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Understanding the communicative processes of baby boomer women adjusting to retirement: Connecting micro and macro discourses

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Understanding the Communicative Processes of Baby Boomer Women Adjusting to Retirement: Connecting Micro and Macro Discourses

For the degree of Doctor of Philosophy



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3/11/2016

Date

UNDERSTANDING THE COMMUNICATIVE PROCESSES OF BABY BOOMER
WOMEN ADJUSTING TO RETIREMENT: CONNECTING MICRO AND MACRO
DISCOURSES

A Dissertation

Submitted to the Faculty

of

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by

Patricia E. Gettings

In Partial Fulfillment of the

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of

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Purdue University

West Lafayette, Indiana

For Greta and our Babcias.

ACKNOWLEDGEMENTS

I've had a picture posted on the bulletin board above my desk since I started the program at Purdue. It shows my parents on the day my father graduated with his doctoral degree. To it I've added a photo of me and Ryan, our heads bowed, getting a final blessing on our wedding day; one of me with my brothers Matt and Dave playing "dress up" in our marigold and rust colored kitchen as care-free 80s kids; and one of my spirited Greta sitting on her dad's lap wearing his glasses. Graduating from Purdue didn't happen overnight and it's these people—my family—who have cheered me on, made me laugh, challenged me, and (at times) held me together over the years. Much appreciation, too, goes to the extended North, Szuchy and Gettings families. I only hope I can be as strong of a support system for them as they have been for me.

Both near and far, old and new. My friends buoy me. They make the trip out to Indiana to visit. They send texts and cards and emails to let me know they miss me and are thinking of me. They go out of their way to meet up whenever I'm in town. They are my colleagues who meet for coffee, who collaborate, commiserate and celebrate. They cared for Greta so I could continue my work and provided us with meals during some pretty tough times. They remind me who I am and what's important to me at those times I start to forget. They mean the world to me and I hope they know it.

I am indebted to my advisor, Steve Wilson, for teaching me how to be a scholar. Through his actions, he has shown me how to conduct research that matters, to think theoretically, and to write clearly and thoughtfully (albeit not always concisely!). He has demonstrated true mentorship that I intend to pay forward in the years to come. I am also deeply appreciative to Patrice Buzzanell, Melanie Morgan, and Melissa Franks for their guidance over the course of my graduate career and on this dissertation project. I am thankful, too, to all faculty from the Brian Lamb School of Communication and across the Purdue campus who have mentored me over the years. Thank you.

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TABLE OF CONTENTS

	Page
LIST OF TABLES	xiv
LIST OF FIGURES	xv
ABSTRACT	xvi
CHAPTER 1. INTRODUCTION	1
1.1 Statement of the Problem	1
1.2 Overview of the Current Project.....	3
1.3 Preview of Subsequent Chapters	7
CHAPTER 2. LITERATURE REVIEW	10
2.1 Conceptualizing Retirement	11
2.1.1 Brief History and Definitions.....	11
2.1.2 The Current Context of Retirement	14
2.1.3 The Nature of the Transition to Retirement.....	17
2.1.4 The Gendered Nature of the Retirement Experience	23
2.2 The Retirement Trajectory: Literature Review and Assessment.....	29
2.2.1 Retirement Planning.....	29
2.2.1.1 Predictors of planning.	31
2.2.1.2 Retirement planning and outcomes.	32
2.2.1.3 Couples' planning for retirement.	34
2.2.1.4 Retirement planning and gender.	36
2.2.2 The Decision to Retire	38
2.2.2.1 Couples' decision to retire.....	40
2.2.2.2 The decision to retire and gender.	41

	Page
2.2.3 The Transition to Retirement.....	42
2.2.3.1 General impact of retirement on the individual.	43
2.2.3.2 Predictors of adjustment.....	44
2.2.3.3 Couples adjusting to retirement.....	47
2.2.3.4 Gender and adjusting to retirement.	49
2.2.4 Cultural Representations of Retirement.....	50
2.2.5 Gaps in the Literature on Retirement.....	54
2.3 Theoretical Perspectives on Communication and Adjusting to Retirement.....	59
2.3.1 Discourse Perspectives.....	59
2.3.1.1 Types of Discourse(s).....	60
2.3.1.2 Critical Discourse Analysis.....	63
2.3.1.3 Strengths and Limitations.....	64
2.3.2 Normative Theory of Social Support.....	65
2.3.2.1 Dilemmas	67
2.3.2.2 Strategies	70
2.3.2.3 Speech Communities and Sociocultural Context	72
2.3.2.4 Strengths and Limitations.....	77
2.3.3 Intersections of Discourse Perspectives and the Normative Theory of Social Support	78
2.3.3.1 Treatment of Multilevel Discourses	78
2.3.3.2 Examining Power Relations	80
2.3.4 Research Questions.....	80
CHAPTER 3. METHODS	86
3.1 Study Design	86
3.2 Semi-Structured Interviews	90
3.2.1 Recruitment and Participants	90
3.2.2 Pilot Interviews	95
3.2.1 Procedures.....	97
3.3 Media Texts	103

	Page
3.3.1 Article Selection.....	105
3.4 Data Analysis.....	105
3.4.1 Grounded Theory Analysis: Women’s Interview Data	106
3.4.1.1 Open Coding	106
3.4.1.2 Secondary-cycle and Axial Coding.....	108
3.4.1.3 Analysis of Men’s Data.....	109
3.4.1.4 Analysis of Dyadic Data	110
3.4.2 Thematic analysis: Media texts.....	111
3.4.2.1 Coding articles as individual or dyadic	115
3.4.3 Multilevel analysis: Linking Interview and Media Texts.....	116
CHAPTER 4. THE MEANING(S) OF RETIREMENT FOR BABY BOOMER WOMEN AND THEIR PARTNERS	119
4.1 Research Question 1: Meanings of Retirement for Baby Boomer Women	119
4.1.1 Meanings of Retirement: Contrasts with Pre-retirement Life.....	121
4.1.1.1 Constraints on Activities	124
4.1.2 Meanings of Retirement: The Present.....	125
4.1.2.1 Being in Control	126
4.1.2.2 Seeking Balance (or the illusion of balance).....	127
4.1.2.3 Imperative of Doing versus Reticence to Commit	129
4.1.3 Meanings of Retirement: The future.....	133
4.1.4 Negative Case Analysis: Unsure What Retirement Means.....	136
4.2 Research Question 1a: Salient Aspects of Adjusting to Retirement	141
4.2.1 Instrumental Aspects.....	145
4.2.1.1 Finances.....	146
4.2.1.1.1 Having Enough Money	146
4.2.1.1.2 Feeling Anxious about Finances	152
4.2.1.1.3 Not Enough Money for Retirement.....	157
4.2.1.2 How to Spend Time.....	159
4.2.1.2.1 Finding Activities that I Enjoy	160

	Page
4.2.1.2.2 Volunteering.....	161
4.2.1.3 Where to Live.....	164
4.2.1.3.1 Geographic Location.....	164
4.2.1.3.2 Physical Characteristics of the Home.....	169
4.2.1.3.3 Cleaning/Purging the Home.....	172
4.2.2 Relational Aspects.....	177
4.2.2.1 Changes in Friendship Relationships.....	177
4.2.2.1.1 Loss of Connection.....	177
4.2.2.1.2 Intentional Initiation and/or Maintenance of Friend Relationships ..	179
4.2.2.2 Value Relationships with Family Members.....	182
4.2.2.2.1 Spend More Time with Children and Grandkids.....	182
4.2.2.2.2 Ability to Assist Family Members.....	184
4.2.3 Identity Aspects.....	187
4.2.3.1 Loss of Professional Identity?.....	187
4.2.3.1.1 I suffered a loss of professional identity.....	187
4.2.3.1.2 I did not suffer a loss of professional identity because I still engage that part of myself.....	189
4.2.3.1.3 I did not suffer a loss of professional identity because my work was never a (central) part of my identity.....	191
4.2.3.1.4 Not only did I not suffer a loss of my professional identity, but I gained more of myself.....	192
4.2.3.2 Age/Aging.....	194
4.2.3.2.1 Old but not OLD.....	196
4.2.3.2.2 Changes in Behavior that Manage or Accommodate Aging.....	204
4.2.3.2.3 Nearing End of Life.....	207
4.3 Research Question 1b: Meaning of Retirement and Aspects that Become Salient for Men.....	212
4.3.1 Meaning of Retirement for Men.....	214
4.3.1.1 Greater Control over Time.....	214

	Page
4.3.1.2 Equating Meaning with Doing	217
4.3.2 Aspects that Become Salient During the Transition to Retirement for Men Compared to Women.....	219
4.3.2.1 Instrumental Aspects.....	220
4.3.2.1.1 Finances.....	220
4.3.2.1.2 How to spend time.....	225
4.3.2.1.3 Where to live.	229
4.3.2.2 Relational aspects.....	231
4.3.2.2.1 Changes in friendship relationships.	231
4.3.2.2.2 Valuing relationships with family members.	233
4.3.2.3 Identity aspects.....	236
4.3.2.3.1 Loss of professional identity?	236
4.3.2.3.2 Age/Aging.....	238
CHAPTER 5. SOCIETAL DISCOURSES ABOUT RETIREMENT IN THE UNITED STATES	243
5.1 Research Question 2: Discourses about Retirement.....	243
5.1.1 Theme one: The “new” retirement.....	245
5.1.1.1 Retirement is “new” for you.....	245
5.1.1.2 You’ll probably need help figuring out retirement.	246
5.1.2 Theme two: Finances in retirement.....	247
5.1.2.1 You need to financially prepare for retirement.	247
5.1.2.2 Saving for retirement is solely your responsibility.	248
5.1.2.3 Unexpected issues will ruin your financial planning efforts.....	250
5.1.3 Theme three: You need to stay physically, mentally, and socially active in retirement (or bad things will happen).....	252
5.1.3.1 Keep moving so you can “walk all the way to heaven.”	253
5.1.3.2 Your mind: Use it or lose it.....	253
5.1.3.3 You will need to find a new reason to get up in the morning (because you are no longer working).	254

	Page
5.1.3.4 Retirees ought to stick together.....	255
5.1.4 Theme four: Retirees re-locate and you probably should, too.....	256
5.1.5 Theme five: Aging in America.	259
5.1.5.1 Aging makes you a more dispensable worker.....	259
5.1.5.2 Aging makes you a burden on your family.	261
5.1.5.3 Aging makes you a target for abuse.	262
5.1.5.4 Aging Americans have positive impact on their communities.	263
5.2 Research Question 2a: Is retirement one size fits all?	265
5.3 Research Question 2b: Tensions between Societal Discourses about the Transition to Retirement	268
5.3.1 Tension one: You need to financially plan for retirement but you can't really plan.	268
5.3.2 Tension two: You can create a "new" retirement but you can't have it. ..	270
5.3.3 Tension three: The "new" retirement is all up to you but you're probably doing it wrong.....	271
CHAPTER 6. COUPLES COMMUNICATING THROUGH THE PROCESS OF RETIRING	273
6.1 Research Question 3: Discourse Conceptualizing Retirement as Individual and/or Dyadic	274
6.2 Research Question 4: Participants Conceptualizing Retirement as Individual and/or Dyadic	276
6.3 Research Question 4a: Issues Participants Frame as Individual and/or Dyadic	276
6.4 Research Question 4b: Variation in Treatment of Retirement Issues Yields Couple Types	281
6.4.1 Group 1: Individual Decision and Individual Transition.....	285
6.4.2 Group 2. Dyadic Decision and Individual Transition.....	288
6.4.3 Group 3: Individual Decision and Dyadic Transition.....	291
6.4.4 Group 4: Dyadic Decision and Dyadic Transition.....	292

	Page
7.2.3 Autonomy vs. Heteronomy	368
CHAPTER 8. DISCUSSION.....	370
8.1 Summarizing Key Findings	371
8.1.1 Cross-cutting Theme 1: Age	371
8.1.2 Cross-cutting Theme 2: Identity	373
8.1.3 Cross-cutting Theme 3: Time	376
8.1.4 Cross-cutting Theme 4: Gender	378
8.2 Theoretical Contributions	381
8.2.1 Contributions to the Normative Theory of Social Support.....	381
8.2.2 Contributions to Organizational Discourse Perspectives.....	386
8.3 Practical Implications	388
8.3.1 Practical Implications for Individuals	388
8.3.2 Practical Implications for Couples.....	388
8.3.3 Practical Implications for Journalists.....	389
8.4 Strengths and Limitations.....	389
8.5 An Agenda for Future Communication Research about Retirement.....	393
8.5.1 Future Research: Individual	393
8.5.2 Future Research: Dyads	398
8.5.3 Future Research: Societal	404
8.6 Conclusion.....	406
REFERENCES	408
APPENDICES	
Appendix A: Recruitment Materials	446
Appendix B: Demographic Information Survey	449
Appendix C: Norton’s Quality of Marriage Survey.....	451
Appendix D: Interview Protocol for Retired Participants.....	452
Appendix E: Interview Protocol for Non-Retired Participants	455
Appendix F: Confidentiality Agreement for Transcriptionist.....	457
Appendix G: Themes from Analysis of Media Texts	459

VITA..... 461

LIST OF TABLES

Table	Page
Table 3.1: Overview of RQs, Data Source(s), and Approach to Analysis.....	88
Table 3.2: Participant Occupations	94
Table 3.3: RQs and Interview Question Responses Used to Address Them	101
Table 3.4: Circulation Information for Sources in Sample.....	104
Table 4.1: Meanings of Retirement	121
Table 4.2: Aspects that Become Salient to Women during the Transition.....	143
Table 4.3: Male participants' ages, length of retirement, and meanings of retirement ..	213
Table 6.1: Women's Reasons for Retiring.....	278
Table 6.2: Dilemmas of Couples Transitioning to Retirement.....	296
Table 6.3: Strategies to Manage the Dilemmas of Transitioning to Retirement	327

LIST OF FIGURES

Figure	Page
Figure 2.1: The Retirement Trajectory	19
Figure 5.1: Visualization of article titles.....	244
Figure 6.1: Four couples types.....	283
Figure 8.1: The “Traditional” Retirement Trajectory	397
Figure 8.2: Tiffany’s Retirement Trajectory	397
Figure 8.3: Rebecca’s Retirement Trajectory	397

ABSTRACT

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Baby Boomers are changing the face of retirement in the United States. For example, retirement traditionally refers to the time when an individual who has worked full-time for the majority of her life chooses to entirely and permanently exit the workforce, but now includes a range of formations (e.g., bridge employment). Baby Boomer women are most affected by this “new” retirement because they have worked a broader range of jobs for longer periods of time than ever before. Transitioning to retirement implicates processes of adjusting beyond just a change in one’s employment status as retirees potentially confront instrumental (e.g., where to live), relational (e.g., changes in routine with spouse/partner) and identity (e.g., aging) shifts.

This study pairs organizational discourse perspectives and the normative theory of social support to analyze micro and macro discourses about how Baby Boomer women experience the transition to retirement. Regarding micro-discourses, retirees often experience retirement as part of a couple since most have a self-defined partner. Hence, retirement involves communicative processes of adjusting as partners (re)negotiate roles and behaviors that have existed for many years. Regarding macro-discourses, the

unprecedented nature of today's retirement likely encourages women and their partners to look to and be influenced by media representations of retirement and respond to these representations in a range of ways.

The multilevel nature of this project necessitated two types of data. Semi-structured interviews with women who retired in the past three years and their partners represented micro level discourses ($N = 35$; 19 females, 16 males), whereas media texts from sources like *AARP The Magazine* reflected macro level Discourses ($N = 100$). Analysis techniques included grounded theory methods, thematic analysis, dyadic qualitative data analysis methods, as well as innovative approaches for linking multiple levels of data.

