, ones made with the sense of acceptance for who they are being and becoming. For two participants, experiencing being a slow learner (one with art work, the other with

test taking) was both a new frustration and a motivator to find a new strategy for learning in a desired area.

The finding that clarified the correlation between professional identity and employment pattern was first introduced in Chapter 6 (see Career Reflections); I discuss it here in answer to the secondary research question. Aubrey, Eliza, Hannah, and Barbara (except for her first five years) spent their careers in one large service institution: an adult career with allegiance and immersion in one system or service employer is significant in considerations of professional identity. In past decades and employment patterns, it was more common for individuals to have one full-time employer for their entire work life, and their professional sense-of-self or identity is linked to one institution and its mission. ASCFPW in the single-employer situation may feel ambivalence or a dependence on the security of a long term, known workplace, The home-away-from-home that becomes difficult to leave because it is familiar and offers key factors like an invested pension to fund life after career and a know complex system. Much about this allegiance and fidelity is unknown and unexplained by research. Thus, at retirement, there may or may not be symptoms of hanging on, rather than easily and completely letting go, because the loss of a 30- or 40-year salient role may be a greater loss at some unconscious level that outweighs the benefits of shedding the pressures and stresses of managing the job.

The professions represented by these four women's careers are education, health care, and service, which raises the question as to why these women made few comments about their satisfaction within their fields. Was it the nature of the

interview questions? Is there something about these professions that does not encourage a heart felt professional identity? Were they just done with it, after all those years, Or, does the giving, serving nature of the mission in these fields put the focus on the caretaking role, somewhat like mothering, where the demands of the caretaking role make setting good boundaries difficult for the mother?

So, with one primary employer, the question arises as to whether Aubrey, Hannah, Eliza and Barbara's sense of self centered on their professional identity or persona, or whether work just defined and consumed their lives. These participants appreciated that the workplace gave structure, benefits, meaning, social connections, and relationships to their adult life; however, when triggered by a significant loss at a certain age, they appeared ready to give up the pressures and constraints of the workplace. They anticipated the freedom and open horizons of retirement, since they had buffered their fear or uncertainty with significant wholistic planning. Aubrey, Eliza, Harriet, Carla, and Barbara all mentioned missing the social dimensions and relationships of their workplace more that the work itself.

At this point, I want to shift the discussion from the individual and generic profiles, which answered the two primary research questions to discuss the social activism intelligence of participants as well as their new learning and metaphors in retirement. These are the final three findings of this research.

Social Activism Intelligence

All seven participants are involved in some form of social activism, community service, or creative praxis in retirement that is a significant activity,

project, or vision in their lives. Three participants had energetically been on the activism, service, or praxis path for their adult lives; four women shifted into an activism, service, or praxis path after they left full-time service employment in education or health care and entered retirement.

In this section, I present findings relating to participants' paths to social activism and their demonstration of what I term *social activism intelligence*. I have coined the term *social activism intelligence* (SAQ) as a parallel to emotional intelligence. This capacity or aptitude describes a special level of astuteness, compassion, and integrity in social interaction, change or service to a community. She recognizes the community's right to ask for her skill or to decline it; to want a demonstration of good faith or recognition of its boundaries; or to need to be self assertive, or reticence to ask for assistance. The ASCFPW with high SAQ may choose a creative praxis to focus her passion; a personal practice generally originates from her personal initiative like Hannah's writing about ancestors or herself, Louise's memoir or Barbara's research. The expression of praxis or personal practice embraces creativity instead of sameness, personal authorship (making private thoughts public) instead of inhibited communication, social engagement instead of negative reaction or inhibited fear, and intentionality rather than acquiescence (e.g., "There is nothing I can do to influence the situation."). The individual can have a campaign and minimally worry that others may object, and they can chart their course of investment. It allows for more independent, creative action than other forms of community service.

Formal settings like schools, hospitals, and literacy programs, allow the

ASCFPW access to service that is agency or institutionally organized. Women

may find immediate acceptance in formal settings, however in school programs

the individual students may not be as receptive as the setting. Alternately, she

may create a relationship or alliance with the community that builds trust and

gives it time to become aware of what she has to offer. The high-SAQ woman has

the emotional intelligence and openness to allow communities/individuals to ask

for her intervention or special skills at a time and in a way that honors the

communities self-defined needs, rather than thinking she can assess or define their

needs and direction. In this section, I consider the elements of my participants'

stories that support or pertain to the presence of SAQ.

Louise described an approach of "critical humility" that seems based in a

constructivist (Guba & Lincoln, 1994, 2005) or participatory (Ferrer & Sherman,

2008) paradigm, allowing reality to emerge from the context of mutual

construction or shared experience.

> Key to my activism is my long-term involvement with a research
> and writing group, which created a concept called *critical humility*,
> the idea of teaching ourselves and others about white supremacist
> consciousness in our everyday lives. It's a way of sharing learning
> that doesn't put people on the defensive. Critical humility is really
> important in my international work; I approach my relationships
> with people, recognizing my own humility and my own not
> knowing how much I don't know about other cultures.
> It affects the way I am with people; I am much less likely to be
> arrogant, thinking I have something to teach them. Rather, I have
> something to learn with them and I want to develop a relationship.

This quote describes a paradigm where there is a shared, grassroots belief

regarding the right, respectful, acceptable direction. Critical humility sounds like

a key contribution to Louise's SAQ development, as well as her meaning-making

or worldview. Her words suggest that she experienced an important shift of personal identity development and how she tempers her activism passion (Kegan, 1998), moving from "I know what is best" to "I'm unknowing and want to learn and be available for sharing my skills when they are appropriate and at your request." Critical humility sounds akin to my own definition of creative praxis. Hannah's dream to share the T-group experience opportunity for deep communication learning with urban high school students is on hold as she awaits the school district's awareness, readiness, and acceptance of her offer.

In contrast to Louise, Harriet's union activism and success with promoting union membership suggest that she developed her dialogue skills and aptitude for persuasion in order to motivate union membership among her profession's rank and file. Dialogue skills are a different expression of SAQ. Demonstrations and parades are diverse strategies for generating the energy behind grassroots movements so that they reach a critical mass. These confrontational events are designed to succeed through the presence of many people expressing a message that challenges the current power structure, and they address the consciousness of others in a very different way than dialogue does.

In retirement, I sense that Harriet is seeking a cause or crusade that will provide a focus for her social activism mission at both confrontation and dialogue levels, and that will give greater purpose and meaning to her life. After our interview, she grasped the importance of terminology for the ASCFP woman as part of her SAQ and her ability to articulate a social message; when people asked

about my research at The Transition Network peer group meetings, she could and did paraphrase my answer in her own way to facilitate their comprehension.

Carla's SAQ was evident in her new, part-time employment as an ESL teacher, which allows her to creatively integrate her beloved acting, her passion for theatrical improvisation, and her past life skills with her interactive teaching style. She anticipates the creative use of the tools in her theater/acting toolbox and believes these will be integral to her success as a teacher.

Assessing Aubrey's SAQ in her multiple roles at the ranch in her public speaking would also be an interesting topic for future study. Aware of her devil's advocate role in issues of development, sustainability, and green construction, Aubrey knew she must confront her own hypocrisy over the conflict in values between her personal desire for a sacred home space (i.e., wanting a garden apartment, not an apartment in a tower) and her ecology values (i.e., advocating the preservation of open spaces by increasing housing density). Can she adapt her devil's advocate role, which certainly can provoke consciousness, into a strategy for dialogue over issues of conflicting ethical values and other complex topics that local communities need to confront?

The writings and group work of four participants (Hannah, Eliza, Louise, Barbara) are an expression of their SAQ (in the form of creative praxis) to inspire others to greater consciousness and knowing, whether that knowledge is about the lives of 19th century African American women writers, the challenging role of teachers and principals, the inspiration of others to conquering their fear, or the marginalization of ASCFPW. Louise, having recently finished her memoir of

nonviolent peace endeavors, is currently seeking a publisher. May all the participants' writing be published and shared with the broader community as full acknowledgement of their creative praxis and their social concerns.

New Learning in Retirement

Learning is often associated with personal growth, awareness, and development, and I would argue that learning and fully living are companions. Personal change is often accompanied by significant learning of an emotional nature, which is true for the seven ASCFP women who participated in the current study.

In her retirement, Aubrey's 18-week environmental advocate training yielded powerful learning. First, she learned that she loved the geographical area; second, she discovered that she did not like the NIMBY (Not In My Back Yard) individuals' attitude toward affordable housing or other social agendas. Her third realization was that environmental ethics and social or personal ethics sometimes clash—including for her. She feels like a hypocrite, because she wants to continue to live in a low rise garden apartment; however, the conservation of open spaces would favor high rise apartment towers. She also learned that her sense of being a devil's advocate deepened: She used to think of herself as shy, despite her enjoyment of speaking to strangers. She also reported that she "learned that I forget a lot."

Hannah's learning foci is on the crucial and vulnerable time after her mother's death. For one, she learned about what she needed and required to continue a friendship. She learned to trust her allies, but letting go was painful.

Her self-respect and self-care, however, came first. In her time of vulnerability after the death of her mother, Hannah lacked the energy, impetus, or grounding to attempt a conversation to clarify certain relationships, which I think (in my role as a researcher) contrasts with her T-group philosophy. She stopped communicating with some people to honor her self-respect, self-love, and self-preservation, yet then she felt the pain of this added loss. Being a motherless daughter produced a learning edge and inspired a new search for acknowledging her personal needs.

Eliza is enthusiastic about her learning, a significant result of which is an increased consciousness of who she is now. Her scholarship included getting a trusted therapist, Palates teacher and masseur. Her pursuit of a new career in mental health was inspired by her desire to learn more about herself, and by her recognition of her natural listening skills. Academic learning is fun and easy for Eliza. Her new degree and career direction is in sync with her retirement sense of self and the direction for her future. She is compassionate with herself as she recognizes her unique, individual characteristics—her learning is kind of an indirect expression of loving herself and her decisions.

Louise recognizes that her current learning focuses on the quality of affectionate connection she feels in her personal, professional, and nonviolent peace work, and her acceptance of that connection.

> My new learning is about my right way of loving and being loved;
> it has to do with intimacy… For me, a lot of my work is about love,
> a different kind of love than romantic love…It's my way of loving
> and being loved is like opening to that support from all the people
> in my life. So, that's one of my learning edges right now.

This heart connection is a poignant experience for Louise. She is more accepting of support and love from family, friends, and her contact with foreigners; she

accepted donations for her global-warming cycling fundraiser; she updated her 350 email followers,; and accepted the loan of warm clothing for her Afghanistan winter visit. This learning informs her increased sense of emotional, intellectual, and spiritual intimacy—and love.

Hannah's, Eliza's, and Louise's learning share the thread of love and loving. Hannah can love herself enough to let go of relationships that no longer meet her genuine, authentic need or criteria for honor or respect, despite the pain and hurt that accompanies the ending of an old acquaintance that was very significant in the past. Eliza is focused on how she loves and cares for herself and others through therapy, and how that process rewards her; she also describes her joy with academic learning in a community with like-minded graduate students. Louise is learning to hold and appreciate the love and intimacy of affection and of tangible support from family, friends, and allies in the movement for world peace.

Barbara and Carla's learning involved self-knowledge. Carla's learning involved linguistics and enjoying being in a successful academic role again. As she integrated this new learning and began teaching, Carla's instruction was enhanced and complemented by her former life and theatre skills. Barbara's learning about artistic expression and dissertation research exposed her to new learning about being a slow learner or being slow in completion, and how uncomfortable that experience can be, while simultaneously opening the door to new self-knowledge.

In summary, this cohort is extremely diverse in its self-directed learning focus. For them, learning is being alive. It supports cognitive, organic brain

health and produces dynamic energy for change. Learning supports change and keeps these dynamic women from getting into a rut of "same old, same old." Self-directed learning and education is a very powerful part of the third chapter of life: these ASCFPW sought numerous sources of learning, ranging from formal degree programs to 18-24 week training programs, to 6-week lifelong learning courses, to dissertation research.

Metaphors

For the purpose of this study, a *metaphor* is a symbolic representation of the ASCFPW's retirement transition experience that conveys affective, imaginal, or kinesthetic meaning. After meditating on the six metaphors offered by the individual participants, I perceive visual images of high-energy, exciting, risk-taking optimistic moments and images of great calm, solitude and reflection. Each reader of this report will have her own response to these metaphors, as the wonder of the imaginal is vast.

Aubrey's metaphor for the retirement transition is that "its like learning to ride a two-wheeled bicycle"—a task of balance, taking a risk, falling, getting back in the saddle, and pedaling for forward momentum. Learning to ride a two-wheeled bicycle is often undertaken in childhood, with its youth and energy. Her metaphor is an opportunity to re-learn and embrace balance and a renewed skill or capacity; however, there may be some fears and falls accompanying the excitement and optimism. After decades of overwork, the balance of volunteering at the ranch and a preference for a 3-day weekend sounds promising.

Harriet expressed her metaphor for the retirement transition as a roller derby warm-up: it is an image of her search for a social activism movement or campaign that has significant social meaning, grassroots energy, and support. Her high-energy action, like a roller derby warm-up, is an anticipatory moment that appreciates the readiness to go and the need to be limber or warmed up, flexible, and prepared with muscular strength, knowledge of the sport—or in Harriet's case, SAQ and keen focus.

Barbara's metaphor was created in her first interview with Aubrey, during the moment she needed an example to illustrate what she meant by a retirement metaphor.. She chose, "I am a beginning, snow-plow skier on too steep a slope and slowly traversing my way." When I revisit that image, there is both excitement and fear at being on too steep a mountain; like Aubrey's image, Barbara's metaphor describes a risk-taker's moment of challenge. With what feels like limited skill, Barbara engages the complex task of research with determination to seek the safe satisfaction of the bottom of this mountain. If she let fear stop her, she would sit down in the snow and she might freeze before the ski patrol came to her assistance. The lack of reliance on others until all else fails—that is a telling pattern of Barbara's. However, even with her limited skills and her fear, she has a level of confidence that she will overcome this mini-crisis and successfully complete her research.

Carla's metaphor is "I am a flower coming to bloom." For me, her image conveys a spirit of joy and the anticipation of transitioning from bud to full bloom

and the grandeur of being. The flower makes the world a more lovely, beautiful, and fragrant place in which to fully live and make a difference.

Eliza explains her metaphor of drifting: "the drifting… in a boat on a benevolent sea." Her poem is a gift to all retirees who have spent their career being on the job, on purpose, and on task for what feels like 24/7. Problems, challenges, and other crises appear in the workplace demanding that someone do something, and women like Eliza, Aubrey, Hannah, and Barbara did and still do something. For Eliza in particular, she may be drifting away from the initial transition stage because she is about seven years into retirement, or she may be delayed because she stayed in the busy-ness pattern all through her therapy degree program—3,000 hours of a counseling internship, and her fitness campaign. After such achievements, being exhausted and needing the respite of drifting or being is crucial for recovery. Hannah's story speaks to a similar experience when she mourned her mother's death. Grief and time for mourning are key to healing, recuperating and reenergizing oneself for the next steps. Hannah did not share a metaphor.

Louise's metaphor is a path of congruence, which expresses a thoughtful, spiritual image of her life having a unity or integrity. Her behavior and spiritual practices support her deeper meaning making on a daily or weekly basis and guides her next steps. Like Eliza's metaphor, Louise's abstraction relates to allowing space for reflection and appreciation—they are both making space for being on the benevolent sea rather than focusing on an active "doing" phase.

In summary, three metaphors for the retirement transition deliver a sense of action, excitement, and anticipation with its risk-taking, various levels of fear of the unknown, and a willingness to go for it (Barbara, Harriet, Audrey). Carla's metaphor suggests growth and development, and blooming into one's purposeful role—one that makes a difference. In their metaphors, Louise and Eliza evoke the essential task of being, reflection, and appreciation of one's past knowing in preparation for the next venture into who they are and their learning edge for new knowing.

These metaphors mirror key elements in the transition and change process that a ASCFP woman juggles in this phase of life. She is excited to explore the new skill or re-found balance. While embracing the new, rather than feeling strange, she has a sense of being integrated and approaching full bloom. She takes quiet moments to acknowledge her accomplishments, mourn her fiascos and losses, and re-energize so the cycle can begin again. Retirement is a dynamic time, and like other periods, change is constant. In retirement the focus for these seven women seems more balanced in their dedication to maintaining their personal time and personal commitment to self and to others through service, activism, or a creative practice.

Chapter 7: Transition To Who I Am Becoming, directly answered the primary research question about the change in sense of self in retirement by finding that ASCFPW embrace the new "who I am" as they launch into retirement, without preoccupation with who they used to be or the effect of flying solo without a professional identity on their self-worth. The responses from the

participants suggest that the question on professional identity was assumption based; however, the evidence helps the deepen the understanding of the nature of professional identity loss, which may be more of a developmental stage in the process of moving on to new roles and adventures in living in the third chapter.

In Chapter 8, the findings of this study will be discussed in terms of the literature review in Chapter 2, with an emphasis on retirement and ASCFPW literature, and transformative learning or development concepts and literature. The transformative learning theories and adult development models will also explore the interrelationship between learning and development as well as the concept of multiple sense of selves, rather than a tight unified sense of self that is one mode. This research report then closes with the limitations of this study and recommendations for future research.1

CHAPTER 8: DISCUSSION AND CONCLUSION

This chapter investigates the key findings of this qualitative, multiple case study ($N = 7$) as they compare and contrast with the existing literature on women's retirement, as well as the scholarship on middle adult life and careers of ASCFPW and single-again women (see Chapter 2). The results of this research include considerable evidence missing from the existing canon since the voice of this minority population has rarely been heard. In the past, research data on ASCFPW were derived from survey and questionnaire responses with a minimum of qualitative interviews (Price & Balaswamy, 2009; Price & Joo, 2005; Price & Nesteruk, 2011). Generally, data was aggregated, with all single-again women (widows, divorced and separated) represented together with a smaller percentage of ASCFPW (Price & Balaswamy, 2009; Price & Nesteruk, 2011). One study did correlate retirement satisfaction with marital status, so data from ASCFPW was considered separately (Price & Joo, 2005).

This discussion of findings and research literature is divided into several areas. The first is retirement planning and decision making; the second is work patterns and professional identity; the third is early retirement; the fourth includes research elements, such as the researcher's journey, limitations, and recommendations for future research; and the last section is devoted to is final messages and conclusions.

Retirement Planning and Decision-Making

The concept of wholistic planning is key to the ASCFPW retirement transition process as the women adjust to early retirement phase with their

changing sense of self and process of relinquishing their professional identity. In the paragraphs that follow, I discuss three significant findings in light of the current literature. The first discussion is about the dual functions of long-term wholistic planning. The second examines retirement triggers, and the third explores the significance of the retirement party.

Wholistic Retirement Planning Has Dual Functions

For the ASCFPW who participated in the current study, long-term wholistic planning operated as a coping mechanism, haven, or escape on the cognitive and imaginal levels. This coping mechanism came into operation more frequently during times of workplace frustration and as the end of her career was near. It created a comfort zone in which she managed her excitement, dreams, risks, anxiety, and uncertainty around this major life transition.

For these participants, self-directed and continuing, formal or informal education and professional development are key elements in such long-term wholistic planning. If one uses the participants' stories as a guide, this cohort starts to plan for life's third chapter and development early, and in their 50s they exhibit an strong inner drive to explore their curiosity and future direction. For these ASCFPW, retirement is a rebirth and renewal opportunity rather than a gateway to the cemetery. This process deserves generous consideration. It is worth emphasizing that the majority of ASCFPW in this study engaged in formal education before and during their retirement transition; this finding suggests that wholistic planning may have implications for adult learning programs and

development. The intersection between ASCFPW's retirement planning and adult learning and development is discussed later in this chapter.

Findings from existing retirement literature correlate retirement planning, financial well being, and health status with women's retirement satisfaction (Chamberlain, 1990; Mortimer, 2009; Price, 1996, 1998, 2003; Price & Balaswamy, 2009; Price & Joo, 2005). In the media, retirement planning is equated with financial planning, which is a very limited approach to a major life transition. However, the planning process is not described in detail in any of this research. The concept of wholistic planning and its functions as a coping mechanism or a comfort zone are missing. A discussion of the fear or anxiety associated with the unknown aspects of retirement is also largely absent, although some factors, such as the questioning of one's self worth with the loss of productive work, are considered by Kalinosky (2009) and Palmer (2014). Notably, existing retirement research makes no comment about the imaginal level of retirement planning. If retirement planning does not engage the person at the imaginal level, how else will the ASCFPW access her suppressed self and those qualities that were stifled for the demands of the workplace—or explore her soul concerning who she wants to become (Dirkx, 2000, 2012)?

While this sample of seven ASCFPW does not warrant broad generalizations about the ASCFPW population as a (growing) whole, this preliminary study supports the conclusions of the current, if scarce, body of research on lifelong single women. They lead satisfying, productive lives and are in relatively good health, with strong social support networks, financial

independence, and strong life satisfaction (Baumbusch, 2004; Cwikel et al., 2006; O'Brien, 1991). Research on ASCFW and their identity development sometimes casts them as lacking, by way of theorizing that their singleness and "deficient" development as adults stems from attachment failures during a dysfunctional childhood (Berkheiser, 2011). This rationale fails in my view because many of the participants' siblings, and many individuals in general, are married despite sharing the same problematic childhoods.

Karen Daiter (2010) considers attachment theory in her study on the satisfactory adult development of over-40 singles. She proposes that singles learn coping mechanisms to deal with their feelings of anxiety and avoidance, and continue to create a comfort zone to buffer their anxiety. Applying Daiter's concept of mastery to an ASCFPW's retirement anxiety may involve creating a comfort zone that would facilitate letting go of her job, professional identity, and workplace role in order to master this big life change. As Daiter explains,

> Coming from a place of being on one's own…there is a value placed on establishing a sense of security and comfort. Experiential learning and analytic evaluation provides processes to figure things out and establish comfort before one makes a choice. Once safety and comfort are established, often through a laborious and lengthy process, the adventurous and experimental nature of many in this group takes over and they propel themselves into choices to "just do it." (p. 142)

Six of the seven participants demonstrated this pattern of *just do it* when the timing was right for them to set their retirement date (see A Dynamic Loss Triggers Her Ultimate Retirement Decision). A sense of mastery and self-competence is important when successfully navigating a transition (Daiter, 2010), particularly, when navigating retirement (Price, 1996, 1998; Price & Balaswamy,

2009). I believe this sense of mastery positively affects the ASCFW's ability to construct a comfort zone.

Daiter's (2010) comments provide a way to understand the behavior of the current study's ASCFPW cohort in terms of their career risk-taking, their initiation of leadership roles, and their decisions to buy a home or condominium, engage in peace activism, and travel the world.

> The level of comfort and security found in this group regarding doing the things that matter to them results in individuals who are happy in their lives. Their responsive and caretaking nature commonly evolves into a sense of broader citizenship, in many instances resulting in a sense of civic mindedness and mission driven efforts. There is a quality of living their lives on their own terms, based on personal values and interests. (p. 140)

Daiter's statement shows an appreciation for those who, like the seven participants in the present study, launched themselves in new and unknown directions at retirement rather than holding on to what they knew. Additionally, I believe her work helps the reader develop an appreciative respect for my cohort's sense of mission in their careers, and their combination of creative praxis, service, or activism in retirement.