Findings from interviews resulted in a framework which reveals that retirement becomes "meaning-ful" for women when situated between their pre-retirement lives and the uncertainty that surrounds the future. Women described seven aspects become salient during the transition to retirement including (a) finances, (b) how to spend time, (c) where to live, (d) changes in friendship relationships, (e) valuing relationships with family members, (f) loss of professional identity, and (g) age/aging. Each of these areas implicates instrumental, relational, and identity meanings. Analysis of interviews with men does not fit the framework developed from women's interviews, suggesting the gendered nature of retirement.

Discourses associated with the transition to retirement in media texts included: (a) the "new" retirement, (b) finances in retirement, (c) you need to stay physically, mentally, and socially active in retirement, (d) retirees relocate and you probably should,

too, and (e) aging in America. Tensions emerged between Discourses. In addition, most media texts did not articulate how forms of difference (e.g., gender) influence retirement.

In terms of exploring the transition to retirement as individual and/or dyadic, Discourses tended to emphasize individual aspects while participants themselves framed it as both individual and dyadic. Indeed, variation in how couples treated relevant issues resulted in four couple types (individual decision/individual transition, dyadic decision/individual transition, individual decision/dyadic transition, dyadic decision/dyadic transition). Moreover, four dilemmas emerged that reflect participants' attempts to pursue conflicting goals via interaction with their spouses: (a) I love you but I don't want to spend (all) my time with you, (b) Retirement is enjoyable for everyone but you aren't enjoying it, (c) (Good) parents to X in retirement but you're doing Y, and (d) Retirement means freedom from work but you're still "working." Couples reported several strategies employed to manage dilemmas.

Finally, analysis identified a range of connections between levels of D/discourse such as "The lucky ones: Baby Boomers with enough money to retire," which suggests alignment between D/discourses that financial preparation for retirement is an individual responsibility. These connections tap into broader dialectics (e.g., certainty v. uncertainty). Theoretical, methodological, and practical implications of these findings are discussed and future research directions are noted.

CHAPTER 1. INTRODUCTION

1.1 Statement of the Problem

The number of Americans approaching traditional retirement age is sharply increasing. Baby Boomers started turning 65 on January 1, 2011 and between then and 2030 an additional 10,000 individuals will turn 65 years old each day (Pew Research, 2008). Retirement popularly refers to the period when individuals who have worked full-time for the majority of their adult lives choose to entirely and permanently exit the workforce. Although this captures some experiences of retirement, there has been proliferation in what it means to be retired (e.g., phased retirement, bridge employment). Retirees today face a process that is distinct from that experienced by previous generations due to factors including longer life expectancies, shifting employer-employee relations, and the gender revolution (Sargent, Lee, Martin, & Zikic, 2013).

This “new” retirement is perhaps most salient for Baby Boomer women who are retiring in greater numbers than at any point in history and whose retirement experiences are shaped by the gendered nature of the life course (including career trajectories). The transition to retirement implicates processes of adjusting beyond just a change in a woman’s employment pattern (e.g., changes in her identity and relationships) that likely emerge as she moves from non-retired to retired. Indeed, scholars have called for increased attention to be placed on retirement transition and adjustment (e.g., Van

Solinge, 2013), which refers to the time period just after an individual retires.

Understanding how women experience this transition requires analysis of both micro-and macro-contexts. This distinction can be conceptualized as one between discourse, which involves local, social text(s) and Discourse, which involves societal-level ordering forces (e.g., Alvesson and Kärreman, 2000).

Regarding micro-contexts, women often experience retirement not just as individuals but as part of a couple. Since the majority of retirees have a self-defined partner (U.S. Census, 2013), the transition to retirement involves communicative processes of adjusting as partners (re)negotiate routines, roles, and behaviors that often have existed for many years. The transition may create dilemmas such as women not wanting to spend all their time with a partner without indicating that the relationship is not important or relinquishing a professional identity without being identified solely as a retiree or wife.

There are both benefits and challenges of adjusting to retirement with a partner. Understanding how couples negotiate this transition is important for several reasons. One reason is that divorce rates among Americans aged 50 years and older are growing—even though U.S. divorce rates overall have stabilized—with many of these divorces occurring in post-retirement couples (Brown & Lin, 2012). Marital communication is a powerful predictor of marital quality (e.g., Gottman, 1994; Markman et al., 1993) and lack of marital communication is often cited as a reason for divorce (e.g., Amato & Previti, 2003). Divorce can impact individual well-being, but also has important ramifications for children, extended family members and the larger society, in particular, for older couples (Brown & Lin, 2012). Communication between partners can also facilitate the

achievement of retirement expectations. Ho and Raymo (2009) have already found that among couples in which both spouses initially expected joint retirement, the likelihood of realizing those expectations was higher among couples who discussed retirement more often. Of course, knowing that couples communicate more frequently says nothing about the content or quality of these conversations.

Regarding macro-contexts, the changing nature of retirement likely leads Baby Boomer women and their partners to look to and be influenced by media representations of retirement, and respond to these representations in a range of ways (e.g., acceptance, rejection). For example, couples may seek out information from a variety of sources when they are planning for retirement or even after they have retired, such as from friends who have retired but also from popular press materials. In addition, cultural assumptions about retirement are likely to be both embedded in and reinforced by these materials (and hence they may influence what couples take as “given”). Alternatively, couples may question or reject some of these taken-for-granted assumptions as they negotiate the transition themselves.

1.2 Overview of the Current Project

This project (a) explores the meanings of retirement for Baby Boomer women and their partners, (b) examines the micro (e.g., couples’ communication while adjusting to retirement, dilemmas) and macro (e.g., societal ideas about disengaging from paid work, changes in the employee-organization relationship) D/discourses about transitioning to retirement, and (c) characterizes connections among these levels of discourse. Although previous literature has explored planning for retirement (e.g., DeVaney & Zhang, 2001), factors that predict the decision to retire (e.g., De Preter, Looy, & Mortelmans, 2013) and

the outcomes of retirement (Beck, 1982), there are still critical gaps in our understanding of this life-stage, in particular for women. This project begins to address these gaps by making practical, methodological, and theoretical contributions.

First, this project provides a much-needed account of how the transition to retirement is experienced by Baby Boomer women and their partners. The majority of previous retirement research has relied on large scale survey data that, while valuable, does not provide a clear sense of what retirement means for the women who are actually experiencing it. Since we know that retirement is not experienced in the same way by all retirees, this project offers valuable description and interpretation of a range of retirement experiences.

Moreover, extant literature tends to treat retirement as an individual and isolated event when, in most cases, retirees transition to retirement as part of a dyad and/or as members embedded in larger social networks. The current project begins to address this gap by examining how not only individuals, but also how *couples* construct and make sense of their retirement experiences. Understanding how couples negotiate this transition is important for several reasons. As noted above, mismatched expectations about retirement—due in large part to a failure to communicate about relevant issues—may lead to negative relational impacts such as increased divorce rates. Thus, understanding what influences couples' communication about retirement as well as what may be more or less appropriate and effective ways to discuss important topics will provide insight into these types of issues.

A third contribution is to identify current American Discourse(s) about retirement. That is, to explore the ways that Baby Boomers understand retirement, it is important to

recognize the broader societal contexts in which they are embedded and to which they contribute. Couples may seek out information from a variety of sources when they are planning for retirement or even after they have retired, including from popular press materials. For example, a common concern for retirees is how to spend one's time since it is now all "free" (i.e., unburdened by work commitments) so individuals may read newspapers or magazines to get a sense of normative activities for retirees. If media representations of retirees always portray active individuals who never "waste time" (arguably an inaccurate representation) then retirees who desire relaxation may feel comparatively guilty or unproductive.

A fourth goal of this project is to characterize connections among levels of D/discourse. Cultural assumptions about retirement are likely to be both embedded in and reinforced by materials like media texts. Couples may question or reject some of these taken-for-granted assumptions as they negotiate the transition themselves. Considering multiple levels of D/discourse is a unique approach to studying retirement as most previous research has only looked at each level in isolation. To understand the "big picture" of Baby Boomer retirement it is necessary to analyze micro-and macro-contexts as inherently interpenetrating.

In addition to these practical aims, this project makes theoretical and methodological contributions by melding and extending D/discourse theories with Goldsmith's normative theory of social support. The normative theory of social support focuses on the more micro level discourse through which couples constitute their experiences. It assumes that communicators pursue instrumental, identity, and relational objectives during interaction, and that situations become complex when communicators

must orient to multiple, potentially conflicting goals. Central to this framework are dilemmas, or situations in which a speaker's attempts to accomplish tasks present competing purposes (Goldsmith & Fitch, 1997). Goldsmith's work is unique in its focus on potential *meanings* associated with forms of talk and the ways in which contexts can shape meanings.

In the retirement context, then, discussing the transition to retirement might emphasize instrumental issues like finances, timing, and retirement location/home; identity issues like reframing who one is as a result of a shift in one's work arrangements; and relational issues such as how to renegotiate daily routines. Within Goldsmith's framing, accomplishing a communicative task such as trying to manage the amount of time spent with one's partner creates the possibility of conveying undesirable meanings about the participants' identities and the ongoing relationship (Clark & Delia, 1979). These dilemmas require partners to develop strategies for managing conflicting meanings (e.g., framing the issue cooperatively). To date, however, research applying this theoretical framework emphasizes the importance of context in shaping meaning yet fails to explicate where "context" comes from or how a researcher might identify context in practical terms.

The second framework, D/discourse perspectives, complements Goldsmith's theory because it makes delineations between the actual talk individuals use to constitute social meaning and larger societal narratives that exist in a culture. Exposure to various D/discourse(s) provides individuals with scripts to use when situations are ambiguous or uncertain (Alvesson & Kärreman, 2000) as in the case of the transition to retirement. Examining Discourses will reveal the kinds of American cultural formations about

retirement that feed into and/or contrast with Baby Boomers' experiences. And, while D/discourse perspectives recognize multiple levels of data, the majority of previous research has focused on one level or the other rather than incorporating both during analysis. Indeed, critics have called for greater attention to how "levels" of discourse intrinsically interpenetrate such that local social texts (verbal interaction or written texts) are simultaneously informed, shaped, enabled, and constrained by the macro-discursive contexts in which they occur (Keenoy & Oswick, 2004). This project recognizes the inherent connections between levels of D/discourse and offers a new methodological approach to characterizing links therein. Similar methodological approaches include critical discourse analysis, which emphasizes the ideological effects of discursive practices (Fairclough & Wodak, 1997), and discourse tracing (LeGreco & Tracy, 2009).

Based on this reasoning, the overarching research questions of this dissertation are as follows: (a) What is the meaning of retirement for Baby Boomer women and their partners?; (b) What is the nature of couples' communication during the process of adjusting to retirement?; (c) What are societal Discourses about the transition to retirement?; and (d) How can connections between/among levels of D/discourse be characterized?

1.3 Preview of Subsequent Chapters

Chapter 2 builds a rationale for this study by first portraying the nature of retirement in the current time period. This section includes: (a) a summary of retirement definitions, (b) a brief discussion of the types of issues made salient during the transition to retirement, and (c) a review of evidence that suggests the gendered nature of retirement. Next, I describe recent research on retirement in four topic areas (i.e.,

planning for retirement, the decision to retire, the transition to retirement, and societal representations of the retirement experience) and outline gaps in this extant literature. Then, the normative theory of social support and D/discourse perspectives are explained in detail, and subsequently compared and contrasted. Chapter 2 ends with a discussion of the ways in which these two theoretical perspectives, together, can usefully be applied to address outstanding research questions about the processes of transitioning to retirement.

Chapter 3 describes the methods for this study. I first offer rationale for the study design and analytical choices. Next, I provide detail about the processes by which two types of data were gathered (interviews and media texts), including descriptions of the participants and media sources. Chapter 3 concludes with a thorough review of analytical procedures—Grounded Theory Methods (Charmaz, 2006), Constant Comparative Techniques (Glaser & Strauss, 1967), Dyadic Qualitative Data Analysis (Eiskovits & Koren, 2010), and Thematic Analysis (Boyatzis, 1998)—utilized to address specific research questions.

Chapters 4-7 present findings associated with each set of research questions. Specifically, Chapter 4 describes and interprets findings focused on the meaning(s) of retirement for Baby Boomer women and their partners, including those aspects that become salient during the transition to retirement. In Chapter 5, findings which resulted from thematic analysis of media texts are used to explore societal Discourses associated with retirement and the inherent tensions therein. Chapter 6 focuses on the possibilities of retirement as a “couple” issue by first considering the extent to which retirement is treated as individual and/or dyadic by Discourses and participants themselves. Next, Chapter 6 explores communicative dilemmas that couple’s report experiencing in their

talk about adjusting to retirement, as well as strategies they employ to manage them. Finally, Chapter 7 characterizes linkages among/between levels of D/discourse by describing particular (dis)connections and reflecting on how these tap into broader dialectics.

Chapter 8 concludes the dissertation with a discussion of research findings within and across all research questions. The results are compared to existing research on communication in retirement and situated within broader literatures (e.g., uncertainty, sensemaking, work/career, couple types). Theoretical, methodological, and practical implications of the research are discussed, followed by the strengths and limitations.

CHAPTER 2. LITERATURE REVIEW

This chapter develops the rationale for the current study in three major sections. To help situate the current project, the first section reviews definitions of retirement, describes several broad-based dynamics that are shaping the current context of retirement, and offers an overview of the kinds of issues made salient by the transition to retirement. This section concludes by situating retirement for Baby Boomer women as a part of a gendered life course. Throughout this document, the term ‘sex’ refers to the categories derived from biological/reproductive differences between human beings, whereas ‘gender’ refers to the state of being male/female/other and cultural/social differences based upon such a distinction (Merriam-Webster Dictionary, n.d.).

Section two reviews recent research on retirement in four topic areas: planning for retirement, the decision to retire, the transition to retirement, and societal representations of the retirement experience. The third section elucidates organizational discourse perspectives and the normative theory of social support. The section includes arguments for why discourse perspectives and the normative theory of social support are ideally suited to address gaps in the retirement literature, and reasoning for the project’s research questions.

2.1 Conceptualizing Retirement

2.1.1 Brief History and Definitions

The modern notion of retirement in the United States dates back to the mid-19th century when the first major old-age pension system was developed for Union army veterans from the Civil War (Zickar, 2013). Pensions for retirees became more widespread when the Social Security Act, the first comprehensive federal legislation that aimed to cover most American workers in retirement, was passed in 1935. Despite this relatively recent emergence, the term has been defined and/or operationalized in a variety of ways over the past few decades of research on retirement. Denton and Spencer (2009) outlined seven conceptualizations of retirement that have appeared in the literature. Each of these is briefly reviewed below as a way to begin illustrating how retirement can be constructed in many different ways.

First, retirement can refer to nonparticipation in the workforce (e.g., Beehr, 1986). This is perhaps the most common or popular understanding of the term and can also be termed ‘full retirement’. Typically, this understanding suggests that an individual has worked for the majority of his/her adult life (generally full-time) and then leaves the workforce entirely and permanently at “old” age. Second, some research operationalizes retirement as a significant reduction in hours worked or a reduction in earnings among older workers (e.g., Blekesaune & Solem, 2005). This conceptualization includes individuals who have completely stopped participating in the workforce but it also includes those individuals who are currently working but doing so for fewer hours or making less money compared to previous years (e.g., partial retirement). The notion of bridge employment fits within this second definition.

Third, retirement can be conceptualized as working few hours and, thus, earning less than a prescribed cutoff (e.g., Szinovacz & DeViney, 1999). Under this definition, retirement is a black and white issue in that one is either retired or not retired (i.e., there is no space for an idea such as partial retirement). Fourth, some research defines persons as retired based on whether they are receiving specified retirement income (e.g., money from government sources that is intended to financially aid people in retirement). In some cases, then, someone could be considered retired (for example because she is collecting U.S. social security income, perhaps at a reduced rate) but still working full time in a career or non-career job.

In a fifth view, researchers have operationalized retirement as the act of an older employee leaving her main employer (i.e., the employer that an individual has worked for a substantial amount of her career, also known as a ‘career job’). Although this definition makes sense for some workers, it creates issues in other cases, for example, when an individual has switched jobs several times over her career course. Sixth, retirement has been defined as occurring when an employee in the later stages of the “typical” working life (often determined by age) transitions from one employer to another or from one career to another. Denton and Spencer (2009) posit that this kind of change may signal an individual setting him/herself up for retirement (e.g., if the change is accompanied by reduced working hours) and decreased levels of commitment to work in general. Seventh and finally, some studies ask participants to self-assess whether they are retired. In other words, these studies ask individuals whether or not they consider themselves to be retired.

In addition, researchers in some cases have used combinations of the seven definitions outlined above. For example, Haas and colleagues (2006) examined the economic policy implications of operationalizing “retirement migration” in three ways: (a) individuals aged 60 or older who lived in another state 5 years ago; (b) individuals aged 50 or older who lived in another state 5 years ago, reported working no more than 26 weeks a year or no more than 35 hours per week in 1999, and reported receiving at least \$1 in either Social Security and retirement, survivor, or disability income in 1999; and (c) individuals aged 50 or older who lived in another state 5 years ago, were not in the labor force, and reported receiving at least \$1 in either Social Security and retirement, survivor, or disability income in 1999. Findings suggested that different definitions of retirement migration impacted the estimates of individuals moving in/out of donor and host states and, therefore, had significant financial implications for these states as well.

As will be described more fully in the methods chapter (3), the definition applied in this dissertation aligns most closely with the seventh description of retirement in that participants will be able to self-identify as retired. That is, recruitment materials indicated that criteria for participation include women who have retired in the past 3 years (and also their spouse/partner, regardless of the partner’s retirement status). It was up to participants themselves to determine if they fit this description. As part of the interview protocol, then, participants who self-identify as retired were asked to describe their own retirement situation. This approach to recruitment ensures that the study design did not limit the range of retirement experiences captured based on a preconceived notion of what “counts as retired” and instead relied on the ways in which individuals themselves construct their experiences.

2.1.2 The Current Context of Retirement

As the plethora of potential conceptualizations underscores, there is not just one singular retirement experienced in a monolithic manner by everyone; rather, the process of retirement includes the dynamic interplay of many factors. Indeed, retirement has become an increasingly complex process due to a number of individual, organizational and societal level shifts that have occurred over the past few decades. Such changes have led to new realities in terms of how organizations negotiate retirement with and for employees, and how in turn those individuals experience the process. Sargent, Lee, Martin and Zikic (2013) outlined six broad-based factors that are changing the face of retirement: (a) increased global life expectancy and improved global health; (b) general aging of the population coupled with increased levels of education; (c) global economic turbulence that has resulted in changes in individual retirement plans/organizational policies and practices; (d) changes in employers' experiences (e.g., increased market competition, delayering levels of management); (e) de-standardization and individualization of the life course; and (f) the gender revolution (i.e., more women working in more jobs and for longer periods of time).

First, as outlined at the outset of this dissertation, more people are living longer, healthier lives than ever before. The average American adult, for example, can now expect 20-30 years of retirement depending on when they retire (Sargent, Lee, Martin & Zikic, 2013). This is because the average age of retirement decreased from over 70 in 1960 to under 65 in 2004 (Organization for Economic Cooperation and Development [OECD], 2005), while the average life expectancy in the US has increased to 79 years old (World Health Organization [WHO], 2012). On an individual level, these trends mean

that Americans must (re)conceptualize retirement to account for its considerably greater duration. Retirement is now likely to last a decade or two, as opposed to being the handful of years between stopping paid work and death. For at least some Baby Boomers, this increase in the duration of retirement provides a great deal more latitude for reinventing one's identity, but it also presents new challenges: whether one wants to retire for such a long period; how to occupy such post-work time; and, of course, whether one can afford to live without employment income for 10, 20 or even 30 years. On a broader level, these trends put substantial stress on public (e.g., Social Security) and private (e.g., pensions) systems designed to financially support retirees.

In a parallel way, increased levels of education have influenced decisions about retirement—especially among American Baby Boomers. For example, more highly educated individuals are more likely to choose alternative retirement options such as bridge employment (Kim & Feldman, 2000). Bridge employment, which refers to individuals seeking some form of employment after they retire, is increasing in popularity. Indeed, one study found that half of their U.S. sample retiring between the years 2002 and 2006 took on bridge employment over the following eight years (Wang et al., 2009).

The next two factors derive from changes in employer-employee relationships in the increasingly global economy of the late 20th century. Global economic turbulence, for instance, has led to a shift from defined benefit to defined contribution pension schemes (Sargent, Lee, Martin & Zikic, 2013). That is, where loyalty to one's workplace used to lead to financial benefits for employees (i.e., employers would provide financial benefits in retirement for long-term service), an increasing number of employees are individually

responsible for their own finances during retirement, without assistance from an employer. Defined contribution pension schemes require little financial investment from employers and, thus, represent a safer and generally more profitable alternative in a frequently unstable global economic environment. Moreover, employees themselves tend to switch employers more frequently than they once did over the course of their careers—sometimes of their own accord, but other times due to organizational downsizing or other external factors. Regardless of the impetus, the employer-employee relationship is evolving from a relational one to a more transactional model. These elements characterize the “new” career and social contract, which have been critiqued for their continuation of corporate self-interest and workforce disposability (e.g., Buzzanell, 2000).

The fifth factor—de-standardization of the life course—has meant increased heterogeneity in how individuals live their lives, which has impacted retirement experiences. In other words, there is no longer an age-driven set pattern of education, work, marriage, and family that was once the norm (Macmillan, 2005). Instead, individuals are choosing more individualized paths in terms of the sequencing of their personal and professional lives. For example, the idea of “recareering”—i.e., choosing to start a new career after age 55—upsets the predictable/traditional flow of life and most likely delays retirement (Johnson et al., 2009).

Finally, the influence of the gender revolution closely aligns with de-standardization of the life course in that more women are working a broader range of jobs and for longer periods of time. Among the several effects of this surge has been to make the modern concept of retirement more directly salient for more women than at any time

in history, and to create, correspondingly, an unprecedented increase in dual-earner households, thereby creating an equally unprecedented increase in the number of couples who must negotiate two retirement trajectories. In other words, instead of retirement being a direct issue for males-as-sole-breadwinners, partners must now determine things like the timing, activities, and location of retirement together (Moen, 2001). Thus, while the process of retirement has always had a gendered dimension, the dramatic shifts resulting from the entry of women into the U.S. economy promise to reverberate in similarly seismic ways as they retire from it. This issue will be discussed in greater detail below.

2.1.3 The Nature of the Transition to Retirement

The current project focuses on one particular chronological phase of the retirement trajectory: the transition to retirement. To explain why this emphasis is warranted, it is important to first situate this period in the overall retirement trajectory and describe the kinds of issues beyond just a change in one's employment patterns that likely emerge during one's transition from non-retired to retired. Although I utilize the phrase "transition to retirement" throughout this dissertation as it is the language used in the literature, this time period alternatively could be called the "transition *through* retirement". This latter phrasing more sufficiently captures the idea of retirement as an ongoing process.

For this study, the transition to retirement refers to the time period after at least one member of the dyad has retired (i.e., post-retirement). This transition requires individuals and couples to negotiate a range of issues such as how to spend one's/their time, whether one/both will engage in any paid employment, what types of new routines

are needed, etc. Hence, the transition to retirement implicates a communicative process of adjusting. The notion of *adjusting*, with its focus on events unfolding over time, should be distinguished from *adjustment*, with its focus on relevant outcomes like well-being. This differentiation falls in line with Poole's (2007) position that "communication is a process and should be explained as such" (p. 181). Poole (following Mohr, 1982) contrasted variance theories, which "explain[s] change in terms of relationships among independent and dependent variables" with process theories, which "explain[s] how a sequence of events leads to some outcome" (p. 182). It is process theories that are the focus of this dissertation.

Although this study focuses on the process of adjusting during the transition to retirement, other periods of the retirement trajectory are still pertinent to our overall understanding of the phenomenon (see Figure 2.1). Literature on planning for retirement, for instance, is relevant because decisions made early in one's life course influence and/or constrain the available choices later in the life course. In other words, exploring couples adjusting to retirement requires knowledge of what happens during the phases that came before this period.

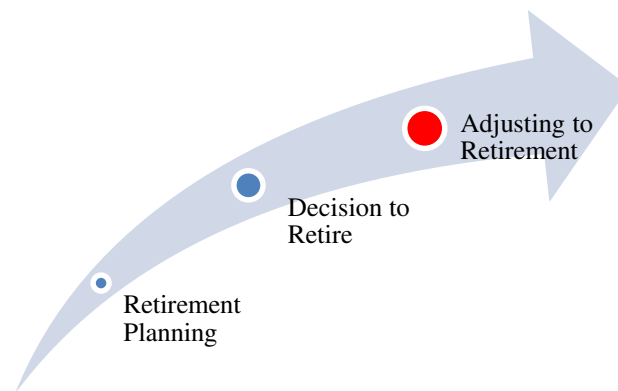


Figure 2.1: The Retirement Trajectory

Note. The retirement trajectory unfolds over time. Although the primary focus of this project is the process of adjusting to retirement (red circle), understanding this transition requires knowledge of the time points that precede it such as the decision to retire and retirement planning.

Increases in relational uncertainty (the degree of confidence individuals have in their perceptions of their involvement in an interpersonal relationship) also challenge a relationship during periods of transition (e.g., Solomon & Knobloch, 2001). Relational uncertainty includes three components: (a) self uncertainty (questions individuals have about their own involvement in a relationship), (b) partner uncertainty (doubts individuals may have about their partner's involvement in a relationship), and (c) relationship uncertainty (ambiguity about the nature of the dyad). Markers of relational turbulence include changes in things like relational maintenance behaviors (e.g., Dindia & Canary, 1993), partner responsiveness (e.g., Reis, 2007), and topic avoidance (e.g., Afifi & Guerrero, 2000).

The process of adjusting to retirement, then, constitutes a transition that will require dyads to renegotiate their interdependence and may result in turbulence as

partners work to establish new patterns and routines. Of course, there are many factors that will influence the extent to which couples experience turbulence including career history (e.g., Have both worked outside of the home for the entirety of their careers?), retirement timing (e.g., Retiring together or staggered?), and aspects of the relationship (e.g., division of household labor). Early retirement research supports the notion of interference during the transition to retirement in couples where the wife remained at home while the husband worked outside the home (Keating & Cole, 1980). Women reported that disadvantages to their husband's retirement were changes in the spousal relationship including a decrease in personal freedom, too much togetherness and too many demands on their time. Given the prevalence of dual-earner couples and, perhaps, shifts in the roles of husbands and wives, the ways in which interference manifests in today's retiring couples (if at all) likely looks different. Communication researchers might explore how couples manage interference and how they work to achieve a new relational equilibrium.

Although, Moen, Kim and Hofmeister (2001) found that being retired (for more than two years) promoted marital quality, the *transition* to retirement (from one's primary career job) was associated with declines in marital quality for both husbands and wives. The highest levels of marital conflict were reported by partners (regardless of sex) who transitioned to retirement while their spouse continued working. One explanation for findings like these is relational turbulence resulting from relational uncertainty, especially relationship uncertainty as the dyad must work to re-establish routines, roles, and behaviors that are "new" for the retired partner but could remain relatively unchanged for the other.

These kinds of issues raise important questions that can be addressed by communication researchers: What changes to their relationship do couples report experiencing during the retirement transition? What issues of relational uncertainty, if any, do couples report experiencing during the retirement transition? What kinds of interference from partners, if any, do couples report experiencing during the retirement transition? What strategies do partners utilize to re-establish patterns during the transition to retirement? What are markers of relational turbulence during couples interaction during (or about) the transition to retirement?

Identity issues are another cluster made salient by the process of adjusting to retirement. In general, social identity theory proposes that individuals derive social identities from the social categories to which they belong (Tajfel & Turner, 1986). Tajfel (1978) defined social identity as “that part of an individual’s self-concept which derives from his knowledge of his membership of a social group (or groups) together with the value and emotional significance attached to that membership” (p. 63). This classification accomplishes two tasks: (a) it orders the social environment, giving individuals a systematic way to define others, and (b) it enables the individual to locate herself in the social environment (Ashforth & Mael, 1989). An individual’s ability to create social boundaries based on her group membership also enables self-enhancement (i.e., ability to enhance the self by favoring one’s own in-group in comparison to out-groups). Groupings become meaningful by means of comparison: in the retirement context this could mean that “retiree” makes sense in comparison to “worker”. For example, insofar as one has identified with her employer and/or with the idea of being a member of the workforce (i.e., worker, organizational member), adjusting to retirement may be a marked

shift in how one defines herself. In some cases, retiring individuals may experience a loss of professional identity as they exit the workforce (e.g., Price, 2000). Increased variation in forms of retirement, however, may mitigate this loss. For instance, phased retirement could soften the impact of identity loss by making it more gradual, which may provide individuals with extra time during which they can come to terms with identity shifts.

The notion of self-enhancement may also be implicated during the transition to retirement. Social identity theory suggests that identifying with a high-status group can be beneficial to one's sense of self (Tajfel & Turner, 1986). If an individual views being a member of a group of "workers" as prestigious then leaving that group via retirement may negatively influence one's sense of self. However, an individual who retires to dedicate more time to participation in a group they perceive as more important (e.g., grandparents) may not experience negative impacts. Retirees' new identities might also conflict. For example, retirement traditionally was associated with old age. Therefore, Baby Boomers transitioning to retirement might experience conflict because they may feel comfortable becoming a member of the group of "retirees" but uncomfortable identifying with the "old" age group. Importantly, social identity theory urges exploration of multiple interconnected identities and the ways in which these shape communication to/with others (e.g., grandchild perceptions of shared family identity are negatively related to age salience in grandparent-grandchild relationships; Soliz & Harwood, 2006).

These kinds of issues raise important questions that communication researchers can address: How do Baby Boomers describe shifts in their identities as they talk about their transition to retirement (and what is the role of group memberships in this process)? How do Baby Boomers express old and new identities during interactions with others?

How do Baby Boomers manage conflicting identities that emerged as a result of the transition to retirement? In sum, the transition to retirement can present challenges in terms of managing relational interdependence and uncertainty as well as redefining who one is and finding a new sense of self.

2.1.4 The Gendered Nature of the Retirement Experience

Even given the dynamic nature of retirement and, thus, potential for wide variation in how it is experienced, much of the retirement literature still focuses on identifying trends, often based on large multi-wave national data sets, that capture some sort of “average” retirement process (e.g., Blekesaune & Solem, 2005; Noone, Alpass, & Stephens, 2010; Wang, 2007). The majority of these studies treat markers of diversity, including sex or gender, as “control” variables. Griffin, Loh, and Hesketh (2013) characterize this tendency as follows:

Retirement research has frequently examined demographic factors, particularly age and gender, albeit often as control variables rather than as the main focus of study. As a result, there is substantial evidence indicating that age and gender influence the retirement process from financial planning, choices regarding timing, adjustment to the retirement role, and preference for types of activity in retirement. However, less attention has been given to identifying the underlying reasons as to why these two demographic variables play a significant role. (p. 202)

This approach to research is valuable in its ability to present patterns in how many Americans experience retirement and, given that data for national studies have been collected in waves, findings often speak to how these “averages” have changed over the

past few decades. Moreover, findings from these studies can assist individuals, organizations, and/or governments in structuring retirement in ways that are most beneficial for the largest number of individuals. However, this work overlooks the fact that sex/gender is more than a factor to be controlled; rather, gendered expectations and policies play a key role in how women (and men) experience retirement.