A Dynamic Loss Triggers Her Ultimate Retirement Decision

In retirement literature, retirement triggers are generally (a) linked to retirement satisfaction, and (b) categorized as voluntary or involuntary. Involuntary retirement may be initiated by health, a layoff, or caretaking necessities (Price & Balaswamy, 2009; Price & Joo, 2005). Price and Balaswamy (2009) acknowledge that the survey used in their report on retirement satisfaction neglected to ask participants whether their retirement was voluntary or not, a serious omission. However, describing the loss at retirement may be a more

complex process that requires more categories than "voluntary" or "involuntary":

When Hannah reported the loss of her institutionally powerful mentor, for

example, her description reflected her views that the trigger was involuntary in

provocation but voluntary in her timing of her departure. Similarly, Harriet and

Aubrey lost the aspects of their jobs that were the most satisfying or rewarding.

Although all seven participants in the study mentioned readiness and financial

attentiveness, each woman set a retirement date after a particular and significant

loss. Furthermore, such a loss may have created a disorienting dilemma for her

(Mezirow, 1991, 2000), a scenario I investigate later in this chapter (see

Transformative Learning Theory Perspectives).

A Final Retirement Party Validates Career

The literature on retirement is silent on the concept of a retirement party to

celebrate a career's end. For the ASCFPW in my study, the retirement party

functioned as closure for her long-term tenure, particularly for women who

worked for a single employer for three or four decades. The party marks her

transition to a new life phase with a nod of acknowledgement to her successes and

workplace reputation. It is the sort of ritual recommended by psychotherapists to

validate the developmental markers of adulthood for ASCFPW (Lewis, 1994,

2001; Lewis & Moon, 1997; Mason, 1991; Schwartzberg et al., 1995). ASCFPW

have their own adult developmental benchmarks that are rarely articulated,

acknowledged, and researched, and they should be (Lewis, 1994, 2001; Lewis &

Moon, 1997; Mason, 1991; Moran, 2004; Schwartzberg et al., 1995). The focus

of research has been the typical events that benchmark adult developmental

transitions for married women with children like marriage, childrearing, and empty nest syndrome (Moran, 2004). Women's retirement literature is silent on issues of ASCFPW's developmental benchmarks.

In summary, wholistic planning, with its incorporation of preparation, coping, and imaginal work about the future transition of retirement, is a key to the unconscious and conscious work that an ASCFPW needs to prepare for the coming change to her daily routine and to the shift in sense of self. Her ability to acknowledge the ultimate loss that triggers the good-bye date is related to future satisfaction. Parties are an opportunity for closure, a developmental marker, and great fun.

Work Patterns and Professional Identity

The following discussion considers the women's career patterns and their process of relinquishing professional identity in relation to the literature. I coined the term *work identity* to describe a pattern of relative ease in resigning one's professional career persona.

Career Patterns and Reflections

The relationship between employment patterns and professional or work identity did not appear in the retirement or career literature reviewed in Chapter 2. Relinquishing professional identity as a lone concept did appear in the studies (Price, 1996, 1998, 2000; Price & Balaswamy, 2009).

This cohort of seven ASCFPW shows two primary employment patterns that affected their career lifestyles and professional identities during their careers and retirement. The first pattern applies to the four educational and health service

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professionals (Aubrey, Hannah, Eliza, and Barbara) in traditional women's

careers (teaching, nursing, physical therapy) with a single career-long employer.

Their purposeful, service-oriented work dominated their personal lives; their

primary long-term adult relationship was with their work (Reilly, 1996). In the

course of their wholistic retirement planning (imaginal and cognitive), Aubrey,

Hannah, Eliza, and Barbara seemed to relinquish a major aspect of their

professional identity near the end of their many decades of employment. All four

consciously or unconsciously "held on" to their professional lives briefly during

the transition, although the "holding on" issues are not well defined. Each of the

four ASCFPW relinquished her specific professional identity with more ease than

I expected, while retaining her intrinsic personal characteristics. It is noteworthy

that only one of the ASCFPW whose stories reflected this pattern had a mentor:

mentors are recognized as vital relationships in the workplace for men (Levinson,

1978; Kimmelman, 1986). Exploring the ways in which mentoring affects an

ASCFPW's work–life balance, however, is beyond the scope of this research.

The second career pattern in the current study's cohort applies to the three

women who worked for multiple employers (and in some cases in multiple

occupations) with lifelong histories of social activism. These women (Carla,

Louise, and Harriet) demonstrated considerable diversity within this pattern. Two

participants entered fields either shared with or dominated by men (accounting

and engineering). The ASCFPW whose narratives reflect this second path seemed

to have better work-related boundaries, which supported their multifaceted

lifestyles and their passionate social activist roles. The third, Louise, is retired in

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pension only and her part-time career activities continue undisrupted. Harriet, the environmental engineer, seemed to have a professional identity as an engineer, however, she also had strong work-related boundaries, a strong union and social activism life as well. By contrast, Louise and Carla seemed to have a work identity that they relinquished with ease upon retirement; work did not involve or integrate their hearts or souls. Their work was just their job—or at least, that was its status after 30 to 40 years of doing it. For these three participants, a phrase such as *work identity* might better describe their occupational or career perspectives than the phrase *professional identity*.

The literature concerning women's retirement does not include a discussion of woman's choice of occupation, the number of employers she has had in her adult work life, the boundaries she may or may not set, her social activism, or the contrast between professional identity and work identity. In the section that follows, however, I address the intersection between the current study's findings and the literature on relinquishing professional identity and one's sense of self.

Relinquishing Professional Identity

I began this study with considerable certainty that the loss of professional identity at retirement would have a significant impact on ASCFPW. During data analysis, however, my certainty morphed into uncertainty, and I realized my belief was largely an assumption. The interview data show that relinquishing one's professional identity is a long-term process integral to wholistic retirement planning. A Jungian thinker might suggest that the four ASCFPW whose

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professional identity or work role dominated their personal lives were absorbed in the unconscious feminine archetype of the all-giving, nurturing, and compassionate mother (Jung, 1990)—an archetype that would be slow to be influenced or altered by the Women's Movement because of its universal, archaic, unconscious nature. The literature on women's retirement does not consider a diversity of career patterns, archetypes, or imaginal aspects about employment with regard to their influence on the relinquishing of professional identity or retirement satisfaction.

In the early days of my research, I read and puzzled over Price's (1996, 1998) findings: The second stage of her four-stage model includes "relinquished their professional identity" (Price, 1998, p. 95) as a significant characteristic of women's retirement. Price (1998) defines this stage by placing it within four contexts: the initial transition, the loss of social contacts, the loss of professional challenges, and the confrontation of stereotypes. I was left with the impression that this stage was a contextual adjustment, rather than an adjustment of one's internal sense of self.

As I worked on my findings that related to professional identity and potential loss, I realized that in the terminology section of Chapter 1, I had neglected to define what I meant by "professional identity" or "loss of salient roles." When I reviewed Price's (1998, 2000) reports again, she made the same omission: Her explanations were only contextual.

Although Price's (1996, 1998, 2000) work seems to be among the most prolific retirement research to date, a closer look at the reports reveals her

repetitive use of the same data and several significant issues in light of the present study. Price (1996, 1998, 2000) describes the same sample of 14 women, only two of whom are ASCFPW (14%). In the process, she uses labels reflecting a marriage bias. She also indicates a bias toward her sample majority of married women or widows with children by associating the retirement transition to the other discontinuous transitions in their lives (marriage, childbirth, etc.), without finding any analogies relevant to lifelong singles or single-again participants. The criteria for Price's studies from the 1990s through 2011 set the professional employment minimum at 10 years, and she concedes that little research is available on women who devoted many more years to professional employment (Price, 2000, p. 95). Another significant difference is that the retirees in her studies were 7 to 15 years into retirement; in fact, she avoided including anyone in her sample that was retired for less than five years. Her seven publications, (Price, 1996, 1998, 2000; Price & Balaswamy, 2009; Price & Joo, 2005; Price & Nesteruk, 2011) involve only three different data sets. In contrast, the present study's ASCFP women's careers spanned 33 to 40 years, and they were only retired 8 months to 8 years. Most participants were less than five years into their retirement, because I wanted the early, lived experience of adjusting to retirement. Other researchers have purposely avoided this early phase (Szinovacz, 1987).

Price's (2000) article was based on her 1996 data; it focused solely on the second stage of the retirement transition. Initially, Price stated that "professional women's work roles are an important aspect of their identities" (p. 83) and reported that while the study's cohort felt less productive in retirement, they filled

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that void by becoming involved with service to their community. Later in the article, however, Price reports, "despite the fact that these women identified experiencing a loss of professional accomplishment following retirement, they reported their personal sense of self was not impacted in any way" (p. 97). As discussed in the following section and elsewhere in this chapter, the data from the present study directly contradicts Price's finding. All of my participants asked "Who am I?" and experienced a significant shift in sense of self.

Early Retirement

This section encompasses a discussion of a full range of findings in the experience of the early phase of retirement. The areas addressed include sense of self; redefinition (in other words, "Who am I?"); family, friendships, and intimacy; home ownership; the power of self-directed learning; being time and doing time; change versus consistency; transformative learning theory perspective; and historical influence and consciousness, which includes the nondata-based discussion of marginalizing terminology.

Sense of Self

Regarding their sense of self, the women's narratives depict fluid, evolving, and shifting identity as it appears throughout their careers and into their retirement. Their portrayals of the transition from professional or work identities to retired senses-of-self yield new perspectives on that process. Although every participant initially questioned, "Who am I?" at the beginning of the transition, some women recycled the inquiry as their experience re-inspired it.

The participants' narratives suggest that leaving their professional identities was a process rather than an event, and one that involved cognitive and imaginal work. Some hesitance in this process is reflected by the four single-employer ASCFPW, who described behaviors of "holding on" to their career roles and professional identities. Price (1996, 1998, 2009) suggests that planning or new pursuits can ease the retirement transition; the current study's cohort reported engaging in considerable retirement planning as well as new educational pursuits during this period. However, the executive life coach Kalinosky (2009) suggests that feelings of loss may be associated with the process of slowing down to reassess one's sense of self; this reassessment may resemble a depression and require what is called "being time" (e.g., Cruikshank, 2009; Palmer, 2014). Kalinosky (2009) recommends shifting to a part-time role: Part-time work allows one to "ease out" of one's professional identity while freeing up more time for one to explore new identities. Hannah and Barbara exercised this part-time option, and thus transitioned more slowly. I wonder whether anxiety about the loss of professional/work identity underlies the rush into busy-ness experienced by several participants immediately following retirement, and whether having many new commitments hampers one's freedom to rethink priorities.

All of the ASCFPW who participated in this study display a sense of self that embraces their lives on a physical, emotional, intellectual, and spiritual basis, suggesting a considerable level of satisfaction with their redesigned lifestyles in retirement. They seem to have adjusted and allowed their creative talents (piano playing, writing, painting, drawing, knitting, etc.), buried during their career and

work lives, to blossom. This flowering or revival of pre-career talents is supported by Kalinosky (2009); she recommends pursuing interests in retirement that were suppressed by the demands of a woman's professional role.

For the current study's cohort, education was a ticket of admission to a professional career and a personal journey. However, much remains to be learned about the influence of education on one's inner journey: Personal motivation inspired Eliza, Hannah, and Barbara to pursue doctoral programs that were unlikely to influence their career advancement. For example, Hannah's dissertation gave voice to several 19th-century African American authors who grew to adulthood enslaved. She describes her personal outcome:

> I developed a stronger sense of self. I found my home. I found my roots.
> I discovered the importance of being my own anchor. I discovered the
> importance of allowing others to be anchors for me. I wrote myself into
> being.