This dissertation includes a focus on understanding the ways that gender shapes retirement experiences. In doing so, this research not only responds to the gap identified by Griffin, Loh, and Hesketh (2013), but also helps to address a lack of knowledge about both: (a) the experiences of the largest retiring cohort of women/men/couples in American history and (b) the gendered nature of the life course as it plays out in retirement. Regarding the first point, Sargent, Lee, Martin and Zikic (2013) indicate that the unprecedented size and labor force participation of the Baby Boomer cohort—and in particular females—is shaping the face of retirement. The United States experienced a post-World War II baby boom that entailed 18 years of increased fertility rates (Colby & Ortman, 2014). Put differently, there were 2.9 million births in 1945 and 3.4 million births in 1946 (nearly a 20 percent increase), and these rates continued to rise until reaching a peak of 4.3 million in 1957 and remaining high through 1964 (National Center for Health Statistics, 2005). There is a distinct pattern for males and females of this cohort as they age: the percentage of the overall male population from the Baby Boomer group was higher than that of females from 1945 until 2004. However, this pattern reversed in 2005 such that in years after that point there has been a higher percentage of females than males and this trend is predicted to continue (Colby & Ortman, 2014).

Moreover, more of these women worked/are working outside the home. For instance, labor force participation (LFP) rose for women of all ages between 1980 and 2010 (this is not the case for men; United States Census Bureau, 2015). The greatest percentage increases occurred in the age group of older women: from 1980 to 2010 “the LFP of women aged 50-54 increased 16.7% from 57.8% to 74.5% while the LFP of women aged 55-59 rose by 20%. The participation rates of women in the 60-64, 65-69, and 70+ age groups increased by 17.7%, 11.8%, and 3.8%, respectively” (Wheaton & Crimmins, 2013, p. 25). Yet simply recognizing these sex differences in the population overlooks an important second point – the gendered nature of the life course, which includes career and retirement trajectories.

Indeed, scholars have pointed out that gender plays a “complex role in retirement” but “exactly how and why this might be so is still not clearly understood” (Griffin et al., 2013, p. 207). Extant literature acknowledges that males and females frequently have different work backgrounds and experiences such as job type, pay, career progression, or longevity, and that these factors impact the retirement trajectory (Griffin et al., 2013). Moreover, considering that one’s early life decisions/experiences influence later outcomes, we do not yet have data on how the life courses of many “younger” cohorts of women (e.g., Baby Boomers) will shape retirement because they have only recently started to retire.

Moen’s (2010) description of the “gendered life course” sheds light on the dynamism and complexity of individual’s lives over time and “especially that men’s and women’s life paths are distinctly different as a result of pre-existing cultural schema reproduced in the process of doing gender...in the light of existing labor market and

career policies” (p. 4). Moen and others contend that these existing policies and practices produce/reproduce gender inequality at home and at work (e.g., Moen, 2003; Moen & Roehling, 2005; Sweet & Moen, 2006). Conceptualizing the life course as inherently gendered has myriad implications for (a) women’s socialization and career experiences, (b) women’s attempts to negotiate work-life “balance,” and (c) women’s decision-making about and experience of retiring.

First, changes in both “work” and “family” over the past 100 or so years have required everyday Americans, and scholars alike, to recast traditional notions of career. Women’s experiences, in particular, have underscored the interconnected nature of work and family roles and highlighted a need to redefine/broaden notions of “career” to include both men’s and women’s trajectories. For instance, Buzzanell and Goldzweig (1991) posit that themes of “bureaucracy and hierarchy,” “control,” and external definitions of “success” (p. 469) anchor traditional career models and so these authors describe alternative metaphors, paradigms, and ideologies needed to construct and maintain nonlinear careers. Similarly, Moen and Han (2002) explain their use of “career” as capturing the “dynamic connections across institutions, social relations, and lives” as they explore “alternative life paths,” which place important on traditional/linear paths but other “nontraditional” paths as well (p. 43).

Concepts of what constitutes a “successful” career remain in flux and women (and men) still face choices associated with prioritizing some roles over others. For example, women’s work histories are more likely to be interrupted or discontinuous compared to men’s (Calasanti, 1996; DeViney & Solomon, 1996; Jacobs-Lawson, Hershey, & Neukam, 2004). Often this is the result of women ceasing paid employment—either

temporarily or permanently—to stay home in order to care for their family. Recent debates over “opting out” (i.e., affluent, highly educated women who exit the workforce) question whether “opting out” is actually a choice or rather an imperative that results from difficulties balancing work and family demands (e.g., Livingston, 2014). In terms of retirement, interrupted or discontinuous careers often mean that women have saved less money for retirement because they worked for fewer years and/or because a lack of continuity limited career progression to higher paying roles.

Second, there were several shifts in U.S. societal beliefs about gender and work during Baby Boomers’ working years including a push to achieve “balance”. The 1960s and 1970s brought challenges to the feminine mystique (the belief that women achieve complete fulfillment by caring for their home and family) and ushered in the second wave of the Women’s Movement. Supporters argued for equality: women should be able to get the same education, jobs and salaries as men. Women’s participation in the labor force increased during this time and thinking shifted from the feminine mystique to the career mystique (Moen & Roehling, 2005). That is, there was an emphasis on achieving gender equality through women moving into men’s roles in the workplace, including accepting masculine definitions of success, paths to advancement and attitudes toward other life spheres. By the 1980s, “paid work became the normative path to women’s and men’s success and fulfillment” (Moen, 2010, p. 3).

Women found it increasingly difficult to achieve occupational success and fulfill family obligations—which were still largely considered women’s work. Possibilities for balance entered the American psyche but only such that “it seemed, just women were to do the balancing” (Moen, 2010) as they tried to negotiate roles, childcare, flexibility at

work, etc. Indeed, theoretical and empirical investigations suggest that, in heterosexual households, women perform at least two-thirds of household labor regardless of their engagement in the paid labor force (Blair & Lichter, 1991; Coltrane, 2000; Hochschild, 1989). The results of working for pay and accomplishing a majority of household work has negative implications such as creating relational conflict (Chethik, 2006; Cowan et al., 1985), decreasing women's ability to remain competitive with others in the labor market (MacDonald, Phipps, & Lethbridge, 2005), increasing women's likelihood of leaving paid work and/or accepting lower-paying/lower responsibility positions (Hewlett, Luce, Schiller, & Southwell, 2004), and causing stress, burnout, depression and/or physical/mental health issues in women (Glass & Fujimoto, 1994). By the late 1980s and 1990s, solutions to the challenge of balance included re-thinking men's work in addition to that of women. That is, if women sought equality at work then men needed to be "equal" at home by sharing in domestic labor.

These gendered influences may play out in Baby Boomer women's retirement experiences in multiple ways. For example, the extent to which female participants feel as though they tried to achieve balance during their working years and whether or not they felt successful might impact how they think about their current retirement experiences. Moreover, a structural shift in how members of a couple spend their time (e.g., if both members retire) requires them to make decisions about how to accomplish household labor.

Finally, the gendered nature of the life course—including the influences of gender on work/career trajectories—suggests that the decision to retire, timing of retirement, and the experience of retirement itself is gendered as well. Women's greater likelihood of

having an interrupted or discontinuous paid work experiences, for example, shapes both if and when retirement occurs. Some women may not feel they are able to retire because they do not have adequate financial savings (Glass & Kilpatrick, 1998; Quick & Moen, 1998). Other women may not wish to retire because they still feel engaged in and excited by their work (e.g., a woman who did not work outside the home for several years may want to continue working as a way to “make up” for that missed time in her career). Or Baby Boomer women who experienced high levels of stress associated with efforts to balance paid work demands with care work for extended periods of time may want to retire early to create space for engaging in other kinds of activities. Caring for adult children, grandchildren and/or parents is a particularly salient issue for Baby Boomers. With these contextual issues in mind, the next sections review literature on the retirement trajectory.

2.2 The Retirement Trajectory: Literature Review and Assessment

This section will review four primary areas of research that characterize the retirement trajectory: (a) planning for retirement, (b) the decision to retire, (c) the transition to retirement, and (d) cultural ideas about retirement. Within each section, I review relevant literature from both scholarly and popular sources, describing how it relates to couples’ communication about the retirement experience when possible. In addition, possibilities for how gender may influence each phase are described.

2.2.1 Retirement Planning

The importance of retirement planning has been increasingly emphasized by mainstream sources in the United States and with good reason: research supports the idea that increased levels of planning are associated with more “successful” retirements.

In general, government and media sources advise Americans to plan for retirement. The advice to plan seems to be underscored by the idea that appropriate and controlled planning—especially in the realm of finances—will yield a successful retirement. For instance, the United States Social Security Administration notes that “A secure, comfortable retirement is every worker’s dream. And now because we’re living longer, healthier lives, we can expect to spend more time in retirement than our parents and grandparents did. Achieving the dream of a secure, comfortable retirement is much easier when you *plan your finances*” (para 1, n.d.).

Popular press authors make this direct link between planning and retirement success as well. Here, too, the major emphasis is placed on the importance of financial planning. For example, a search of the Amazon.com web site for “retirement planning books” yielded 4,464 results. The first five “most relevant” results include titles such as (a) *How to Retire Happy, Wild, and Free: Retirement Wisdom that you Won’t Get from Your Financial Advisor* (Zelinski, 2013), (b) *Control Your Retirement Destiny: Achieving Financial Security Before the Big Transition* (Anspach, 2013), (c) *The Five Years Before You Retire: Retirement Planning When you Need it the Most* (Birken, 2013), (d) *The AARP Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad* (Jason, 2009), and (e) *Preparing for Retirement: A Comprehensive Guide to Financial Planning* (Glover, 2013). Three out of these five titles (b, d, and e) explicitly mention the need to consider one’s finances when planning for retirement. In contrast, one (a) addresses issues beyond the financial, but the title is presumably a response to what the author perceives as an over-emphasis on the financial aspects of retirement planning.

Scholarly research focuses on identifying predictors of retirement planning (i.e., who is most likely to plan?) and drawing connections between retirement planning and outcomes (e.g., retirement satisfaction, adjustment to retirement). In a review of research on retirement planning, Jex and Grosch (2013) suggest that the majority of studies center on one of three topics: financial planning, health-related planning and social planning.

2.2.1.1 Predictors of planning.

First, as alluded to above, lay sources and scholars alike focus on the financial aspects of retirement planning. Given the variation in both the extent to which people engage in this type of planning and in their pattern of planning, researchers have turned their attention to identifying characteristics of those who are most likely to financially plan for retirement. For instance, DeVaney and Zhang (2001) found that people with more resources are more likely to plan for retirement. Although this may appear obvious, subsequent research suggests that this is not always the case—i.e., some individuals have financial resources but still do not engage in adequate financial planning for retirement. For instance, Jacobs-Lawson and Hershey (2005) surveyed working adults ($n = 270$) in a cross-sectional study and found that participants differed in their ability to think about and prepare for the future, and that individuals vary in how comfortable they are taking financial risks. These authors suggest that these traits may complicate the picture about who saves for retirement.

Second, there is a much smaller body of research that focuses on health-related planning (Jex & Grosch, 2013). For example, maintaining one's health (e.g., exercise, doctor visits) before and during retirement is important for outcomes like retirement

satisfaction (e.g., Breslow, Reuben, & Wallace, 2000). Women (Ross & Wu, 1994) and wealthier individuals are more likely to engage in this type of preparation for retirement (e.g., Smith & Kingston, 1999).

Third, there is an area of planning for retirement that Jex and Grosch (2013) refer to as “social planning,” but they indicate there is not much research to review on the topic. The authors write:

Since for most people retirement represents a period in one’s life where there is a good deal more discretionary time available, people need to fill this time through any number of ways such as hobbies, volunteer work, leisure pursuits (e.g., golf), or travel, to name a few. Again, as in the case with health planning, there is not a great deal of research that has addressed this issue. (p. 270)

For the purposes of the current dissertation, it is worth noting that these authors do not include relationship planning for retirement in any of their three categories.

To bring together findings across multiple studies, a meta-analysis examined the relationships between predictors and retirement planning (Topa et al., 2009). The study included 341 independent samples from 99 studies (total $N = 188, 222$). The overall predictors of retirement planning (of any kind) were poor health (mean weighted $r = .05$), positive attitudes toward retirement (mean weighted $r = .19$), and job satisfaction (mean weighted $r = -.34$).

2.2.1.2 Retirement planning and outcomes.

Overall, research suggests that planning is important for achieving positive retirement outcomes. For example, Elder and Rudolph (1999) analyzed data from the first

wave of the Health and Retirement Study. Their findings indicate that thinking about retirement and attending planning meetings have a positive effect on satisfaction above and beyond income, marital status, and health. However, what individuals consider to be “planning” varies and, in many cases, is not adequate to achieve the retirement one desires. This theme runs through both academic and privately-sponsored research.

Given the marked emphasis on the importance of financial planning in some forms of media, it may be surprising that most Americans are not financially prepared for retirement. For instance, a report by the Congressional Research Service (Purcell, 2009) noted that the median value of retirement accounts held by those between the ages of 55 and 64 was a mere \$100,000. To provide context for this figure, the same report indicates that based on current life expectancies and interest rates, this amount of savings would afford an individual an income of less than \$8,700 per year (Purcell, 2009).

Although there has been less research, Americans do not appear to be prepared for retirement when it comes to areas beyond finances either. Ekerdt, Hackney, Kosloski, and DeViney (2001), for example, found that 12% of workers aged 51 to 61 reported that they did not know when they would retire or had not thought about it. Approximately 43% of these individuals said they had “no plans” in terms of the form of retirement they would take. Turner, Bailey, and Scott (1994) found that less than 25% of their sample of individuals 40–65 years old had engaged in any planning with regard to the location of their retirement or whether they would continue some type of employment in retirement.

The aforementioned meta-analysis by Topa et al. (2009) also examined the relationship between retirement planning and outcomes. They concluded that retirement

planning was positively associated with both bridge employment (mean weighted $r = .28$) and retirement satisfaction (mean weighted $r = .13$).

2.2.1.3 Couples' planning for retirement.

Up to this point, the literature reviewed has focused on *individuals* and retirement planning. The current project aims to investigate how *couples* communicate. Thus, the few findings relevant to couples' communication when planning for retirement are reviewed below.

There is evidence to suggest that couples do discuss retirement. According to Capital One ShareBuilder's Financial Freedom Survey (2014), couples report that they discuss retirement 14 times a year. Hellmich (March 16, 2014) in *USA Today* wrote "Couples may believe they're talking about retirement planning 14 times a year, but that may mean they've mentioned the word retirement or simply talked about finances, he says. Not enough people are having in-depth retirement discussions." Similarly, Updegrave (February 13, 2013) wrote for *CNN Money* "...it is important that you and your wife have a tete-a-tete...not just about saving, but about developing a comprehensive strategy to prepare for retirement. Unfortunately, far too many couples aren't having such conversations."

Although couples report discussing retirement, the lack of detailed description about the nature of these discussions masks potential areas of misunderstanding or disagreement and might also suggest an overemphasis on financial issues. A study conducted by Fidelity (2011; $n = 648$ married couples) helps to illustrate these points: findings suggest that 92% of couples indicated they communicated well about financial

issues and 81% described themselves as one financial entity. However, only 43% of couples reported making investment decisions for retirement as a unit; only 25% of couples were completely confident that either partner was prepared to assume responsibility of their joint retirement finances; and 32% of couples approaching retirement did not agree on whether they would continue some form of employment during retirement. Thus, while couples may report that they talk about finances and that they represent a financial unit, their disagreements about key retirement issues calls the nature of these conversations into question. Furthermore, this same study found that 38% of couples who have not yet retired disagree about the lifestyle they expect to live during retirement. One third of couples disagree on their ideal vision for retirement (e.g., what activities they will engage in). Finally, 36% of couples either do not agree, or do not know, where they plan to live in retirement.

Findings like these point to the importance of deeper examinations regarding the nature of communication about retirement in couples (i.e., When couples say they discuss retirement planning, what is it that they talk about?) and also hint at why talk about retirement may be challenging. Moreover, they are in line with previous research on misunderstanding in marital communication. For instance, there is a tendency for spouses to overestimate agreement and this is typically done in the direction of one's own preferences (Sillars et al., 1994; Sillars & Scott, 1983; Sillars, Pike, Jones, & Murphy, 1984). In other words, spouses are likely to report that they know what their partner wants more than is actually the case, and this happens despite frequent communication (Sillars & Scott, 1983). Although overestimation of how well one understands his/her spouse may be common, research suggests that this overestimation can be problematic.

For example, feeling understood by one's partner has been linked to marital well-being (e.g., Acitelli, Douvan, & Veroff, 1993) and spousal levels of intimacy (e.g., Heller & Wood, 1998). When it comes to couples and the retirement trajectory, then, misunderstandings that result from overconfidence that one understands his/her spouse's desires (or from other sources) may result in conflict, decreased levels of marital well-being or other negative outcomes. The experience of these negative repercussions may be exacerbated by expectations that retirement represents one's Golden Years in which individuals/couples can experience new-found freedom.

2.2.1.4 Retirement planning and gender.

There is some evidence—albeit perhaps outdated in light of this new cohort of retirees—that men as a group are more likely than women to engage in preretirement planning. In a sample of retirees ($N = 458$; 244 men and 214 women), Quick and Moen (1998) found that 93.5% of men were likely to have engaged in preretirement planning compared to 84.4% of women. Importantly, though, the positive relationship between retirement planning and retirement satisfaction holds regardless of sex (Quick & Moen, 1998). In addition, research suggests there may be sex differences in terms of the focus of retirement planning efforts.

When considering finance in couples, there is a trend toward women taking more responsibility for financial planning in general and also when it comes to retirement, but men still dominate planning and decision-making in these areas. A Fidelity (2013) study of married couples found that 24% of women reported taking primary responsibility for day to day financial decisions, which is an increase from 15% in

2011. Specific to retirement, findings indicated an increase in women claiming primary status for long-term retirement decisions, which more than doubled to 19% from nine percent in 2011.

This same Fidelity report makes the following claim:

Women still lag behind men with respect to financial confidence, decision making, engagement and approach to investing. For instance, women appear more confident in their partner to assume full financial responsibility if needed, and the men in their lives agree. Men were significantly more likely than women to be very confident in their own ability (53% vs. 45%). Women, in turn, were significantly more likely to be confident that their spouse/partner could assume this role (52% vs. 43%).

(p. 2)

On one hand, it may be the case that women are not as involved as men in financial decision-making or do not feel as self-assured. On the other hand, especially in the absence of objective evidence such as a financial portfolio, it may equally be the case that men are overconfident in their investing abilities. And, a claim like “women lag behind men with respect to [their] approach to investing” ought to be reframed so that it speaks to *differences*—rather than superiority—in men’s compared to women’s approach to investing. For example, women tend to have a lower tolerance for financial risk compared to men and this would be reflected in their investment decisions. Glass and Kilpatrick (1998) found that men are more likely to invest in more aggressive financial mechanisms compared to women.

Of course, sex differences in retirement planning are not as simple as men compared to women. Indeed, the story becomes more complex when one considers other factors such as women's workforce participation. Women who do not work outside the home were significantly less likely than women who work full or part-time (outside the home) to describe their role in the day-to-day decisions as "joint" (39% vs. 62%) (Fidelity, 2011). In fact, nearly four out of ten women who reported not working outside the home reported their spouse/significant other is responsible for the decisions (36% vs. 16%).

Women are more likely than men to engage in retirement planning in areas other than finance. Petkoska and Earl (2009) studied Australian employees aged 50 years or older working at a financial institution ($N = 377$; 168 men and 209 women). They found that women were more likely to engage in health and interpersonal/leisure planning compared to men. Health planning consisted of items such as "read books/articles/brochures on health" and "arranged a medical check-up periodically (at least once every 2 years)". Interpersonal/leisure planning consisted of items such as "called friends and/or family regularly" and "joined/made inquiries about joining a social club or group". At some point during the planning period, most individuals ultimately decide to retire. The next section reviews research on this decision.

2.2.2 The Decision to Retire

In the United States, it is not legal for an organization to force an individual to retire nor does the government impose a mandatory retirement age. Thus, the decision to retire is often a complex issue and individuals (and couples) must consider a variety of factors if/when making the decision to retire. There is a body of literature focused on

identifying the predictors of retirement. These include age (older people are more likely to decide to retire; Adams & Rau, 2004), income (those with higher income retire earlier; Gruber & Wise, 1999), health (younger people may be forced to retire due to health issues; Barnes-Farrell, 2003), the extent to which an individual is involved in his/her work (likelihood of fully retiring decreases as level of involvement increases; Pengcharoen & Shultz, 2010), and the nature of work (workers often retire earlier from physically demanding jobs; Gobeski & Beehr, 2008).

For example, Pengcharoen and Shultz (2010) used the HRS data from 1992 and 2002 ($n = 2,869$) to examine predictors of retirement. Their study looked at work-related factors (schedule flexibility, job satisfaction, job involvement, and job seeking self-efficacy) and non-work related factors (certainty of retirement plans, familial and marital satisfaction, attitude toward retirement) that predicted various forms of retirement after controlling for demographic factors (age, sex, health condition, annual household income, and education level). Findings indicated that job involvement, job seeking self-efficacy, and certainty of retirement plans significantly predicted whether individuals considered themselves not retired at all, partly retired, or completely retired. None of the items measuring familial and marital satisfaction was a significant predictor of one's employment status.

Topa and colleagues' (2009) meta-analysis (previously described) also examined the relationships between predictors and the decision to retire. The overall predictors of the decision to retire were poor health (mean weighted $r = .14$), negative working conditions (mean weighted $r = .11$), work involvement (mean weighted $r = -.17$), and job satisfaction (mean weighted $r = -.02$).

2.2.2.1 Couples' decision to retire.

There is less research considering the decision to retire as dyadic (Wang & Shultz, 2010), but some findings are suggestive that partners influence one another. Pienta (2003) demonstrated that individuals with a retired spouse are more likely to retire compared to those with a still-working spouse. Smith and Moen (1998) relied on the first and second waves (1995-1997) of the Cornell Retirement and Well-Being Study (Moen & Fields, 2002). They operationalized impact on the decision-making process with a dichotomous variable (spouses indicated the degree of influence on a 0 to 100 scale; the authors collapsed the scale such that 0 to 49 indicated less influence and 50 to 100 meant a great deal of influence). These authors found that spouses do influence one another's retirement decisions, but spouses view their roles as more minor than the retirees themselves see them (husbands view wives' influence on retirement decisions with $m = 62.3$ but wives view their own influence on husbands with $m = 40.9$; wives view husbands' influence on retirement decisions with $m = 58.1$ but husbands view own influence on wives with $m = 46.6$). As is evident, couple differences regarding perceptions of spouse's influence are more pronounced when the retiree is a man rather than a woman.

Given that the decision to retire is a complex issue that, in many cases, must be accomplished with a partner it is surprising that very few studies have explored how couples communicate about the decision to retire. One study addresses this issue to some degree. Using data from the first seven waves of the Health and Retirement Study, Ho and Raymo (2009) examined issues associated with couple's joint retirement. These authors defined joint retirement as a "couple-level outcome in which both spouses retire

within a period of 12 months” (p. 155). They found that approximately 40% of men and women expected to retire around the same time as their partner suggesting that *expectations* for joint retirement were fairly common. However, only 24% of couples actually retired within the same year. Couples in which both members expected to retire jointly were over three times more likely to actually retire jointly compared to those couples where both members did not have these expectations. Their findings suggest, though, that likelihood of joint retirement did not differ between couples in which both spouses expected to retire jointly and those where only one partner expected to do so.

In terms of communication, this study noted that couple-level discussion of retirement may act as a facilitator of joint retirement. Among couples in which both partners expected joint retirement (compared to a reference outcome of non-joint retirement), there was greater likelihood of achieving joint retirement for couples who reported communicating more frequently about retirement (odds ratio=1.24).

Communication was measured by asking the question “How often do you talk to your spouse about retirement?” with response options ranging from 1 “hardly at all” to 4 “a lot”. Somewhat problematically, this variable was computed for analyses by summing husbands’ and wives’ answers (i.e., range from 2 to 8), which obscures possible differences in how the husband and wife might view their communication about retirement.

2.2.2.2 The decision to retire and gender.

There are mixed findings in terms of the role of sex/gender in both decision-making about and the timing of retirement. For instance, Talaga and Beehr (1995)

demonstrated that the number of dependents living at home decreased the likelihood of men being retired, but increased the likelihood of women being retired. Pienta and Hayward (2002) found that work factors impacted males' and females' retirement plans equally, but age and health were predictive of only men's *early* retirement. In terms of retirement timing, Hogan and Perrucci (2007) found that women, regardless of race and age, were less likely to retire over time than men (based on US Health and Retirement Study data). Perhaps suggesting cultural or geographically-based differences, Lee (2005) found that men worked longer in a sample of retirees from Hong Kong. Henretta, O'Rand and Chan (1993) demonstrated that a woman's employment during her child-rearing years (for at least 2 years) was associated with her earlier retirement (especially if following her husband's retirement). Taken together, these results suggest that the role of sex/gender in retirement decision-making is quite complex and may be influenced by factors that have yet to be examined.

2.2.3 The Transition to Retirement

As Van Solinge (2013) writes in a review of literature on the adjustment to retirement in the *Oxford Handbook of Retirement*: "Little is known... about the actual process of adjusting to retirement and the heterogeneity in this process" (p. 311). As indicated by the quotation, most of the research on the transition to retirement addresses the outcome of *adjustment* to retirement (versus processes of *adjusting*) and, hence, the following sections reflect this bias.

Early studies on retirement adjustment (i.e., before 1985) were framed based on the assumption that retirement is primarily a stressful life event with which people must cope and that it has similar impacts on all who experience it (Van Solinge, 2013). More

recent research recognizes the gravity of retirement as a life-changing event, but provides a more even-handed treatment (e.g., recognizes positive outcomes). In addition, there is increasing recognition that the retirement experience is different for different people and may vary as a function of demographic, historical or other factors.

Van Solinge (2013) notes that there are two key questions addressed in the empirical literature on retirement adjustment: “(1) What is the general impact of retirement on the individual (i.e., how well people may get used to the retirement life)? and (2) what are the factors that account for interindividual differences in adjustment to retirement?” (p. 314).

2.2.3.1 General impact of retirement on the individual.

In general, adjustment is assessed/evaluated using a “psychological comfort” outcome measure like emotional well-being (e.g., Herzog et al., 1991), happiness (Beck, 1982), retirement satisfaction (e.g., Quick & Moen, 1998) or life satisfaction (e.g., Calasanti, 1996). The assumption here is that low levels of well-being, or another similar outcome, indicate poor adjustment (Braithwaite & Gibson, 1987). Also, despite wide recognition that retirement adjustment is a process, studies vary in whether they assess psychological comfort at one point in time via cross-sectional designs (thus relying on participants’ retrospection) or over time via longitudinal designs.

Regardless of study design, findings are heterogeneous in terms of the impact of retirement on individuals: some studies found slightly lower levels of well-being among retired people compared to those still working (e.g., Alpass et al., 2007), some found no differences (e.g., Herzog et al., 1991) and others found improved aspects of

psychological comfort (e.g., Gall, Evans, and Howard, 1997). These mixed findings have led some researchers to argue that there are likely multiple retirement trajectories that speak to varying forms of retirement adjustment (Pinquart & Schindler, 2007; Wang, 2007). Wang used HRS data from Waves 1 to 5 to model adjustment trajectories. Growth mixture modeling yielded three trajectories: (a) approximately 70% of retirees experienced minimal changes to psychological well-being; (b) about 25% of retirees experienced negative changes in psychological well-being during the initial transition stage, but showed improvements afterward; and (c) about 5% of retirees experienced positive changes in psychological well-being.

2.2.3.2 Predictors of adjustment.

Studies typically examine predictors of adjustment to retirement representing four clusters of characteristics: (a) individual attributes, (b) access to resources/changes in resources upon retirement, (c) situational characteristics, and (d) psychosocial attributes (Van Solinge, 2013). Individual attributes such as age and sex are most often considered control variables in studying retirement adjustment.

Resources are “means or assets that can be used to cope with a difficult situation or to accomplish a goal” (Van Solinge, 2013, p. 317) and can include finances, participation in activities, and partners. For example, lack of financial resources hamper adjustment and are linked to lower levels of retirement satisfaction (e.g., Calasanti, 1996; Hardy & Quadagno, 1995). Generally speaking, individuals who engage in post-retirement activities (e.g., volunteer work, leisure activities) enjoy higher levels of life

satisfaction during retirement (e.g., Smith & Moen, 2004; Kim & Feldman, 2000).

Engagement in bridge employment enhances well-being during retirement (Shultz, 2003).

Finally, partners can be considered a resource in this context. Married retirees tend to adjust more easily to retirement than single or widowed retirees (e.g., Pinquart & Schindler, 2007). For example, Pinquart and Schindler conducted latent growth mixture modeling with data from German retirees ($n=1,456$) and identified three classes based on changes in life satisfaction measures during the transition to retirement (measures collected annually from 1984 to 2003). Being married was one of the factors that predicted membership in the class that experienced better adjustment to retirement; whereas being unmarried predicted membership in one of the other two—less well-adjusted—groups. In addition, retirees with higher levels of marital satisfaction have higher levels of retirement satisfaction (e.g., Wang, 2007). Given this, including a measure of marital quality in the current study can help to contextualize findings (e.g., Norton's Quality of Marriage Index, 1983).

Situational characteristics include things like the nature of one's job prior to retirement, commitment to one's job prior to retirement, and one's reasons for leaving an organization. For example, individuals who worked in physically demanding jobs often experience more positive retirement transitions (e.g., Quick & Moen, 1998), but those who worked in stimulating jobs experience more difficulty during the retirement transition (Van Solinge & Henkens, 2008). In addition, the circumstances surrounding one's retirement influences how they experience the transition such that more favorable conditions are linked with better adjustment (e.g., Wong & Earl, 2009). For example, expected/gradual retirement is better than unexpected, abrupt, or forced retirement.

Psychosocial correlates, according to Van Solinge (2013), often are not often accounted for in studies of the transition to retirement. These are variables like psychological dispositions. For instance, Bye and Pushkar (2009) found that motivation for effortful cognitive activity and perceived control led to increased psychological well-being during the retirement transition. Other examples of psychological resources that influence adjustment include retirement expectations (Taylor, Goldberg, Shore, & Lipka, 2008) and self-efficacy (Van Solinge & Henkens, 2005). This group of predictors emphasizes the importance of human agency in the retirement process.

In a study exploring multiple types of predictors, Wong and Earl (2009) examined individual (demographic and health), psychosocial (work centrality), and organizational (conditions of workforce exit) predictors of retirement adjustment. Employing a cross-sectional design, their study included Australian participants aged 45 years or older who self-identified as either fully-retired or semi-retired from the workforce ($n = 394$). Findings demonstrated that individual variables of income, psychological health, and marital status significantly predicted retirement adjustment and, as a set, accounted for 24% of the total variance in retirement adjustment. Work centrality—a psychosocial variable—was not a significant predictor of retirement adjustment. Finally, organizational predictors (i.e., perceived preparedness for retirement, ease of retirement decision, gradual entry into retirement, choice in retirement decision, and say in the timing of retirement) were summed into one factor called “conditions of exit”. More favorable conditions of exit predicted better retirement adjustment, and accounted for 10% of the total variance in retirement adjustment above and beyond individual and psychosocial predictors.