Hannah's words are powerful and poignant. Her declaration indicates that the dissertation journey was a transformative process worth the time, money, energy, and angst she expended during the process of writing herself into being. Belenky, Clinchy, Goldberger, and Tarule (1986) document that for women, the development of "voice" is key to the development of mind and self; in fact, several participants mentioned writing as one way to share their voice and make their private thoughts public. As a side note, Hannah associates accomplishing a PhD with her singlehood; this comment correlates with the early quote (Chapter 1) about the social role and achievement of single women.

Aubrey, Eliza, Hannah, and Barbara reported seeing healers or therapists during the early and ongoing stages of retirement planning, decision-making, and

transition. These allies facilitate emotional intimacy, reflection, dialogue, and the resolution or reduction of past or present angst. These are trusted, respected special guides who honor the vulnerability of the retiree amid the chaos of change; such key sages do not appear in the retirement literature. Support groups for mixed-status women (always single, single again, married) approaching the retirement transition, such as The Transition Network (Transition Network & Rentsch, 2008) and life coaches (Kalinosky, 2009), do appear in the popular audience books for retirement. Again, this seems to reflect a serious lag in the research literature as compared to popular sources that are already addressing issues of beneficial support through new resources.

Redefinition: Who Am I?

Each member of the current study's cohort asked "Who am I?", querying their sense-of-self in retirement. Some participants were more articulate when describing the depths plumbed by this inquiry and the length of time the question lingered. A variation of this question arose when they left the workplace or shortly thereafter; all seven participants asked themselves, "Who am I now?" Their experiences can be summarized as follows: "I no longer have the trappings of my long-term workplace, its social network, or my former role to give me feedback. I am in a transition, a new phase where I must redefine myself." Parker Palmer (2014) validated this finding when he shared his personal experience with retirement during an NPR *To the Best of Our Knowledge* podcast. He commented on the adjustment to retirement as a re-birth opportunity that starts in uncertainty and the unknown and includes the need to grieve the loss of the

benefits and demands of one's career identity. He asked, "I am leaving, so who am I now?" and described how some people rush into filling up their lives with busy-ness to avoid the pain of grieving and the solitude, grief, and redefinition it requires. Several participants of the present study also struggled with busy-ness, but came to embrace quiet "being time."

Even though the retirement transition involves the loss of one's professional or work identity, there are positive outcomes for a professional woman who grieves that loss (Kalinsky, 2009). She embraces her "new me," who often integrates personal interests, passion, or unfulfilled dreams suppressed by the realities of work (i.e., the piano for Harriet, theatre for Carla, writing for Eliza and Hannah). Price's (1996, 1998, 2000) participants said they did not experience a change in sense of self during their transitions. I wonder if they had forgotten about this phase of redefinition and change in sense of self 7 to 15 years later? Was her 1996 cohort of Southern women (most married and widowed) so dramatically different (in lived cultural experience, worldview, and self awareness) from the current study's slightly younger Californians? Would a vast gulf of differences account for their respective sociocultural life experiences or self-knowledge?

Given the data from the current study, I define *professional identity* as a salient role in one's career(s) in which one's inner sense of being is invested; this term would apply to four out of the seven ASCFPW in this study. Professional identity integrates intrinsic personal characteristics—one's inner knowing (e.g., intellectual, emotional, intuitive, and social action intelligence; communication

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style; and leadership capacity) and occupational knowing. Professional identity evolves and develops through work challenges, professional development, adult development, and self-directed learning. Occupational training also influences professional identity; I think certain occupations that have long been considered "women's work" have an implied expectation that those workers are handmaidens (e.g., wives, mothers) who are all-giving and available to do whatever work is needed, whenever it is needed (i.e., her lunch time can be sacrificed for the benefit of others). I have the sense that as a nurse-in-training, I was encouraged to believe that nurses are professionals who work as long as they need to in order to do a great job, and this work is not timecard-bound.

A *work identity* is not internalized; one's work identity is based on the job one does to get a paycheck. Although the worker is dependable and does an honest day's work, her heart and soul are not invested in it. The work identity, in this case, is a persona or façade put on at the beginning of the workday and taken off with ease at the end. Unpaid work is out of the question unless it is specific service or activist work.

The four study participants whose personal lives were dominated by their work with a single, long-term employer (this pattern is identified in Career Reflections, Chapter 6) seem attached to a professional identity; the ASCFW with multiple employers and a history of social activism in adulthood seem to have more of a work identity. Some women can shed their work identity easily, like a piece of clothing. For ASCFPW in the work-dominates personal life pattern, there are unconscious or other-than-conscious elements or values amid their role

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identities, which may be explained by the Jungian concept of feminine archetypes from the collective unconscious (Jung, 1990). These entrenched archetypes may involve the imaginal and require more reflection and grieving for the loss of their professional role and its identity impact. Barbara, Eliza, and Hannah had widely different job assignments and responsibilities over the decades, so their professional identity was in some degree of flux. Neither Barbara nor Hannah considers herself a nurse or a physical therapist any longer. All three women— Hannah, Barbara, and Eliza—had wide-ranging assignments and leadership responsibilities at their careers' end. This raises the question if the bond was loyalty to their single employer.

The evidence in this study recommends long-term wholistic planning as a coping mechanism and a process for creating a comfort zone in which to plan and dream; long-term wholistic planning has a beneficial side effect of reducing the sense of loss of one's professional or work identity. As a result of their extensive, wholistic planning for retirement, the seven ASCFPW in the current study were "good and ready" to leave their workplaces when they did, even though they missed the workplace's social network, relationships, energy, and lunches.

The women's retirement literature that I discuss in Chapter 2 concentrates on just two areas: relinquishing professional identity and retirement satisfaction. Five elements significant to the present study seem to have been overlooked in the previous literature, however, and I outline these omissions in the following paragraphs.

First, the existing canon excluded an in-depth consideration of sense of self. This study provides some preliminary evidence to begin that dialogue. The second missing variable in women's retirement literature is how the retiree's behavioral characteristics—such as being a past "workaholic," or having strong work boundaries in order to guard time dedicated to their avocation—influence their adjustment to retirement. Third, there is currently no discussion about the distinction between the intrinsic qualities or life skills women bring to the workplace, and the professional qualities that are specific to their education and professional role.

Although Price's research (1998, 2000) supported the idea that women's successful adjustment to retirement was directly related to the application of their professional skills in service or social justice activities, the fourth absent element is a more detailed examination of the correlation of particular occupations (e.g., nurse or teacher versus environmental engineer or accountant) to a woman's work characteristics and her adjustment to retirement. Research to date has not considered the potential effects on retirement of having a single adult-life employer; however, the current study found significant differences in the retirement transition between the four ASCFPW who let their careers dominate their adult lives and the three participants who had more varied employment and better work–life boundaries. These differences raise questions: Is a woman's experience of retirement affected by her professional occupation, whether she engaged in decades of continuous employment (comparing those who worked for a single employer with those who worked for multiple employers) or maintained a

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significant avocation as well as her career? If her experience is affected by her occupation, how is it affected? These are questions for future research.

Women come to the workplace with certain intrinsic assets, genetic traits, or developmental qualities that they have achieved by the time they are young adults. A college education gives a woman a "ticket of admission" to an occupation, but decades in the workplace—with its diverse lived experiences and learning demands—will hone her intrinsic characteristics. As a retired woman, these fundamental personal qualities remain a foundation for who she is, and the third chapter of life gives her another opportunity to redefine herself, find a new niche, and redesign her daily life.

Like Price's (1998, 2000) cohort, the participants in the current study missed the ease of the workplace's social relationships and the ready contact that provided social, emotional, and intellectual intimacy. In retirement, several ASCFPW described spending considerable time building friendships in their residential neighborhood communities and gyms to substitute for the spontaneous network of the workplace. Again, the current research literature does not consider this issue except for the life coach, Kalinosky (2009).

Family, Friendships, and Intimacy

The importance of good relationships with family and friends during one's adulthood career and retirement is well documented in the research (Bonds-White, 1987; Price & Balaswamy, 2009); these relationships are a crucial source of emotional and intellectual intimacy, pleasure, and fun (Person, 2002; Trimberger, 2005). The present study adds new data to the literature: the

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ASCFPW participants demonstrated and applied new assessment criteria for keeping relationships in retirement, or letting go of those relationships in which the other person was too needy, disrespectful, superficial, or did not provide intellectual or emotional intimacy or connection. What the participants do for sexual intimacy or fantasy on a physical level was not investigated, and none of the participants reported dating or a current lover. Only Barbara mentioned family and community role models for living a lifelong single meaningful life (Kimmelman, 1986).

Friendships in retirement are key; their significance increases as friendship networks substitute for family and workplace networks at this stage of life. Even if friends are complementary to family, they are still important. Key relationships (both family and friendship) are about feeling love and connection and reflect back to the self who one is as a thinking, empathetic, affectionate person. This knowing is intimacy. Intimate relationships provoke feelings, support reflection, and cognitive engagement (de Quincey, 2005; Person, 2002). In part, this seeking of meaningful engagement is most clearly articulated by Harriet and Carla's new standards of friendships in the retirement transition (expressed in previous paragraph and their narratives). Their desire for interdependent relating where they feel respect, balance, cognitive stimulation, humor, or fun feeds their hearts and souls. Giving disciplined attention to feelings reveals that relationships provide a key feedback loop to self; self-awareness or consciousness, in turn, reveals the value of human relationships (de Quincey, 2005; Heron, 1992; Person, 2002) and nonhuman relationships (de Quincey, 2005). Retirement and older

ASCF women literature (in Chapter 2) acknowledges the significant value of retiree's human relationships to retirement satisfaction and personal well being (Baumbusch, 2004; O'Brien, 1991; Price & Balaswamy, 2009).

These ASCFPW believed their *personal allies* were significant to their healing and well being. For example, Harriet described how they encourage her to write her story. Audrey sought her therapist's support for her retirement decision. Eliza articulated different factors: Her new Pilates and massage friendships, in addition to other aspects of intellectual connection, laughter, and fun, provide a tactile, sensory component and input that delivers a somatic message of deep connection reaching the heart and soul. The concept of personal allies like therapists and healers is not mentioned in the retirement literature.

This cohort believes their cats or dogs enhance the quality of their everyday life. Petting, grooming, and tending to pets and animals provide a special source of tactile, sensory, and physical activity with deep somatic and emotional meaning that feeds the hands, body, heart, and soul. Pets can be an intimate source of unconditional love, companionship, and community. They can also facilitate a path to wellness in other ways: A dog, for example, can support maintaining physical fitness through daily walks. Retirement literature seems to be silent about nonhuman or pet relationships at this transition.

The Power of Self-Directed Learning

The seven ASCFPW interviewed for this study sought numerous sources of learning and education during their retirement transitions: formal degree programs, 18- to 24-week training programs, 6-week lifelong learning courses,

and dissertation research. Existing studies report the importance of continuing education in retirement (see Lawrence-Lightfoot, 2009), while other women's retirement literature (in Chapter 2) is silent on the subject. The current study supports those findings while suggesting that ASCFPW may look to or benefit from a greater amount of formal and informal education in their retirement transition and early retirement.

In Tennant's (2012) examination of the kind of learning that brings about significant personal change (transformational learning), his premise is that individuals can be agents in their own formation by understanding and acting on the circumstances and forces that surround and shape them. One path to action and understanding, of course, is education. This topic will be a fascinating focus for future research.