2.2.3.3 Couples adjusting to retirement.

A few studies attempt to consider the adjustment to retirement as a dyadic issue, but for reasons of methodology produce equivocal findings. A first study examined the impact of social support on post-retirement adjustment (based on reports of life satisfaction, retirement satisfaction and social satisfaction). Taylor, Goldberg, Shore, and Lipka (2008) collected data from participants ($n = 37$) at two time points. The social support measure included three dimensions: instrumental support (e.g., “How often has someone given you some information to help you understand a situation you were in?”), tangible support (e.g., “How often has someone provided you with some transportation?”), and emotional support (e.g., “How often has someone listened to you talk about your private feelings?”). Taylor and colleagues did not find support for their hypotheses: social support did not predict satisfaction at time 1 or 2. This study starts to investigate answers to the question of *how*, for example, being married and/or having higher marital satisfaction might be associated with more successful retirement transition via social support, but the small sample size likely limited statistical power to find anything except large effects. Moreover, social support measures seem to tap generic support rather than support that is specifically related to the transition to retirement, which may be another reason for null findings.

Second, Van Solinge and Henkens’ (2005) analyzed panel data from 559 older employees (55+) and their partners (in 1995 and 2001) using a simultaneous equation, which accounts for the non-independence of data. These authors hypothesized a model where two dependent variables—older workers’ and their partners’ adjustments to retirement—are both affected by the retirement context, and each is uniquely determined

by each of the partner's individual evaluations of the consequences of retirement. Mutual influence was represented by the two direct effects of partners' adjustment on each other. The items constituting the adjustment scale for older workers and their partners included three questions: "How long did it take you to get used to (your partner's) retirement?" (responses: <1 month, between 1 and 6 months, between 6 months and 1 year, >1 year); "How difficult has it been for you to adjust to (your partner's) retirement?" (responses: very difficult, quite difficult, neither difficult nor easy, not very difficult, not difficult at all); and "It took quite some getting used to (my partner's) retirement for me." (response: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree).

Findings demonstrated that adjustment to retirement is influenced by the context in which the transition is made (e.g., income, health status of worker/partner) as well as individual psychological factors (e.g., retirement anxiety). A strong "quantitative" attachment to work (full-time jobs, long work histories), a lack of control over the transition, retirement anxiety (negative pre-retirement expectations), and low scores on self-efficacy are predictors of difficult adjustment. However, the authors found asymmetrical results for the influence of the partner and older worker such that when workers experience problems adjusting to retirement, their partners' adjustment is hampered; but there was not a significant effect of the partners' adjustment on that of the older workers. These authors comment that:

It is interesting to note that adjustment to retirement within couples was found to be much more of an individualistic process. The extent to which partners influence each other appears to be limited. This is, however, not unique to adjustment to retirement. Grief and adjustment after the death of a child have, for

example, been shown to be a highly individualized process experienced differently by each partner. (p. S18)

Although Van Solinge and Henkens' (2005) conclusion that adjustment to retirement is an individualistic process may be true to some degree, their commentary ignores their finding that when workers experience difficulties adjusting to retirement, so do their partners. It is only the reverse relationship that was not supported. One explanation for this later finding might be that the measure of retirement adjustment was not nuanced enough to adequately capture all aspects of the transition to retirement. For instance, two of the items in the adjustment scale ask about the length of time it took to adjust to retirement. The assumption here, then, is that quick transitions are easier ones, which may not be the case. Furthermore, the majority of both employees and partners adjusted easily to retirement (e.g., only 13% of workers and 6% of partners reported difficulty; this translated to 17% of couples where either a worker or partner reported difficulty adjusting). This might suggest bias toward well-adjusted individuals in the sample.

2.2.3.4 Gender and adjusting to retirement.

While about half of retirees engage in post-retirement employment (47%), preferences for the form this takes appear to vary as a function of sex. Men are more likely to engage in bridge employment (especially related to their pre-retirement career; Davis, 2003), while women are more likely to opt for phased retirement (i.e., slowly decreasing current work role) (Griffin & Hesketh, 2008). In addition, a recent study by Pleau (2010) demonstrated interactions between sex and wealth such that high salaries

were associated with greater likelihood of bridge employment for women, but lower likelihood for men. However, high accumulated wealth created the opposite pattern: high accumulated wealth was associated with lower odds of women taking bridge employment but higher odds for men taking bridge employment. Findings like this underscore the importance of being open to clusters of factors that influence adjustment to retirement (e.g., sex plus SES).

The majority of studies do not report sex differences in retirement adjustment (e.g., Kim & Feldman, 2000; Reitzes & Mutran, 2004; Wong & Earl, 2009). Studies that have found differences either report small effects (Quick & Moen, 1998) or explain patterns using variables beyond sex such as income or marital status (e.g., Seccombe & Lee, 1986; who argue that lower levels of retirement satisfaction for women likely were due to lower retirement income and lower likelihood of being married).

2.2.4 Cultural Representations of Retirement

The three preceding sections review extant literature about retirement planning, decision-making and transitions, primarily on an individual level. However, to fully understand the current context of retirement it is necessary to consider larger culturally-based ideas of retirement as well. There are three studies that can inform thinking in this area: Sargent, Bataille, Vough, and Lee's metaphor analysis (2011), Smith and Dougherty's examination of master narratives of retirement (2012), and Rudman's critical discourse analysis of newspaper articles about retirement (2005).

Sargent et al. (2011) used metaphor analysis to examine the meanings of retirement for a sample of 35 retired Canadian executives (20 men, 15 women). Semi-structured interviews with each participant focused on questions about his/her career

history and then asked the participant to describe and reflect on his/her retirement experiences to date. These authors justified their methodological choice by noting that “Metaphors acted as cultural resources that retirees drew on to tell their accounts of retirement” (p. 321). In other words, larger cultural ideas about retirement were adopted by individuals to describe and, perhaps, understand their own retirement experiences.

Their analysis revealed eight metaphor categories that retirees used to describe retirement: loss (lack of purpose, threat to one’s identity), renaissance (new beginning, endless possibilities to pursue one’s interests), detox (cleansing experience of getting away from the stress of working life), liberation (released from constraints of work), downshifting (transition to slower pace of life), staying the course (continuing one’s contribution by applying one’s professional skills in a new setting), milestone (marks end of one phase and start of another), and transformation (taking on a new identity; positive adaptation to new role of lifestyle). The authors group these metaphors into four configurations of retirement meaning: exploring new horizons (renaissance, transformation, detox, milestone), searching for meaning (loss, detox, liberation), contributing on your own terms (staying the course, downshifting, detox) and putting your feet up (downshifting, liberation, detox).

Each of these configurations describes a subgroup of retirees from the study sample. For instance, exploring new horizons represents participants ($n = 10$) who had been retired an average of 4.3 years who were progressive and future-focused—excited about the opportunities afforded by retirement. The searching for meaning configuration ($n = 10$ participants who had only been retired for an average of 1.6 years) describes individuals who were struggling with the loss of work as a focus in their lives and, in

many ways, were inert/backward looking. Contributing on your own terms included individuals ($n = 8$, retired an average of 2.4 years) who viewed retirement as an opportunity to continue to contribute professionally but in a way of their choosing. This often meant shifting from a demanding, stressful career but *not* going so far as enjoying a leisurely retirement of golfing and beaches. Finally, putting up your feet ($n = 7$, retired an average of 4.2 years) saw retirement as a reward for years of hard work. This group enjoyed the freedom brought about by retirement and the time to do the things they were not able to do due to the demands of work.

In another study exploring overarching ideas about retirement, Smith and Dougherty (2012) interviewed Americans ($N = 84$) in four different work experience phases (anticipatory, early work life, preretirement, retirees). Due to the repeated nature of some narratives that emerged across this highly diverse group of interviewees, these authors describe a master narrative of “retirement as freedom.” A master narrative is “an overarching story told by a culture that produces expectations and norms within the culture (Bergen, 2010 as cited by Smith & Dougherty, 2012, p. 455). For this group of participants, “retirement as freedom” meant that individuals had to pay their dues by working for years and then, upon retirement, could spend years free from work.

Although this notion of “retirement as freedom” was widespread, the interviews also yielded at least two key “fractures” in this master narrative. First, participants were excited for retirement because the idea of “freedom” was attractive in many ways, yet at the same time they feared retirement because they viewed the period as lacking routine. Second, participants expected that part of the “freedom” of retirement would be financial. However, even though this seemed to be expected based on the master narrative, many

participants realized that it is truly the individual's responsibility to build a successful retirement. In this way, the master narrative seems to promise one thing, but for many, the experience of retirement fails to make good on this promise. Smith and Dougherty critique this master narrative because it sets retirement up in a way that is only partially attainable for most, and completely unattainable for some. Smith and Dougherty identified and critiqued overarching cultural representations about retirement based on analysis of individual interview data, whereas the next study takes a similar approach based on analysis of published media texts.

Rudman (2005) conducted a critical discourse analysis of 138 Canadian newspaper articles about retirement, drawing connections between discursive constructions of retirees and neoliberal political rationality. Using the governmentality perspective—a lens that focuses on the ways in which political contexts are responsible for shaping everyday conduct—the research identified four major discursive patterns, each one linked to an ideal retiree subjectivity type. These were the age-defying consumer, the prudential consumer, the age-defying producer and the prudential producer. These four types represented two dimensions: consumer-producer (i.e., the types of occupations presented as ideal and possible for retirees) and the desired outcome retirees should be striving for (i.e., defying age versus being cautious/minimizing the risks of aging). The age-defying consumer referred to an individual who aspires to maximize his/her retirement lifestyle and body. This maximization can be achieved by making purchases (e.g., exotic travel), choosing to live in 'active' retirement communities, and taking steps to avoid aging (or even 'turn back the clock'). Ideally, the age-defying consumer begins these pursuits in advance of retirement. Second, the

prudential consumer seeks to maximize his/her sense of security for the future. This individual works to minimize age-related risks (e.g., not being financially prepared for retirement, physical decline) by planning ahead (e.g., seek out knowledge by reading media materials, consulting experts), maintaining an active lifestyle, and making the ‘right’ consumer and occupational choices (e.g., let go of your career as the center of your life and focus on other activities such as volunteer work). Third, the age-defying producer depicts an individual who continues to seek out a lifestyle focused on productive activity, often despite having already “retired” from his/her mid-life job. These individuals typically take on second careers that are motivated by personal fulfillment and/or age-defiance, but not financial need. Finally, the prudential producer is one who makes a career shift (typically during middle age) away from being an employee to being an entrepreneur. In this way, he/she works to proactively establish a ‘retirement career’ that helps to minimize risks associated with ceasing work (e.g., financial risks, identity risks). Rudman critically analyzes media texts to identify overarching discursive constructions of retirees in relation to neoliberal political rationality.

None of these studies offer insight into how couples experience or communicatively navigate the transition to retirement nor do they specifically address how retirement experiences may vary as a function of sex/gender (although they do provide evidence that “ideal” representations of retirement are not necessarily accessible to all).

2.2.5 Gaps in the Literature on Retirement

The preceding review of literature in areas of planning for retirement, the decision to retire, adjustment to retirement, and cultural representations of retirement reveals at

least six gaps in the extant literature. These include a need to examine: (a) retirement as both an individual and dyadic phenomenon, (b) adjusting to retirement as a communicative process, (c) meanings of retirement, (d) the range of issues that couples likely must address as they transition to retirement (i.e., beyond finances), (e) connections between individual and societal ideas about retirement, and (f) the gendered nature of the retirement experience.

First, the complexity of retirement-related issues is amplified when an individual is negotiating the retirement process with a partner. As noted at the outset of this manuscript, dual retirement is more often the rule than the exception. However, the lion's share of the literature on retirement is still focused on retirement for an individual. To this end, Sargent, Bataille, Vough and Lee (2011) made the following call for future research:

Furthermore, retirement is often portrayed. . .as an “individual or personal project”; however, dual earner couples are the modal experience. How can we better understand and comprehend the meaning of retirement as a joint or collective project? (p. 323)

This quotation underscores a need to examine the extent to which retirement is both an individual and a dyadic phenomenon. Questions here might center on how couples negotiate the transition to retirement together, for example, in terms of decision making or how retirement impacts couples rather than individuals.

Second, despite recognition that retirement is a *process*, the extant research is still primarily outcomes-based. As described earlier in this dissertation, there is a need to explore *adjusting* to retirement—or perhaps *adjusting through* retirement—rather than only adjustment to retirement. The former focuses on communicative processes that

unfold over time while the latter focuses on outcomes such as happiness or well-being. For example, an exploration of adjusting to retirement would be interested in learning about how couples (re)negotiate aspects of their relationship as one or both spouses move from non-retired to retired. Questions asked could include: Do new tensions arise during this transition? How do couples manage these tensions? Emphases such as these are in contrast to research that might correlate relational satisfaction with retirement satisfaction at one point in time.

Third, prior work does not pay much attention to the meaning(s) of retirement for participants themselves nor does it seek to understand what participants consider important elements of the retirement transition (i.e., the meanings they associate with aspects of their lives that change as a result of retirement). This focus on the meanings of retirement is connected to how couples may interpret talk about retirement. As it stands, much of the work makes a priori choices about what counts as retired as well as the kinds of changes retiring individuals view as important (often, financial issues). Pertinent questions here might seek to identify the ways in which participants themselves see retirement as an important transition, or what aspects of their lives, identities, or relationships are implicated in the transition.

Fourth, there is a dearth of literature that examines issues beyond finances in relation to preparing for and transitioning to retirement. This focus on instrumental issues to the exclusion of relational and identity issues is problematic given that retirement processes make a range of issues salient (not just instrumental ones). As previously described, thinking guided by frameworks such as the relational turbulence model and social identity theory offer evidence to support this claim. Arguably, taking a more

exploratory approach to understanding the role of communication in retirement processes might reveal a wider range of issues. Rather than utilizing a survey methodology that, in some ways, investigates issues of retirement with already formed ideas of what is important, researchers might take a more open-ended approach. Such an approach could move beyond issues of how frequently people talk about retirement to explore the nature of such conversations in greater depth.

Fifth, there is a need to weave together multiple levels of research on retirement to create a more holistic picture of this complex phenomenon. In the context of this literature review, that would entail connecting the first three sections (planning for retirement, the decision to retire, and/or adjusting to retirement) with the final one (cultural representations of retirement). As Szinovacz (2013) argues, “Retirement processes cannot be well understood without consideration of the contexts in which they occur...Macro-, meso-, and micro-structures form the contexts for retirement structures, policies, and behaviors but are also influenced by them” (p. 153).

Developing this multilevel understanding of retirement is indeed an ongoing project for multiple retirement researchers. For example, DePreter, Van Looy, and Mortelmans (2013) have begun work in this vein by examining individual (micro) and institutional (macro) “push and pull factors” as predictors of retirement timing among European retirees. Individual push factors are things like poor health or a dislike of one’s job that encourage an individual to retire, while individual pull factors are those that make retirement seem more attractive than employment such as greater financial security or shifting priorities (e.g., a desire to spend more time with grandchildren). Institutional push factors might be reductions in force that cause older adults to leave the labor market,

while institutional pull factors include governmental policies that allow older workers to retire under economically acceptable circumstances. The authors analyzed (micro) data from the Survey of Health, Ageing, and Retirement in Europe, which surveys individuals who are 50 years and older in 11 European countries. Macro data came from the Organisation for Economic Cooperation and Development and Eurostat. Results of their multilevel event history analysis (where the “event” was retirement, $n = 440$ retirement events) indicated that, at the micro level, employees were “pushed” into retirement as a result of health problems, and were “pulled” into retirement by the desire to spend time with grandchildren. At the macro level, there were no significant “push” factors, but retirees were “pulled” into retirement by financial incentives such as a high implicit tax on continued work and high expenditures on early retirement schemes. This study predicted individual level behavior using both individual and institutional variables. The current project accomplishes this multilevel exploration in a different way: by examining interpretations or meanings of retirement at multiple levels and seeking to map the range of relationships between/among them.

Finally, the majority of existing research approaches the retirement experience as if it is monolithic. And, when there is recognition in the literature that diversity may shape individual retirement experiences, these possibilities are often managed by “controlling” them in statistical analyses. There is a need for research that remains open to the ways that gender (and potentially other forms of difference) shape individual retirement trajectories.