Home Ownership

A woman's home is her special place, a secure respite from the outside world. Six of seven participants own their homes or condos; this group of ASCFPW values home ownership and feelings of safety and security that come with it. Home ownership reflects an adult development milestone (Lewis, 1994, 2001; Lewis & Moon, 1997; Mason, 1991; Trimberger, 2005), one that is associated with the conscious or unconscious acceptance of singlehood and not waiting for someone else to define the owner's life or provide for her (Davies, 2003). Other motivating factors for purchasing a home were its tax benefits, relief from landlords, and rent control policies.

Only one participant expressed a frustration in her home ownership. She sold her home and replaced it with a condominium. She had selected a condo to meet her idealized new quality-of-life intentions about community living, driving less, and so on; however, the change has been disappointing in physical and emotional ways. On some imaginal memory level, her excitement at her long-ago family history of moving from apartment renting to home ownership makes her now feel like she has regressed by replacing her small three bedroom, garden home with a condo. Another participant, the sole renter, is in a rent-control development; she is faced with her own hypocrisy between her public advocacy of high-rise, sustainable developments to protect the ecology of undeveloped land spaces and her personal preferences for her home to be in a low-density garden setting.

For the women in the current study, home is a safe place. In the existing retirement literature, the connection between retired women and homes is limited to their lack of desire to return to the homemaker role (Szinovacz, 1982).

Being Time and Doing Time

During the interviews, participants mentioned the concepts of "drifting," "doing," and "being" in a context of their critical reflection. If a participant focuses on her down times or debacles, despair or sadness is more likely to be her state of mind. Her critical inner voice may replay old tapes if she avoids deep reflection and grieving her past. Deep reflection needs significant time and space to happen and process. Hannah's grieving of the death of her mother and grandmother validates the concept that grieving offers an opportunity for healing

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old wounds and allows space for new perspectives, meaning making, and learning (Boyd & Myers, 1988). Hannah's allies assisted her with healing. Such healing permits the feelings associated with a sense of achievement or triumphs in one's life to tower over the valleys. As a result of this deep reflective process, she can focus on the positive and feel a key level of satisfaction or contentment with her current situation in life. Louise and Eliza acknowledge that if they stay busy "doing" and "going," there is not enough time and space for deep reflection (Cruikshank, 2009; Erikson, 1950/1963; Erikson et al., 1994; Kalinosky, 2009).

Margaret Cruikshank (2009) introduced me to a perspective advocating "being time," in which one lets go of the workplace values of productivity, doing, and busy-ness, and embraces solitude, reflection, and grieving. By applying conscious aging, a retiree who engages in critical reflection can assess her character and coping skills rather than focus on her age. The ASCFPW in the study who adopted a return to "being time" seem to have also adopted Cruikshank's (2009) attitude of conscious aging.

Change Versus Consistency

The seven women coresearchers grappled with the tension between constancy and change in the retirement transition. In particular, they spoke about progress, individualization, and integration versus rigidity—or in other words, resistance to change. They reported approaching change with spontaneous creativity, without expectations that they or their routines would remain constant. Vaillant (2003) addresses the impact of aging on intrinsic characteristics: A woman cannot change her genes, but she can change her character or behavior.

She can invest in her lifelong development and evolution by confronting the emotional and spiritual challenges of aging, reinventing herself despite changing conditions and loss, and as a result, flourish as she ages. Vaillant names creativity as an important defense mode for coping with change that is frustrating and rigidity as behavior that promotes a negative attitude.

Two participants in this study have made their fitness and weight loss a significant feature of their identity reshaping at this time. They expressed self-compassion when talking about the major investments of time, energy, and behavioral change needed for this modification in their daily lives—a relationship with themselves that stands in sharp contrast to O'Grady's (2005) thesis that the relationships women have with themselves are often hindered by debilitating practices of self-surveillance or self-policing. Neither participant revealed a harsh inner critic in the course of her interview. Self-compassion is an important tool: Both participants are more successful managing their weight and health than they have been at any time previously in their lives. They report applying a wholistic approach to health and weight loss, paying attention to the food they eat, their activity levels, their healing, and their spiritual well being. One participant has even been gifted with two loving friends and allies during her healthful journey. I associate their self-compassion with the complexity of their lives, their maturity, and their learned self-love.

Most members of the current study's cohort noticed the interplay between their evolving sense of self and their new learning; however, they also expressed that it was difficult to separate one from the other arbitrarily for purposes of

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analysis. This interplay between sense of self and learning suggests that theorists should consider learning and development as integrally related. One of the new advances in learning research is the research of the neuroscience of learning and the brain. The advancements in brain scan technology may inform the academy of new documentation of learning.

One way to connect learning and development is through new neurological and behavioral research (Duhigg, 2014), which may help to explain how people change a long-term fundamental behavior, particularly during a transition. Duhigg's (2014) research with brain scans documents the neuron pathways of individuals who demonstrated dramatic, seemingly instantaneous habit change when confronted with an important new goal or life purpose. It is possible that this type of information will help stakeholders (retired women, educators, health care professionals) understand how personal identity can switch rather dramatically at retirement. Eliza's and Hanna's paths to nutritional health seem based on a strong instantaneous decision and executed through a combination of both incremental and instantaneous habit commitment and change. It may be that the neuroscience of the future will tell us more about how such behavior is related to learning or development.

Learning in Retirement

I believe that there is a strong argument to be made that the financial and wholistic planning executed by six of the seven ASCFPW demonstrates a readiness to let their current careers go in favor of exploring, learning, knowing, contemplating, and "doing" in a new role, and seeking a new life path, or

avocation. It is no great leap of faith to think that after one works for 30 to 40

years at one institution, it would be time for something new or different. For two

participants, the self-directed learning process meant acquiring degrees and skills

for new part-time endeavors, which they explored through internships and student

teaching. One is in her last semester of coursework and the other is frustrated with

a licensing exam, but both continue to evolve their sense of self in these new roles

and identities. Other participants reset the priorities for their time and energy to

explore capacities they had buried in order to survive in their careers. Buried

capacities included playing the piano, writing, painting, drawing, and new skills

such as qualitative research.

Of course there are professionals—such as academicians, lawyers, and

doctors—who say they are just so fond of their work and attached to their

professional identities that they are motivated to continue working into

considerable maturity. However, I suggest these professionals are often self-

employed, thus defining their own workload. Or, they are emeritus faculty, who

have a reduced workload. They are not faced with large classrooms of energetic

remedial students like Barbara; demands for more placements than the scarce few

available in special ed for Eliza; the loss of stimulating assignments in

international radiation cleanup, like Harriet; or Hanna's loss of a mentor's

institutional power.

The self-directed educational pursuits of the current study's participants

corresponds with Sara Lawrence-Lightfoot's (2009) research of forty 50- to 75-

year-olds. Her participants demonstrate a strong curiosity to know something

new, a willingness to release their fears of failure and an openness to confront risks or contradictions, and a commitment to integrate new knowing with the old. Vulnerability is inherent in this process; friends and family of the individual may observe and express pro or con opinions. Learning may be easy or slow and arduous. Lawrence-Lightfoot's findings are congruent with the experiences of the women who participated in my study. As a sociological public education policy advocate, Lawrence-Lightfoot recommends social change that fosters self-directed education early in life to ingrain learning as a lifelong habit.

Both the cohort of the present study and Lawrence-Lightfoot's (2009) cohort are in the third chapter of life, educated and relatively affluent. Like Lawrence-Lightfoot's cohort, the current participants actively sought change, and experienced varying levels of vulnerability. Aubrey expressed a sense of vulnerability during her training and as a result of her deepening awareness of the conflict between her ecological values and her personal preferences. Barbara mentioned feeling vulnerable in terms of her slow rate of learning and her anxiety related to her art classes and research process; for instance, she experienced pressure from friends and family who constantly asked, "You're not done with your dissertation, yet!" This statement felt like criticism.

The sense of vulnerability for the participants in the current study, however, is outweighed by their sense of success. Barbara's and Hannah's life-history dissertations seemed to be a transformative experience in finding their authority and voice. Eliza and Carla excelled as learners in their degree programs, and Louise is a role model for owning one's fear and engaging the risk of peace

work in international hot spots. Although Lawrence-Lightfoot's findings are

similar to my own, neither Lawrence-Lightfoot nor this study answer questions

about the meaning of learning for seniors in general and my cohort in particular.

Transformative Learning Theory Perspectives

The following discussion of theoretical concepts on transformative

learning and change is metaphorically a constellation of planets around this study.

The constellation relates to various aspects of the learning behavior observed.

This study integrates several theoretical concepts that influence adjustments in the

sense of self at retirement—the "who I am becoming." I consider the perspectives

of Mezirow (1978a, 1978b, 1981, 1991, 2000), Boyd and Meyers (1988), Dirkx

(2012), Clark and Dirkx (2000) and Tennant (2012) as they relate to the changes

in the recent retiree's sense of self.

Currently, most transformative learning research appears to ignore the

specifics of senior adult learning, or perhaps it assumes that the experiences of

senior learners mimic those of younger adults. In their summary reassessment of

research literature on transformative learning Taylor and Snyder (2012) observed:

> Concerning the research participants, the majority of studies reviewed
> focused on adults from early to middle adulthood. Little attention has
> been given to adults in later stages of adulthood, even though the overall
> population of older adults is growing more rapidly than any other age
> group. (p. 40)

The participants of the current study experienced a drive to learn that

accompanied a change in their senses of self at retirement and at other intervals in

their careers. Mezirow's (1991, 2000) foundational work describes learning and

change as a cognitive, rational process that alters one's assumptions and

fundamental meaning making. In this process, learning is motivated by a

disorienting dilemma that stimulates reflection on meaning and assumptions, and provokes action based on the new meaning making. My participants experienced disorienting dilemmas as a result of their loss of the "fire in the belly"—the pleasure or stress that had energized them for most of their careers. Some felt confusion or guilt over this loss.

Perspective transformation is defined as a major shift in a person's meaning making and worldview through a cognitive process requiring new learning: an "a-ha" moment, or a period of time that leads to an epiphany. *Meaning scheme shifts* are similar but compel only minor adjustments to meaning making and worldview (Mezirow, 1991, 2000). In their adulthood and retirement transitions, my participants report addressing psychic, epistemic, or sociolinguistic assumptions, and they experienced perspective transformations pertaining to how they understand their psychological makeup, their ways of knowing from lived experience, or the social norms that govern their lives. For example, Hannah's grief over her feelings of loss as a daughter and granddaughter yielded a psychological perspective transformation. Eliza, for her part, had a dream about her father that was an "a-ha" moment; her subsequent action had the great benefit of healing her relationship with her brother. The Women's Movement altered social norms by affecting marriage patterns: this change fostered Carla's early perception that being a lifelong single was a feasible, worthwhile lifestyle option.

Notably, future retirement also acted as an "orienting dilemma" for this cohort. Their rational and emotional discontent with work—plus the imaginal

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elements offering rebirth in retirement—motivated each participant to create a self-directed process of "wholistic planning" for her next stage. The role of the imaginal evokes the old saying: The heart has reasons, that reason doesn't know. To the ASCFPW in this study, imaginal thinking was key when considering new roles and educational plans; when reassessing intrinsic talents, attributes, or passions (suppressed by work); and when thinking critically about financial pensions and other realities in the freedom and unknown of retirement.

Theorists John Dirkx (2012) and Robert Boyd and Gordon Myers (1988) describe the imaginal and intuitive unconscious aspect of soul-deep transformative learning—and the conscious Jungian lifelong developmental processes of psychic integration, the individuation and realization of the authentic self (Jung, 1990). The unconscious content becomes conscious at learning *a-ha* moments; insights and epiphanies morph into psychic connections. Through the development of ego consciousness, a person grows into a unique individual not limited by collective norms. Individuality requires self-confidence, responsibility, courage, and psychological freedom (Jung, 1990). The transformation of each woman in this study embodies this integration process. The concept of individuation clarifies the actions of the three cohort members, who in their 50s pursued a personally motivated PhD as a contribution to society, others, and self.