Taken together, discourse perspectives and the normative theory of social support are ideally suited to begin addressing the aforementioned gaps. For instance, both

perspectives can be used to analyze transitions as processes that unfold over time. Similarly, both frameworks draw our attention—albeit in different ways—to the meaning(s) of retirement. Discourse perspectives offer an approach to thinking about the nature of the connections between couples’ communication about adjusting to retirement and cultural representations of retirement processes from media sources. Hence, the next section provides detail about these two theories that are used as sensitizing frameworks for this research.

2.3 Theoretical Perspectives on Communication and Adjusting to Retirement

In the following section, I argue that discourse perspectives and the normative theory of social support are complementary and, together, illuminate important aspects of the communicative processes surrounding adjusting to retirement. For each theory, I provide a brief summary including key assumptions, describe important concepts using exemplar studies, and highlight potential strengths and limitations. This section concludes with a discussion of the benefits of merging these two perspectives in the context of the current project.

2.3.1 Discourse Perspectives

The study of organizational discourse includes a range of approaches united by an interest in the role of discourse in the constitution of organizational life. This family of perspectives shares the assumption that “language does not mirror reality, but constitutes it” (Fairhurst, 2009, p. 1608). In general, a discourse refers to a structured collection of texts (Parker, 1992 as cited in Phillips & Oswick, 2012, p. 436). Discourse analysis, then,

Involves analysis of collections of texts, the ways they are made meaningful through their links to other texts, the ways in which they draw on different

discourses, how and to whom they are disseminated, the methods of their production, and the manner in which they are received and consumed. (Phillips, Lawrence, & Hardy, 2004, p. 636)

Texts are the “symbolic forms of representation (e.g., documents, books, media accounts, interviews, speeches, committee reports, etc.) that are inscribed by being spoken, written, or otherwise depicted” (Maguire & Hardy, 2009, p. 150).

Organizational discourse analysis has been widely used in the last two decades (Phillips & Oswick, 2012) with applications in contexts ranging from identity construction in Canadian refugee systems (Hardy & Phillips, 1999) to the creation of a new market category of Modern Indian art (Khaire & Wadhani, 2010). One particular brand of organizational discourse analysis—critical discourse analysis—focuses on the ability of discursive practices to produce and reproduce unequal power relations between various groups (see below).

2.3.1.1 Types of Discourse(s)

Alvesson and Kärreman (2000) distinguished two levels of discourse: micro discourse (small ‘d’) which involve local, social text(s) and macro Discourse (big ‘D’), which involves societal-level ordering forces. To create these levels, Alvesson and Kärreman (2000) explicated aspects of discourse on two dimensions: (a) the connection between discourse and meaning, and (b) discourse as being local versus macro. The former ranges from transient meaning—i.e., “emerging from specific interaction”—to durable meaning—i.e., “existing beyond specific linguistic interaction, in a more or less

inert and stable manner” such that language and meaning can be completely overlapping or the two can be quite unrelated/separate (p. 1130).

The authors described the second dimension as varying from close-range (i.e., local context) to long-range (i.e., macro context). In terms of local context, language is examined in the context in which the discourse is produced and in relationship to particular processes. Close-range studies “emphasize the need to take social context and interactions seriously” (p. 1134). In terms of macro context, Discourse is considered “as a rather universal, if historically situated, set of vocabularies, standing loosely coupled to, referring to or constituting a particular phenomenon” (p. 1133). The idea here is that traces of Discourse emerge across multiple “sites” at the local level and, taken together, can point to overarching societal themes. For our purposes, an example of discourse might be the transcripts of conversations that couples have about retirement or transcripts from interviews with individuals about their experiences adjusting to retirement. A Discourse might be the American-based representations of retirement as one’s Golden Years.

For some discourse scholars, the continued dichotomization of discourse and Discourse has become problematic because it implies two very separate streams, which downplays ways in which these streams are inherently connected (e.g., Alvesson & Kärreman, 2011; Bargiela-Chiappini, 2011; Iedema, 2011; Mumby, 2011). As Phillips and Oswick (2012) write:

This [dichotomization] has constrained the forms of discursive analysis that have been undertaken to the degree that researchers have tended to focus their attention

on either fine-grained analysis (i.e., “small d”) or big picture analyses (i.e., “big D”) at the expense of work which meaningfully engages with both. (p. 459)

Critics have called for greater attention to how “levels” of discourse intrinsically interpenetrate such that local social texts (verbal interaction or written texts) are simultaneously informed, shaped, enabled, and constrained by the macro-discursive contexts in which they occur (Keenoy & Oswick, 2004). Similarly, “it is the aggregation and accumulation of situated... interaction (via informal conversations, interviews, meetings, briefings, and presentations) and the production and consumption of local texts (e.g., emails, minutes, newsletters, circulars, guidance notes, and operation procedures) that collectively shape, inform, and even constitute, “big D” or paradigm-type discourses” (Phillips & Oswick, 2012, p. 459).

This project recognizes the inherent connections between levels of discourse. For the purposes of analysis, different texts will represent the various levels of discourse. In line with previous research that traced discursive practices across multiple levels (LeGreco & Tracy, 2009), I treat micro discourses as “the local uses of text and language within a specific context” and look to interview transcripts with members of couples who are transitioning to retirement to represent this level. Macro level discourses are the “broader social narratives and systems of enduring thought” (Fairhurst & Putnam, 2004, p. 7) that shape and are shaped by micro (and meso) level discourses. Materials such as magazine articles and popular press books can speak to these overarching ideas. Critical Discourse Analysis (CDA), one member of the Organizational Discourse Analysis family, frequently attempts to bridge the divide between “Big D” and “little d” discourses.

2.3.1.2 Critical Discourse Analysis

This study borrows from CDA for two primary reasons: (a) it interrogates linkages between levels of discourse and (b) it seeks to uncover ways in which discourse constitutes power dynamics. Critical discourse analysts take the stance that

Discursive practices may have major ideological effects: that is, they can help produce and reproduce unequal power relations between (for instance) social classes, women and men, and ethnic/cultural majorities and minorities through the ways in which they represent things and position people... Both the ideological loading of particular ways of using language and the relations of power which underlie them are often unclear to people. CDA aims to make more visible these opaque aspects of discourse” (Fairclough & Wodak, 1997, p. 258).

As has been illustrated in the sections above, this may mean CDA could reveal unequal power relations between men and women in relation to retirement.

Several key terms are used in CDA including concept, object and subject positions. Discourse produces sets of concepts (i.e., ideas, categories, relationships, theories) through which we understand the world and relate to one another that are often contested and which are situated within cultures and historical time (Phillips & Oswick, 2012). “Some concepts exist only in the expressive order, while others may be attached to a material referent to produce an object. In this way, discourses make the world meaningful” (Phillips & Oswick, 2012, p. 3). For instance, the idea of retirement is a concept (i.e., constructed via discourse) but the physical cessation of work (insofar as an individual no longer engages in the same patterns of getting up in the morning, commuting, sitting in one’s office, etc.) is an object. Subject positions are similarly

constructed in discourse. That is, individuals take up one of the available subject positions when choosing to participate in particular discourses. For instance, an individual who stops working her career job and starts volunteering might loathe the term “retiree”. However, this term (and its associations) is a subject position in U.S. Discourse about retirement and is not easily changed (e.g., others may label her as a retiree even if she does not do so).

2.3.1.3 Strengths and Limitations

Discourse analysis, in general, and CDA, in particular offer two important strengths that make them well-suited for the current project. First, the way in which these perspectives theoretically and methodologically consider multiple levels of discourse is valuable. Examining the layers of discourse that construct retirement in the United States will allow for a more complete picture of the phenomenon than any single level analysis could achieve. Moreover, CDA highlights how multiple layers of discourse interpenetrate. The question then becomes: how can we describe the relationship(s) between levels of discourse? Coupled with a tension-centered lens, Fyke and Buzzanell (2013) utilized CDA to offer one response to this question as it relates to a leadership development firm that employs Conscious Capitalism. These authors write: “Micro-level practices can belie the aims of the macro-level Discourse. Our results provide a framework for exploring tensions at multiple levels in a given d/Discursive context” (p. 1635).

A second strength of CDA is that it encourages acute awareness of and sensitivity to the ways in which discursive practices produce and reproduce unequal power relations.

A major aim of this approach, then, is to “make more visible these opaque aspects of discourse” (Fairclough and Wodak, 1997, p. 258). Rudman’s CDA of Canadian newspapers, described above, critiqued neoliberalist Discourses about retirement. Her analysis argued that retiree subjectivity was still linked to production and consumption, which set limits on possible ways of thinking about the meanings of retirement. This study will similarly look to uncover power imbalances in relation to the gendered nature of the transition to retirement.

As with any theory, discourse perspectives have limitations as well. For instance, although CDA is clear about the intrinsic link among levels of discourse, it is less clear about the way(s) in which these interconnections come to exist. How do Discourses influence discourses and vice versa? In a related vein, if we assume that individuals live interdependent lives, how do Discourses play out in relationships? Goldsmith’s (2004) normative theory of social support complements discourse perspectives because it can address some of these exigencies.

2.3.2 Normative Theory of Social Support

Goldsmith’s (2004) normative theory of social support is one specific theory situated within a family of multiple goals theories (Caughlin, 2010). This grouping of perspectives shares the assumption that communicators typically pursue goals and that situations become complex when communicators must orient to multiple, potentially conflicting goals. In general, goals can be defined as “communicative end states for which individuals strive” (Berger, 2007, p. 50). Three general classes of goals—instrumental, identity, and relational goals—are applicable to a wide range of situations (Clark & Delia, 1979). In the retirement context, discussing the transition to retirement

might emphasize: (a) instrumental issues such as finances (i.e., Have we saved enough money?), time (When should I/you/we retire?), and location/home (Where should we live during retirement?); (b) identity issues such as reframing who one is as a result of a shift in one's work/career arrangements (e.g., Who am I now that I am no longer an employee of organization X?); and (c) relational issues such as how to (re)negotiate daily routines/responsibilities or maintain balance between being together more often yet sustaining a sense of individuality or separateness.

Goldsmith's work is unique among multiple goal theories in focusing on potential *meanings* associated with forms of talk. This theory is "normative" in that it examines the meanings individuals attribute to attempts to offer various types of support (e.g., emotional comforting or instrumental advice), the factors that influence these meanings (e.g., context), and the ways in which meanings impact how messages are evaluated (i.e., whether they are perceived as effective and/or appropriate).

This normative model has been used to analyze the dilemmas (i.e., conflicting goals or meanings) that arise in a range of situations including older couples' communication after one spouse has experienced a cardiac event (e.g., Goldsmith, Lindholm, & Bute, 2006), family communication when family members encourage a military service member to seek help for a mental health issue (Wilson, Gettings, Dorrance Hall, & Pastor, 2015), and transgendered individuals discussing sexual safety with partners (Kosenko, 2010). Understanding the normative theory of social support requires explicating several key terms including dilemmas, strategies, and speech communities and sociocultural context. Note that many of these ideas exist of varying levels of abstraction and can be thought of as nested in one another. Goldsmith's focus on

tensions (i.e., dilemmas) that arise in part from meanings associated with the larger sociocultural context is consistent with other communication perspectives (e.g., relational dialectics; Baxter & Montgomery, 1996) that stress how relationships give voice to larger societal Discourses.

2.3.2.1 Dilemmas

Dilemmas come about when a speaker's attempts to pursue a task can be interpreted as communicating incongruent meanings and so the speaker must manage multiple, conflicting goals. According to Goldsmith and Fitch (1997):

Each dilemma captures a set of potentially competing purposes and outcomes; a set of situational and conversational factors that play a role in how participants react to the dilemma; and cultural premises that underlie the salience of the purposes, outcomes, and situational and conversational features. (p. 461)

In the health context, for instance, Goldsmith, Lindholm and Bute (2006) examined the dilemmas that arise when older couples talk about lifestyle changes after one person has experienced a cardiac event. Findings were based on individual interviews with 25 patients and 15 partners (ages 37 to 81, $m = 66$ for patients, $m = 63$ for partners). Three dilemmas were identified that resulted from the multiple meanings individuals attributed to their talk about lifestyle change. First, "I don't want to nag but...", spoke to partners' desires not to come across as nagging or trying to control the patient, but at the same time wanting to communicate that they were worried about the patient's health. Second, the dilemma "caring can be a double-edged sword" highlighted how patients did not want to critique or reject their partner's comments about their health because it

showed the partner cared, but also that patient's might disagree with the content of their partner's comments. The same message can show caring but also frame the spouse as "parent" and patient as "child". The third dilemma (i.e., "We don't want to dwell on illness") referred to how some couples viewed talking about lifestyle changes as empowering while others felt such discussions put too much focus on how much things had changed since the cardiac event. Thus, the same message could mean empowerment and/or loss (e.g., represent a change in identity from "healthy" to "ill").

In a study that employed this framework in a different context, Wilson, Gettings, Dorrance Hall, and Pastor (2015) examined the dilemmas family members face when encouraging returning service members to seek help for concerns about mental health. Participants were family members of military service members who were older than 18 years and had a U.S. military service member return from Iraq or Afghanistan in the past 5 years ($n = 80$). Surveys were completed online and, among other tasks, participants read a scenario that described different difficulties their service member was experiencing in readjusting to civilian life. Participants then responded in an open-ended manner to questions about the goals they would pursue, barriers they might encounter and advice they would provide to others in the scenario situation. Four dilemmas of talking about mental health emerged from analysis of the open-ended responses.

First, getting the service member to recognize the problem without implying he/she is not "normal" entails a contradiction insofar as telling the service member s/he has a "problem" as a way to get the service member to seek help logically requires that the service member is acting outside the norm. Second, convincing the service member to seek help without implying he/she is weak involves getting the service member to admit

s/he needs help without threatening the service member's identity as being strong and self-reliant (this is a particular challenge for members of military culture; discussed below). Third, the dilemma of being persistent but also patient beseeched family members to employ two contradictory tactics in encouraging their loved ones to seek help (e.g., they should push their service member to get help without being "pushy"). Finally, wanting the service member to open up without implying the family member can understand spoke to the idea that family members frequently encouraged the service member to share their feelings and concerns, but did not want to communicate that they could totally understand what it was like to directly experience deployment or combat exposure.

In the context of retirement, accomplishing a communicative task such as trying to manage the amount of time spent with one's partner creates the possibility of conveying undesirable meanings about the participants' identities and the ongoing relationship (Clark & Delia, 1979; Goldsmith, Lindholm, & Bute, 2006). For instance, a partner who suggests that his/her spouse find a new hobby or get involved in volunteering might be heard as conveying caring (i.e., "I want you to find something you enjoy or something that you find fulfilling."), but also potentially as implying that he/she wants to spend less time with the spouse or wants greater independence (i.e., be less of a couple "unit").

Thus, while goals are important to Goldsmith's framework, it is the shared (or unshared) interpretation(s) of messages (i.e., the meanings associated with various forms of talk) shaped by goals in interaction that result in whether messages are positively evaluated. In this way, the normative theory of social support is less interested in the

frequency of talk and more focused on the “quality” of talk in terms of whether a communicative act is effective and/or appropriate in responding to situationally-relevant goals.

2.3.2.2 Strategies

Individuals employ strategies to manage the multiple meanings that underlie dilemmas (Goldsmith et al., 2006). Strategies include adjustments to things like the frequency, style, and speech event framing of talk. Reanalyzing the data from Goldsmith et al. (2006; described above), Goldsmith, Lindholm, and Bute (2012) identified three categories of communicative strategies that partners employed to navigate dilemmas associated with speaking about lifestyle change following a cardiac event. First, rationing talk involved approaches including saying something only once (rather than multiple times), allowing the patient to initiate talk about lifestyle change or monitoring some threshold (refraining from commenting up to a certain point). Second, saying it nicely included approaches like using conventional indirectness (rather than explicitly telling a partner what he/she should or should not do) or joking about lifestyle changes (e.g., teasing). Finally, some couples’ managed the dilemmas associated with talking about lifestyle change by framing them cooperatively. This referred to couples’ attempts to discursively reframe the conversation by making the interaction into a problem-solving discussion (i.e., couple working together rather than one partner seemingly having the answers) or to couples use of meta-communication.