Boyd and Myers (1988) suggest that change happens through a *discernment process*: a period of careful critical reflection and judgment that involves several steps. The first step, *receptivity*, or allowing the "real experience" and the imaginal to be known through critical reflection and "being" time, sets the

stage for *recognition*. Recognition takes place when one's immediate meaning making and sense of self are disrupted or lost, requiring *grieving* to heal the old loss and make space for the new. Grief ends in *reintegration*, or evolving a new sense of being that moves one toward who one wants to be. Using this framework as a lens, the long-term, wholistic planning process of my participants is an active discernment process that supports their transformative learning process. Furthermore, the long-term wholistic planning process allows them not only to consider the ways in which setting their career-priorities suppressed earlier passions, intrinsic qualities, and potentials, but also how those passions, qualities, and potentials might be revived in retirement (Kalinosky, 2009; Palmer, 2014).

Studies of the cognitive, intuitive, and unconscious aspects of learning also provide some insight into just how learning leads to change and social action. Dean Elias (1997) elaborates on the resourcefulness of the unconscious mind and its ability to transform a person's fundamental perspective on the world. He proposes three specific capacities of the self: a capacity for developing a "conscious I" capable of critical reflection; a transformed capacity for complicated, deep thinking (see also Kegan, 1994); and the capacity to become a creative force in the world by questioning and changing unexamined premises or assumptions, thus freeing oneself from limiting habits of the mind. The women in the present study demonstrate the behaviors Elias recommends (i.e., critical reflection, deep thinking, premise-questioning, and liberation from constraining habits) in their plans for new career options and creative practices or social activism.

Robert Kegan's (1994) transformations of consciousness theory, a scheme represented by a developmental model incorporating five levels of epistemological complexity (i.e., what a woman comes to know or how she makes meaning). Kegan makes a distinction between the subject–object relationship: *what she knows she knows* makes it *object* to her; and what *she doesn't know she doesn't know* makes it invisible/unconscious and *subject* to her. What she doesn't know she knows, however, is actually her belief or assumption and it keeps her in object perspective of limited consciousness. Nothing other than the self is ever an object. When you can reflect on yourself in a role, then you have developed the capacity to see yourself as an object. When you lack consciousness about how a role completely drives your behavior, then that role is coterminous with you and therefore you are subject to it. In such a context, the role or belief defines who you are. When Audrey first started working, Aubrey was so into her role as a lab tech and lab manager that she did not have the capacity to reflect on the role as something separate from herself; she was subject to it. Later, when she lost her office and the tech position, she could reflect on herself as a lab tech, so she could reflect on herself as an object. In the end, she can make observations about Aubrey the lab tech partly because she has lost the role. Her blossoming leadership into numerous expanded roles at the ranch in retirement suggests Audrey knows herself and the ranch, and can consciously reflect on her multiple roles there; she is object.

The details of Kegan's (1994) five levels of subject–object consciousness shift are complicated; I am contemplating how the concept of social activism

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intelligence (Chapter 7) can further relate and integrate Kegan's levels of consciousness.

In the ongoing search for a unifying theory of transformative learning, Lyle Yorks and Elizabeth Kasl (2002, 2006) reintroduce John Heron's (1992) comprehensive theory of feeling and personhood in language that is easier to comprehend and less abstract. Heron's theory describes four distinct ways of knowing and explains the importance of their coherence for healthy being. He calls the capacity to monitor whether all one's ways of knowing are coherent, critical subjectivity.

Yorks and Kasl (2002, 2006) present a strong argument for the ability of people to reconceive the complex meaning of experiences. Their application and discussion of Heron's (1992) theory has application to this inquiry about the retirement transition experience and reassessing it. The retirement experience is not a specific application of Heron's theory. Heron's terminology defines the ways of knowing as experiential, presentational, propositional, and practical. "Each way of knowing provides a validity check on the other" (p. 187). For example, In the present study, Hannah and Eliza learned about fitness and nutrition to reduce body fat, and both stressed the importance of having a good, caring relationship with one's healers. Through their process of critical subjectivity with their fitness-nutrition scheme execution, self-awareness, and self monitoring Hannah and Eliza are having a healthy outcome and aligning their ways of knowing into congruence.

Next, I add two more perspectives on the nature of self to my discussion of transformative learning and adult development. First, Carolyn Clark and John Dirkx (2000) dialogue about shifting the definition of self from a unitary or single self to a concept of multiple selves from a feminist (Clark) and a Jungian (Dirkx) perspective. As younger adults, the three of us were profoundly influenced by Carl Rogers' (1961) humanistic psychological perspective of the *self* as a unified, authentic self that is evolving) and is in control. As we evolved, our thinking and understanding is shifting. Clark and Dirkx (2000) and I have come to see the self as non-unitary, fluid, and always in progress. The fluid self is a complex concept, grounded in a constructive reality that is both social and personal. This fluid self engages conscious and unconscious elements. The non-unitary self is more verb than noun; language complicates its explanation. "In Jungian terms, the self really reflects multiple persons that represent different, hidden but powerful agendas [within a person]" (Clark & Dirkx, 2000, p. 111). These archetypes compose the multiple selves.

Clark and Dirkx (2000) go on to explore the implications of the multiple-selves concept in the practice of adult education. In particular, they focus on how to best facilitate adults to be in dialogue with their multiple facets of self as they assess what they are learning, what they want to learn, and how they can increase their self-awareness and better understand their dynamics of motivation, resistance, and ambivalence.

The second perspective on multiple selves is Mark Tennant's (2005, 2012) point of view, which complements Clark and Dirkx's (2000). Tennant, an

Australian psychologist–adult educator, argues that individuals can be agents of change in their own self-formation, effecting that change through self-directed learning and intervention in the forces and circumstances that surround them, as the ASCFPW in this study did. He argues that much of transformative learning is related to development, and that changes to the self are necessary components of social change. In the *Learning Self* (Tennant, 2012), he documents and recognizes multiple selves—the authentic or real self, autonomous self, repressed self, socially constructed self, and storied self. He correlates these selves with existing adult education concepts. Thus, Tennant elaborates on the participants both as self directed learners and having multiple sense of the fluid, evolving sense of changing self in transition to retirement.

I close out this discussion on supporting literatures with a quick review of the transformative learning theories and perspectives that create a multifaceted understanding of the connections between learning, development, and social action. Mezirow (1991, 2000) provides the rational facet; Boyd and Myers (1998), Elias (1997), Taylor and Elias (2012), and Dirkx (2012) add more features focusing on the role of the consciousness and unconscious; Heron (1992) and Yorks and Kasl (2002, 2006) contribute elements of emotion, feeling (in other words, the embrace of the whole person and ways of knowing), and multiple ways of knowing; and Clark and Dirkx (2000), along with Tennant (2005, 2012), suggest ways in which the multiple selves promote a greater understanding of adult learning at retirement, in addition to adult development in the retirement transition. All of these perspectives help me understand the complexity of

learning and development as experienced by the ASCFPW in the current study, as they embraced their changing senses of self in the retirement transition through service, activism, and creative praxis. At the risk of repetition, I restate that the retirement transition is a personal, self-directed educational journey, during which the individual writes and lives the curriculum for growing into her third chapter. It is a powerful journey that redefines self. With this metaphor in mind, I now pose this question: How can educators meet the challenge of a preretirement curriculum that synchronizes with the level of self-direction exhibited by the ASCFPW in the current study?

Historical Influence and Consciousness

None of the retirement literature reviewed in Chapter 2 directly considered how key historical, sociocultural influences such as the Civil Rights and Women's Movements affected women retirees. The seven ASCFPW participants in the current study revealed a mixed awareness of the impact of these two movements on civil rights, race relations, social policies, women's workplace roles, marriage patterns, and the potential for ASCFPW and single-again women to attain a more positive and accepted sociocultural status. One notable finding of the current study is that the two African American participants considered the Civil Rights Movement's impact on their lives to be primary and the Women's Movement negligible. This reflects one critique of the 1970s Women's Movement: it ignored Blacks and ASCFW (professional and other categories)—two populations with long, continuous work histories well before the era of married career women and their patterns of retirement (Barnes & Parry, 2004; Moran, 2004; R. Rosen,

2006). However, lesbians were an active group within the movement and their voice as ASCF women was heard, although many of them were in couples without the benefit of legal contract before the recent legalization of same-sex marriage. The following discussion of terminology is not data based and is important to reducing the marginalizing of ASCFPW and is included here rather that a later discussion.

The Civil Rights and Women's Movements did have a fundamental influence on gendered and racial terminology, by inspiring a greater awareness of and respect for language that considers the marginalized person's feelings and well being. The use of marginalizing terms such as "never married," "unmarried," or "unwed" is offensive, biased, and negating (Byrne & Carr, 2005), yet the majority of researchers investigating retirement and other career matters continue to use these marriage normalizing descriptors for ASCFPW (Berkheiser, 2011; Daiter, 2010; Hamilton, Gordon, & Whelan-Berry, 2006; Mortimer, 2009; Price, 1996, 1998, 2000; Price & Balaswamy, 2009; Price & Joo, 2005; Price & Nesteruk, 2011). I believe this usage can be categorized as a microaggression.

Microaggressions are the unconscious and sometimes unintentional expressions of bias and prejudice toward socially devalued groups. The harm caused by these expressions, however, can be confronted and addressed. Examples of the literature on microaggressions tends to focus on offending comments about race, gender, heterosexism, and sexual orientation (e.g., Sue, 2010a, 2010b) without specifically pointing out alienating terms biased toward marriage and the nuclear family; however, I would argue that the marginalizing

language used to describe ASCFPW is a microaggression. One of the objectives of the current study is to increase researchers' awareness of the oppressive nature of marriage-normalizing labels.

To confront or address a microaggression, such as when someone refers to me as never married and childless, I find that an active listening person will hear when I reframing their label of me: "I am a lifelong single and child-free." The second time I voice this expression or repeat it, a light seems to go on. Less acute listeners are another matter. I attempt to address their behavior in a conversation or dialogue when calm. First, I inquire about their experience of ever-single women in their family or acquaintance and listen to their story of that relationship and their connection with her and her life. Often, this process allows them to become aware and ready to accept the neutral labels and to stop using the marginalizing one. Others are resistant or intractable. Depending on the nature of our relationship, I will pursue the dialogue or wait for another opportunity to engage with them.

The current dominance of the pro-marriage worldview means that academic researchers may well be limited in their capacity to investigate ASCFPW. This may be why there are fewer formal studies in contrast to the general audience literature on the subject of adult single women. There are numerous books authenticating the current, dynamic changes in the adult lives of always single and single-again women (e.g., Anderson et al., 1994; DePaulo, 2007; Ford, 2004; Lewis, 2001; Mason, 1991; Reilly, 1996; Trimberger, 2005). The studies by Anderson (1994), Lewis (2001), and Trimberger (2005) are

referenced in some academic literature (Lewis & Moon, 1997), which underscores the need for formal academic research about long-term single-again women. Although authors such as Anderson (1994), Lewis (2001), and Trimberger (2005) wrote their books for a wide audience, the works nonetheless document the evolution of changing lifestyles with positive language—in part because these authors are themselves always single or single-again professional women who have the lived experience of long periods of singlehood. These writers are part of a growing population: more men and women are spending longer periods of their adulthood as singles.

Limitations

This study of seven ASCFPW is most valuable for its narratives, the heart and foundation of this investigation. The participants reflect less ethnic and sexual orientation diversity than I desired and sought. It would be more representative of the population as a whole with Asian Americans, Latinas, and women of sexual diversity, given the general demographics of ASCFPW. I also believe using another methodology in the interpretation of the findings and conclusions of this study would have emphasized different aspects of the participants' senses of self in the retirement transition. Given these limitations, the value of this pilot study is that it adds to the data and analysis of a current generation of ASCFPW whose professional careers were grounded in education and service. The findings relative to their career profiles, senses of self, and attitudes toward new learning in the retirement transition add to the scarce information about this particular demographic. Although findings from this small

sample cannot be generalized to other ASCFPW, this research may offer ideas and role models to life coaches, adult education faculty, human resources retirement counselors, and individuals seeking information about a wholistic retirement strategy for always-single and single-again women, who are flying solo, as well as women who want to navigate retirement on their own terms.

Defining who is "always single" is a far more complex task than I assumed at the start of this study. Daiter (2010), Reynolds (2008), Trimberger (2005), and other scholars recognize this challenge as well. Reynolds (2008) describes much of this complexity in her introduction. Trimberger's (2005) work also reflects the tricky nature of the phrase "always single," in that she initially included both always-single and single-again women who were cohabiting, but then pulled such participants from her second round of interviews. The majority of the over-40 participants in Daiter's (2010) sample were always single men and women who were currently cohabiting and expected to marry in the future. Daiter's work implies that cohabiting lifelong singles are part of the always single population because they never participated in the "I do" ceremony, even though they are coupled. To add to the confusion, I too included women who had a cohabitation history in my study of "always single" women; however, I did define *single* as having never participated in the "I do" ceremony.

This research did not address the singlehood issue directly. First, the reasons that the participants are single are less relevant to my research questions. A second reason is that for those who wanted to marry at some time, or still do, there is often an underlying, un- or meta-conscious shame or dis-ease over not

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meeting the marital social norm (Lewis, 2003). This uneasiness appears in the work of Reynolds (2008), who describes her cohort as unlikely to directly address singlehood unless specifically asked. Most of the single women I know do not volunteer their singlehood unless the subject is already introduced, and even then, some are silent. In my cohort narratives, Aubrey (second pilot interview), Hannah, Harriet, Carla, Eliza, and Barbara make a variety of passing comments regarding being single, while Louise never mentions it. A discussion of what went wrong in relationships often involves women taking undue responsibility for failed relationships (Lewis, 2003), while other participants may choose to focus on a glamorization of the singlehood lifestyle and its advantages (Edwards, 2007). In my experience, the story of why a woman is single is complex.

It seems useful to rethink how I might have asked my participants about their single experience without wounding or provoking discomfort, guilt, or an assumption of responsibility for the outcomes of former relationships (Lewis, 2003). Upon reflection, I might have asked one of the following questions:

- What were the pros and cons of being single during your career or in retirement?
- What do you say or think to yourself about being single?
- How do you feel and think about the life you have as a single woman?
- Would you consider cohabitation or marriage at this time in your life?
- How would you describe your current interest in romantic relationship(s)?

In addition, there are questions I wish I asked about education and learning, such as the following:

- What did/does your PhD, master's, bachelor's degree mean to you?

- What was your experience and sense of self in educational settings?

- How do you recognize and react to new learning?

The individuals in this study embraced retirement with a gusto and enthusiasm for life that is exemplary; it cannot be extrapolated to other women. This inquiry focused on middle-class participants, and one limitation was the omission of working class, or other-than-professional ASCFW whose very different salaries fund a very different lifestyle and set of life choices. In addition, while there are several valuable retirement lifestyles or pathways (e.g., caretaking, recreational), I chose to focus on those relating to social activism, community service, or creative praxis in retirement.

Recommendations for Future Research

I have identified 12 recommendations for future research. I encourage future studies to do the following:

1. To learn more about the depth and breadth of wholistic retirement planning, in order to inform meaningful adult education curricula for early and comprehensive planning;

2. To clarify further the ASCFPW's and ASCF working woman's diversity as individuals, and to articulate their unique life experiences and single lifestyles;

3. To continue investigating how the changes experienced by all ASCFW impact individual development schemes;

4. To investigate the experience of ASCFPW with a mentor or mentor relationships in the workplace;

5. To investigate the meaning of singlehood within the retirement transition of ASCFPW;

6. To shrink the existing gaps and expand knowledge about senior ASCF women so they can be role models for other elderly women who are alone;

7. To challenge and or investigate the consciousness of researchers as well as their use of marginalizing labels, which are a form of sexual and heterosexual microaggressions representative of an uninformed, possibly unintentional, attitude toward ASCFPW;

8. To repeat the study with another sample, and ask questions about being single and about how participants consciously perceived their loss of professional identity and their search for their sense of self;

9. To study the role of education for ASCFPW and its meaning in their adult lives;

10. To study the characteristics or curiosities of self that were suppressed in the course of an ASCFW's domineering career;

11. To investigate the connections between ASCFW's workplace behaviors or habits, such as letting work dominate personal life, the impact of decades of work for a single employer, and their choice of

occupations (or other factors identified earlier, see Career Reflections); and

12. To complete a similar study with married women with children and grandchildren to observe the similarities and differences in their lived experience of the retirement transition.

My Journey to Becoming a Qualitative Researcher

My research journey was quite an ultramarathon. It taught me a tremendous lesson on tenacity and perseverance. Today, I am a better writer and thinker. My commitment to and gratitude for my participants as well as their interview and member checks kept me dedicated and moving toward completion and publication when my self-motivation dipped. Furthermore, I feel compelled to publish my research for the women in my marginalized population. Their narratives give voice to the ASCFPW. I want it heard. My committee, friends, and family who have accompanied me on this journey have been unflinching allies and helped me shore up my enthusiasm as well. I have also been gifted with an unending opportunity to sort out which of my ideas were assumptions and which ones I could validate. In fact, incorporating my narrative into this study dared me to question my own objectivity and perspective, including my personal story and experience, which added key data.

I did my course work from 1997–2001, while I was working, and delayed my dissertation research until my retirement in 2005. There was a period of ambivalence when I struggled to (a) focus on my topic, (b) get a proposal

together, and (c) remain certain that a dissertation was what I really wanted to accomplish in retirement.

I learned new self-discipline while conducting qualitative research when my old strategy of multitasking failed me. At times, when distractions were high and my focus short, I considered getting assessed for adult attention deficit disorder, since many qualitative research tasks require intense focus and deep thinking. My preference for intuitive thinking necessitated switching mental gears to become more facile with logical thinking. Becoming accustomed to writing for an academic audience was, for me, a long hike up a steep slope; it is an ongoing challenge. Sometimes the dissertation project overwhelmed my personal life, leading me to sacrifice events with friends.

The dissertation journey is an emotional one. I would get caught up in my personal cycles, with drama scenes worthy of an Academy Award. Despite—or because—of this process, I have learned deeply about myself, and I have become more insightful and self-aware. Nevertheless, I felt shame from the academic standards committee's censure of my progress and from criticism of my writing. At those times, I experienced a slowdown in my pace of advancement no matter how I urged myself on by telling myself that institutional accreditation guidelines are necessary, and writing feedback is essential for my improvement.

As with so much of my work life, I felt I could not say "no" to the requests of others or my personal life demands. The big projects in my personal life were major distractions. Some projects were related to several health issues, such as an electrolyte crisis (2005), back injury (2006), hip replacement (2009) and shoulder

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replacement (2012). Other personal projects included parental estate business (2007–2014), winning the condo conversion lottery in a crazy bureaucratic city (2013–2014), remodeling my home (2013–2014) of 38 years, moving to a new apartment, and selling my home (both in 2014). I also thought I could travel without negative impact or major interruption to my dissertation work; gracious, this turned out to be not true. When I traveled too far, or too long, I had trouble refocusing on return.

On this journey, I found that my multiple selves include an intuitive thinker, a logical thinker, a practical thinker, an imaginal thinker, a feeling self, a procrastinator, and a drama queen. I have procrastinated out of fear of what others will think of my writing, research, and findings. My transformation, however, includes a growing confidence that my research is strong and I have validated my findings and recommendations. I have key findings for all women at retirement, not just ASCFPW.

At my dissertation research defense, in addition to my committee, I invited significant friends and family. Their feedback strengthened my sense of accomplishment, and provided specific examples of the application of my research findings to a recent widow (single-again woman), and a recently retired always single man. I may be more skillful at the oral presentation of my research than the writing of my formal dissertation document. Presenting my research paper at the 11th International Transformative Learning Conference in New York City is another opportunity to inform the academic community of my

investigation and open new doors to dialogue with others about the retirement transition, transformative learning theory and adult development.

When I presented at the conference, a woman who identified herself as married and a grandmother (also an esteemed, highly reputable, often quoted, qualitative researcher) argued that my findings reflected her retirement transition experience as well. I heard her challenging and being critical of my focus on ASCFPW. I studied ASCFPW retirees because the preexisting documentation on ASCFPW was scarce and as a self-interested retiree, I was motivated to know and learn more. The current findings could not be known until this ASCFPW cohort's experience was investigated and unveiled. If she was saying my research findings fit her personal anecdotal experience, this was great news! I had no way of knowing before I conducted this study and shared the findings. The detailed specificity of these findings is missing in existing professional women's retirement literature (see Chapter 2). Simultaneously, her comments enhance the significance of my study's findings and hint at their possible broader application to more women.

Final Messages and Conclusions

In final summary, the sense of self of these seven ASCFPW changed in retirement. They carved out more time and space for themselves in order to "be," to release their old professional or work roles, and to re-define themselves. In the process, the participants embraced their evolving identities by engaging in lifelong education, because to learn is to grow. Members of this cohort began attempting new endeavors, meeting new people, answering the question "who am

I, now?" and spending more time pursuing creative praxis, activism, and service. These women transitioned to retirement and activism, service, or creative praxis in two ways: either gradually, by continuing to work part-time while beginning service or creative praxis; or all at once, in formal retirement. The women who had activism or service as part of their adult identity in their career patterns were already involved in service, activism, and creative praxis—in retirement, they are able to allocate more time and energy to these endeavors and projects they hold dear.

ASCFPW are a growing population that seeks respect and actively wants to contribute to society in their retirement (although, Seaman's [2009] cohort expresses a contrary opinion on volunteerism, activism, and service, and want to focus on the redefinition of self). Learning about their lifelong lived experience of singlehood may provide information to all women, including single-again women who can benefit from their experience and expertise. The narratives of the cohort in the current study led to findings that open new avenues of future research on patterns of employment as they influence professional (or work) identities. What *does* it mean to have a single employer/employment for 30 to 40 years? What is the bond that draws them to dedicate their career and yield much of their personal life?

The current study's findings suggest that wholistic planning for retirement may have implications for adult education practice. Employee personal counseling and professional development seminars may be appropriate settings. To anticipate and facilitate the process of transition to retirement may be

important (Kalinosky, 2009; Palmer, 2014) because retirement offers both loss and gain. I think few individuals have the forethought to recognize the need to grieve the loss of the professional identity, the workplace social system, its intense stimulation, and its consistent self-definition feedback loop. By *self-definition feedback loop*, I refer to the way the workplace and one's daily experience there yield ongoing info about the value of one's daily productivity.

Both the participants and the community may gain from offering women an opportunity to manage this transition in ways that are most meaningful. This feedback loop about past accomplishments nurtures feelings of productivity, self-worth and a valued reputation on good days; its messages of frustration spark discontent and motivation for change on days of chaos. With the loss of a positive feedback loop, however, a woman may experience the anxiety and uncertainty that often come with early retirement. Therefore, a curriculum promoting self-reflection and the opportunity to re-define her self would be a step in the right direction. The curriculum content, for example, should caution her against becoming overbusy or overcommitted, so as to free up time for being, reflecting, and charting a new lifestyle and new priorities. In creating an informed wholistic retirement planning curriculum, adult educators as drafters should highlight that a conscious consideration of how she might want to re-create or renew one's self is central to the planning process, and stress the importance of allocating "being" time in addition to "doing" time so that the new retiree has time to adjust to her new sense of self.

Regarding a contribution to community wellbeing, ASCFPW are products of a unique cultural and social history: The Civil Rights and Women's Movements reshaped our society, our presence, and our future. If society wants to encourage a woman to reinvest herself in activism or social roles in her retirement, then it should encourage her to consider how she might exchange a professional/work identity for unique and meaningful activist or service roles to match her personal, creative interests or engage those passions she suppressed during her time in the workplace. In the mid-2000s, the Harvard School of Public Heath was involved a cooperative effort to consider how to pursue this concept of developing opportunities for retiree participation in service and social action to reduce the brain drain of current retirement trends (Center for Health Communication, Harvard School of Public Health, 2004). In the freedom of retirement and the third chapter of living, these ASCFPW, with a strong productive career history, want roles with meaningful involvement to balance the pursuit of fun, recreation, and pleasure.

Considering our multiple selves and personal presentation, we ASCFPW are comprised of multiple selves that morph into a unified self for the sake of our reputations and personal images, so that others understand us or find us consistent or authentic. The new beginnings embarked upon by each of the study's seven ASCFPW in recent retirement were linked to an integral process involving multiple senses of self and who she is becoming. She often discusses her physical, emotional, spiritual, and intellectual aspects as facets of her multiple selves—and as sources for her multiple ways of knowing.

Transformative learning theorists and I are seeking a living, unifying theory or understanding of learning that enhances consciousness, supports social action, community service, or a creative praxis; a theory or concept to innovate or rethink strategies to resolve major world problems.

Simultaneously, adult developmental psychologists are formulating developmental models of full adult development for ASCFPW to address the social assumption that they are immature, or maturity requires achievement of marriage and child rearing (Moran, 2004). Anecdotally, married women friends express concern about their mature development too.

I think that this cohort of ASCFPW and (and other self-aware women) strive for ongoing evolving consciousness and lifelong, self-directed learning, or situation-demanding learning. This intrapersonal process keeps women cultivating the garden of consciousness and new knowledge. Often, in contrast, theorists seem to be in their individual or small-group thinking and conversation silos of theory and meaning making. In reference to Kegan's (1994) consciousness scheme, I think that theorists will not find a dynamic advancement in thinking until a dialogue between the learning academics and adult development scholars flourishes. Such a dialogue can advance both learning concepts and development schemes.

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APPENDIX A: PARTICIPANT'S DEMOGRAPHIC PROFILE

Name:	
Mail address + Telephone numbers	
Email Address	
Consent form signed	
Recommended by:	
Gender:	
Sexual Orientation:	
Age: DOB	
Ethnicity/	
Family Class Present Class	
Occupation:	
Education:	
Always Single	
Childfree	
Retirement HX	
Community Service	
Social Activism	
Individual strategy	
Preferred Pseudonym	
Availability:	
Interview Date	
Why a good fit:	

APPENDIX B: CONSENT FORM

Consent Form for Participation in Dissertation Research Titled:
The Retirement Transition Of Always Single, Childfree Professional Women
Involved In Social Activism Or Creative Praxis

I, _____, consent to participate in the multiple case study about my
transition experience as a retired always single, childfree professional women
involved in community service or social activism. Barbara Cabral is conducting
this research for her doctoral dissertation, as part of Ph.D. requirements at the
California Institute of Integral Studies in San Francisco, CA.

I understand that participation is completely voluntary and without financial
reward. I can refuse to answer any particular question(s) that may come up in the
course of the study and that I can end my participation in the study at any time. I
understand that this inquiry may include two interviews about 1.5 hours in length.
I understand that the interviews will be digitally recorded and transcribed and that
I will be asked to review the transcripts. The audio files and transcripts will be
stored in password protected digital files on the researcher's computer and back-
up drive. Any paperwork identifying me with the study will be stored in a locked
file cabinet. All tapes and documents will be destroyed 3years after the
completion of the dissertation report. I understand that any documents created
during the interview(s) or study will be photographed and I give permission for
the image to be reproduced in the dissertation. I also give permission for the
interview data and story created to be used for other writing about this inquiry. I
acknowledge that I may reserve the right to withhold any and all of the documents
if I wish.

In the final report and any other writing about this inquiry, I will have the choice
of being represented by a pseudonym or my given name. I further understand that
any conversation about this inquiry will not mention my name and will disguise
the identities of all participants.

Finally, I understand that if I have any concerns or I am at any time dissatisfied
with any part of the study, I can report my concerns, anonymously if I wish, either
to the Chair of the Human Research Review Committee, California Institute of
Integral Studies, 1453 Mission Street, San Francisco, CA 94103, 415-575-6100,
or via email to [withheld for privacy]—or to Barbara Cabral's dissertation chair,
Dr. Elizabeth Kasl, who can be reached by phone at [withheld for privacy] or by
email at [withheld for privacy]. I have received a copy of this consent form.

_____   _____
Participant Signature   Date

_____   _____
Researcher Signature   Date
Barbara Cabral, [contact information withheld for privacy]

APPENDIX C: CONFIDENTIAL SERVICES AGREEMENT

THIS AGREEMENT (the "Agreement") is entered into on this 6th day of May 2013 by and between:

Barbara Cabral
[address withheld for privacy] (the "**Disclosing Party**"),

and

Mike Jerry of MJ-Transcription
PO Box 1996
Aptos, CA 95001 (the "**Recipient**").

WHEREAS Disclosing Party possesses certain ideas and information obtained through audio files that is confidential and proprietary to the Disclosing Party (hereinafter "Confidential Information"); and WHEREAS the Recipient is willing to receive disclosure of the Confidential Information pursuant to the terms of this agreement for the purpose of transcribing the audio files, NOW THEREFORE, in consideration for the mutual undertakings of the Disclosing Party and the Recipient under this agreement, the parties agree to the below terms as follows:

Disclosure. The Disclosing Party agrees to disclose, and the Recipient agrees to receive the Confidential Information.

Definition of Confidential Information. For purposes of this Agreement, "Confidential Information" shall mean any and all non-public information contained on audio files that the Disclosing Party provides the Recipient for purposes of transcribing the files. It shall also include the identification of people (their names and titles or affiliation) who are interviewed on the audio files provided by the Disclosing Party to the Recipient.

Confidentiality.
    2.1 *No Use*. The Recipient agrees not to use the Confidential Information in any way, except for the purpose authorized by the Disclosing Party, to provide a transcription of the audio files.
    2.2 *No Disclosure*. The Recipient agrees not to use, copy, adapt, or alter any information which is disclosed or otherwise comes into his possession under or in relation to this Agreement, except such copying, adapting or altering
deemed necessary by Recipient solely to perform the transcription of the audio files and no other purpose. Recipient will not disclose the Confidential Information, and will prevent and protect the Confidential Information, or any part thereof, from disclosure to any person other than the Recipient's employees that have a need for disclosure in direct connection with the Recipient's authorized use of the Confidential

Information. Any employee of the Recipient who has a need to receive the Confidential Information for purposes of authorized use, must sign a separate Agreement with Disclosing Party before receiving information from the Recipient or the Disclosing Party.

2.3   *Protection of Secrecy*.   The Recipient agrees to take all steps reasonably necessary to protect the secrecy of the Confidential Information and to prevent the Confidential Information from falling into the public domain or into the possession of unauthorized persons.

Limits on Confidential Information. Information shall not be deemed confidential and proprietary, and the Recipient shall have no obligation with respect to such information where the information:

Was known to the Recipient prior to receiving the Confidential Information from the Disclosing Party;

Has become publicly known through no wrongful act of the Recipient;

Was received by the Recipient without breach of this agreement from a third party without restriction as to the use and disclosure of the information;

It can be shown that it was independently developed by the Recipient without use of the Confidential Information provided by the Disclosing Party.

Ownership of Confidential Information. The Recipient agrees that all Confidential Information shall remain the property of Disclosing Party and that the Disclosing Party may use such Confidential Information for any purpose without obligation to Recipient. Nothing contained herein shall be construed as granting or implying to the Recipient any transfer of rights or any other intellectual property pertaining to the Confidential Information.

Survival of Rights and Obligations. This agreement shall be binding upon, inure to the benefit of, and be enforceable by (a) the Disclosing Party, its successors and assignees; and (b) the Recipient, its successors and assignees.

Remedies. Both parties acknowledge that the Confidential Information to be disclosed hereunder is of a unique and valuable character, and that the unauthorized dissemination of the Confidential Information would destroy or diminish the value of such information. The damages to Disclosing Party that would result from the unauthorized dissemination of the Confidential Information would be impossible to calculate. Therefore, both parties hereby agree that the Disclosing Party shall be entitled to injunctive relief preventing the dissemination of any Confidential Information in violation of the terms hereof. Such injunctive relief shall be in addition to any other remedies available hereunder, whether at law or in equity. Disclosing Party shall be entitled to recover its costs and fees, including reasonable attorneys' fees, incurred in obtaining any such relief.

Further, in the event of litigation relating to this Agreement, the prevailing party shall be entitled to recover its reasonable attorney's fees and expenses.

Return of Confidential Information. Recipient shall immediately return and redeliver to the Disclosing Party all tangible material embodying the Confidential Information provided hereunder and all notes, summaries, memoranda, records, excerpts or derivative information deriving there from and all other documents or materials ("Notes") (and all copies of any of the foregoing, including "copies" that have been converted to computerized media in the form of image, data or word processing files either manually or by image capture) based on or including any Confidential Information, in whatever form of storage or retrieval, upon the earlier of (i) the completion or termination of the dealings between the parties contemplated hereunder; (ii) the termination of this Agreement; or (iii) at such time as the Disclosing Party may so request. Alternatively, the Recipient, with the written consent of the Disclosing Party may (or in the case of Notes, at the Recipient's option) immediately destroy any of the foregoing embodying Confidential Information (or the reasonably non-recoverable data erasure of computerized data) and, upon request, certify in writing such destruction by an authorized officer of the Recipient supervising the destruction).

Notice of Breach. Recipient shall notify the Disclosing Party immediately upon discovery of any unauthorized use or disclosure of Confidential Information by Recipient or its Representatives, or any other breach of this Agreement by Recipient or its Representatives, and will cooperate with efforts by the Disclosing Party to help the Disclosing Party regain possession of Confidential Information and prevent its further unauthorized use.

The validity, construction and performance of this Agreement shall be governed and construed in accordance with the laws of California (state) applicable to contracts made and to be wholly performed within such state, without giving effect to any conflict of laws provisions thereof. The Federal and state courts located in California (state) shall have sole and exclusive jurisdiction over any disputes arising under the terms of this Agreement.

AS WITNESS the hands of the Parties hereto or their duly authorized representatives the day and year first above written.

Recipient: Disclosing Party:

 [signature withheld for privacy]   [signature withheld for privacy]

Michael R Jerry   Barbara Cabral
Principal, M-J Transcription   [address withheld for privacy]

APPENDIX D: RECRUITMENT ADVERTISEMENT IN THE

TRANSITION NETWORK NEWSLETTER

Participants Needed for
Dissertation Research Project:
Retired Always Single, Childfree, Professional Women

Please nominate yourself or someone else. I am seeking women in the retirement transition who are always single, child-free, and have had a professional career.

You are eligible if, in retirement, you seek a meaningful lifestyle that includes formal or informal activism or community service, and your former professional career was a significant part of your sense of self and your life.

Additional Criteria: Age 58 to 70; retired six months to five years. I seek diversity in professional careers, ethnic or racial backgrounds, sexual orientations and living in urban environments. In retirement, eligible participants do not experience the partner/spouse role or mother/grandmother role. Participation involves one interview and follow-up review of transcripts and my findings.

Interested? Please telephone Barbara Cabral, or email: [contact information withheld for privacy]