There are similarities, but also differences, between the strategies identified by Goldsmith, Bute, and Lindholm (2012) and those identified in the context of family

members encouraging service members to seek mental health care (Wilson, Gettings, Dorrance Hall, & Pastor, 2015). The latter case featured the following strategy groupings: (a) when to talk (strategies related to the amount and timing of talk such as being available), (b) how to talk (strategies related to the style or relational tone of talk such as communicating caring/commitment), (c) how to frame talk (strategies attempting to alter the meaning of help seeking such as reframing it as positive), and (d) where else to turn (strategies that did not involve or complement efforts by family members to speak directly with the service member such as involving third parties). Strategies in both contexts (i.e., couples' talk about lifestyle changes and family members' talk about seeking help for mental health) emphasize that families endeavor to alter the meanings associated with talk by adjusting the frequency and/or timing of talk, the relational tone of talk, and the framing of suggested actions (Wilson et al., 2015). Strategies in couples' talk about lifestyle change, however, highlight partnership more than strategies in family members' talk about help seeking. Wilson et al. (2015) speculate this may be because of the crisis stage the pairs were in (i.e., family members were addressing more acute mental health issues while couples had past the initial medical crisis) or because the relationships of the pairs necessitated varying degrees of interdependence (i.e., all of Goldsmith's participants were spouses who likely had higher levels of interdependence, compared to the mixed pairings of spousal but also parent-child and sibling relationships in the Wilson et al. study).

Although describing a different context, it seems likely that some of the strategies that helped couples navigate dilemmas about lifestyle change following a cardiac event and encourage service members to seek help for mental health could be applied to

dilemmas that couples face when discussing issues regarding adjusting to retirement. For instance, in a dilemma where a partner suggesting that his/her spouse find a new hobby or get involved in volunteering could be interpreted as conveying caring (i.e., “I want you to find something you enjoy or something that you find fulfilling.”), but also potentially as implying that he/she wants to spend less time with the spouse or wants more independence (i.e., be less of a couple “unit”), rationing talk might mean the partner mentions this idea once and then not again for a period of time. Or, it might be possible for a partner to joke about the kinds of hobbies a spouse might engage in (as a way to make him/her think about some serious options). Alternatively, couples could frame this conversation cooperatively by making the discussion about the kinds of new activities both/each partner might want to engage in now that they are no longer working. This strategy puts partners on more of a level playing field.

2.3.2.3 Speech Communities and Sociocultural Context

The normative theory of social support emphasizes that communication does not occur in a vacuum. Instead, speech communities create sociocultural context(s) where interactions occur; hence interactions and meanings are shaped by context(s). Hymes (1972) defined a speech community as “a community sharing rules for the conduct and interpretation of speech, and rules for the interpretation of at least one linguistic variety” (p. 54). A speech community is typically composed of individuals in a particular geographic location that interact with one another. Speech communities, however, need not just be defined by physical location; rather they may be bounded by common rules for conduct and interpretation (Goldsmith, 2001). Goldsmith and Fitch (1997) described the speech community in a study about advice in the following way:

Our study is also ethnographic in assuming that the construction, interpretation, and evaluation of advice occurs within the constraints of belief systems that are shared by speech communities. Our notion of speech community includes not simply persons who share geographic location or group membership but persons who share a system of rules and premises for speaking (Carbaugh, 1988; Katriel, 1991; Philipsen, 1992; Saville-Troike, 1982). Our selection of persons to interview and instances to observe were guided by shared group membership (participants were White, middle-class North Americans). (p. 458)

Two examples of studies that frame interactions within specific sociocultural contexts are Goldsmith and Domann-Scholz (2013) and Wilson, Gettings, Dorrance Hall, and Pastor (2015). First, Goldsmith and Domann-Scholz (2013) invoke a cultural premise when they argue that most Americans are familiar with an ideology that values open communication (see also Parks, 1982, 1995). Moreover, Americans tend to believe that open communication is essential for personal well-being and relationship satisfaction (e.g., Caughlin, 2003). In their study examining openness in a sample of white Midwestern American couples where one partner had experienced a cardiac event, Goldsmith and Domann-Scholz found that an ideology of openness persisted. Their interview data pointed to four “taken-for-granted, value-laden meanings of openness in statements about a lack of problems, openness as healthy, openness as an attribute of a good relationship, or openness as a global positive evaluation” (p. 270).

Although virtually all participants said that they and their spouse were “open” (i.e., could talk about anything), further probing revealed that many couples had not discussed at least some aspects of the cardiac event and subsequent lifestyle changes. To

understand the seeming contradiction between the cultural ideals voiced by participants and their own communicative practices, Goldsmith and Domann-Scholz analyzed the multiple, shifting meanings in terms of what it meant to be “open.” A range of meanings emerged including: the big talk (i.e., couples referred to a single big talk during which couples discussed mortality, their life together, and past regrets once but then did not bring up these issues/feelings again in the future), facts not feelings (i.e., couples talk extensively about the medical issues/procedures but not about other things like worries), understand with nothing to hide (i.e., couples reported knowing one another so well that there was not a need to discuss issues since they already “knew” their partner’s perspective), and lack of constraint (i.e., couples noted that they could be open if they ever needed/wanted to be but hadn’t felt the need to talk so far). Note, too, that no couples fit what the researchers understood to be the meaning of “open communication” as “the presence of regular talk without restraint about a range of issues related to the heart condition” (p. 274). In this study, the speech community comprising white Midwestern American couples implicated the ideology of openness, yet associated a range of meanings (i.e., polysemy) with this cultural premise in terms of their actual talk and interpretation of talk.

Second, in the aforementioned study that examined the dilemmas family members face when encouraging returning service members to seek help for mental health concerns, Wilson and colleagues (2015) pointed to the influence of military culture (i.e., a speech community made up of individuals associated with the U.S. military) in addition to beliefs about masculinity, mental health and family communication in the process of identifying dilemmas. That is, notions about what it means to seek help for a mental

health issue are shaped by societal stigma about mental illness and compounded by elements of military culture that champion self-reliance and strength. One specific example is the dilemma of “convincing you to seek help without implying you’re weak”. Although seeking help may signal weakness in the larger U.S. culture, interpreting help-seeking as weakness is exacerbated in the U.S. military. As evidence of this, one family member wrote “In the military, men are viewed as weak by their peers if they seek help” and another wrote “The stigma the military has placed on our military members- having mental problems is viewed as a sign of weakness” (p. 6).

In terms of the retirement context, then, analysis of couples’ communication about their transition to retirement will need to consider factors such as prevailing assumptions—within the speech community of Baby Boomer Americans—about what constitutes “good” couple communication, relevant cultural premises about retirement, the task the speaker is performing (e.g., sharing preferences, offering advice), and how work/career impacts identity.

One relevant cultural premise might be a prevailing societal assumption among Baby Boomers that retirement *is* achievable and, even, considered “the norm”. That is, after working hard and paying your dues, you will be taken care of or at least receive some financial support as you live out your Golden Years so long as you have planned appropriately (Smith & Dougherty, 2012). For instance, the United States Department of Labor states on their web site that “Financial security in retirement doesn’t just happen. *It takes planning* and commitment and, yes, money” (n.d.). This type of prevailing assumption might shape couples’ communication about retirement. For example, a wife who suggests that she or her husband take on bridge employment could be heard as

implying that the couple (especially the husband if he was the primary breadwinner) did not engage in adequate financial planning prior to retirement. In other words, since retirement is “the norm” and the husband believes he has been “paying his dues” over the course of his career, bringing up this topic without suggesting he has done something wrong (i.e., not planned appropriately) might create a potential dilemma that must be managed in some way.

Importantly, the notion of a speech community is not meant to suggest that every individual within a given community subscribes equally to its interpretations in the exact same ways and at all times. Nor do speech communities necessarily have strict or definitive boundaries. Instead, Goldsmith’s normative theory of social support is meant to draw our attention away from merely counting the frequency of communicative behaviors and focus on understanding how individuals in speech communities assign/interpret meaning(s) associated with communicative practices. As Goldsmith (2001) writes:

Both speech community and speech event are defined by expectations about how communication is structured (e.g., who speaks to whom, how, in what setting, for what purposes?) and about how communication is evaluated (e.g., what is the purpose of the episode, what are appropriate identities and relational definitions for carrying out such an episode, what values are enacted in these episodes?). Any particular individual may be more or less attuned to these expectations, and the degree to which particular episodes embody expectations may vary; nonetheless, it is possible to abstract from observed practice and from participants’ articulation of their expectations a description of the social norms that define speech

communities and speech events....A normative theory includes description of the expectations that structure a speech event, a range of ways in which individuals may respond to these expectations, and the normative principles against which performances may be judged to be better or worse. (p. 518)

2.3.2.4 Strengths and Limitations

The normative theory of social support offers two important strengths that make it an ideal framework for the current project. First, and akin to ideas of multilevel discourses, the normative theory recognizes the importance of speech communities and sociocultural contexts in shaping communicative interaction. In addition, it offers a fairly specific description for how broad societal discourses may play out in dyadic interaction through an individual's choices about what goals to pursue.

Second, Goldsmith's normative theory of social support describes mechanisms that give individuals some degree of agency in responding/positioning themselves in relation to Discourses. For example, an emphasis on meaning allows for multiple interpretations of any single societal Discourse. This provides individuals with the ability to make Discourses their own. In addition, the idea that couples can develop and employ strategies that can assist in managing dilemmas is a way that individuals can "respond to" Discourses.

As with any theory, the normative theory of social support also has limitations. For example, even though this perspective illuminates the importance of considering the context in which communicative interaction occurs, the methods described in the extant literature as to how a researcher might identify relevant aspects of context are less clear.

Also, the majority of research conducted using this framework has yet to delve more deeply into potential power inequities created by and/or revealed through discourse (exceptions are noted below). In other words, are there differences in how context shapes meanings, dilemmas, or strategies for individuals of different races, SES or genders?

2.3.3 Intersections of Discourse Perspectives and the Normative Theory of Social Support

Utilizing discourse perspectives and the normative theory of social support to examine couples' communication during their transition to retirement illuminates potential theoretical contributions.

2.3.3.1 Treatment of Multilevel Discourses

Albeit using different terminology, both perspectives offer a treatment of the ways in which multiple levels of discourse can be conceptualized. Big 'D' Discourse can be likened to the rules/practices of communication of a speech community, while little 'd' discourse can be likened to couple's interactions. Discourse perspectives describe a range of levels from Discourse to discourse and seek to understand/describe the inherent connections among these levels. By associating types of texts with various levels of discourse, discourse perspectives offer a method for revealing constructions of the process of adjusting to retirement at each level. Specifically, this project aims to describe the ways in which Discourses about adjusting to retirement as identified in media sources targeted to Baby Boomers (e.g., *AARP The Magazine* articles) are evident (or not) in texts of couples' communication about adjusting to retirement (e.g., transcripts of interview where spouses describe relevant interactions). My focus will be on articulating the range

of relationships between these levels of D/discourse. Typically, applications of the normative theory of social support analyze texts from only a single level of discourse (e.g., interviews with couples where one has experienced a cardiac event) to draw conclusions about multiple levels.

Goldsmith traces the influence of the rules and practices of communication for a particular speech community on the meanings and dilemmas that become salient for speech community members in interaction. In this way, the normative theory of social support offers insight into a process by which sociocultural context can be said to shape communicative interaction (i.e., these are the pathways through which Discourse plays out in discourse). The notion of multiple, potentially conflicting goals provides insight into how individuals, nested within couples, wrestle with and/or manage Discourse(s) of retirement. Typically, applications of discourse perspectives are not explicit about the processes by which Discourses play out in discourses.

Moreover, interrogating the connections between multiple levels of discourse opens up space to examine a range of possible relationships. For instance, Fyke and Buzzanell's (2013) CDA identified tensions between levels of discourse in the context of leadership development and change management. Framed using the normative theory of social support, Goldsmith and Domann-Scholz (2013) describe wide variation in how couples interpret a Discourse regarding the importance of "open communication" in healthy relationships (i.e., polysemy), which allows them to enact Discourse in different ways.

2.3.3.2 Examining Power Relations

Discourse perspectives, especially CDA, bring to light the ways in which discursive practices may help produce and reproduce unequal power relations. Although this has not been an emphasis of work framed using the normative theory of social support, there are indications that this is certainly possible. Notably, in Kosenko's (2010) discussion of her findings about meanings and dilemmas relating to communication about sexual safety for transgender individuals, she writes that:

Muted group theory offers another interesting perspective on the data and holds promise for future application to transgender community members. Muted group theory proposes that groups atop the social hierarchy determine the language used by society and that the dominant language system fails to represent the experiences of the muted, nondominant groups (Kramarae, 1981). In this study, participants were rendered mute by a biomedical discourse that fails to represent the transgender body or sexual experience. Although most commonly used to study the experiences of women, muted group theory offers some insight into the experiences of the transgender participants in this study. (p. 140)

As previously described, an aim of the current project is to document variation in retirement experiences as a function of gender (and possibly other forms of "difference"). CDA offers guidance on how to accomplish this aim.

2.3.4 Research Questions

To summarize, existing literature on what might typically be called "one's adjustment to retirement" approaches the topic (a) with a priori notions of what retirement means and how it impacts the "average" individual, which is primarily in

relation to finances, (b) in terms of how individuals experience retirement in an isolated manner, and (c) without regard for how individuals negotiate the transition to and experience of retirement as part of dyadic and societal systems. Taken together, organizational discourse perspectives and the normative theory of social support address these previously identified gaps and suggest several important questions.

Organizational discourse perspectives and the normative theory of social support are interpretive theories that focus our attention on meanings that emerge/arise from participants and/or texts. At the heart of discourse perspectives is the assumption that language constitutes reality. Hence, the framing of this project privileges the ways in which D/discourse(s) construct retirement for the Baby Boomers who are experiencing it. Goldsmith's normative theory is similarly focused on meanings, as shaped by speech communities, and connected to how couples' talk about retirement might be interpreted. Importantly, both perspectives require the researcher to approach the study of adjusting to retirement with an open mind about what retirement means to each individual, the importance (or not) of the transition to retirement as a life event, and the types of issues that are made salient (or not) during the process. Given nonlinear socialization and career processes, the transition to and experience of retirement (especially when viewed as a continuation of these processes) is arguably gendered. A primary focus of this dissertation, then, is to explore the meaning(s) of retirement and the particular aspects that become salient for Baby Boomer women through the transition to retirement. In a comparative way the meaning(s) of retirement and aspects that become salient for male participants will also be examined. Based on this reasoning, the following research questions are proposed:

RQ1: What is the meaning of retirement for Baby Boomer women?

RQ1a: What aspects of adjusting to retirement are most salient for Baby Boomer women?

RQ1b: Do the meaning of retirement and aspects that become salient during the transition to retirement differ between Baby Boomer women and their male spouses/partners?

Retirees are not isolated. Instead, they are situated within concentric circles of families, communities, states, countries, and so on. Both the normative theory of social support and discourse perspectives shed light on these layers in the context of retirement. The former takes the idea of a speech community as a mechanism that shapes understanding of and communication about retirement. The latter highlights the ways that thinking about retirement influences and is influenced by broader Discourses about this same issue. Notably, Discourses are not monolithic and may present individuals with conflicting ideas or, perhaps, may resonate differently with particular retirees. The following set of related questions is posited:

RQ2: What are Discourses of the transition to retirement (especially the process of adjusting to retirement) for the Baby Boomer generation?

RQ2a: To what extent do Discourses include recognition or articulation of how various forms of difference (e.g., gender) influence the transition to retirement?

RQ2b: What are tensions (if any) among/between Discourses about the transition to retirement?

While much of the previous literature has examined retirement for an individual as a fairly isolated event, these two perspectives help guide thinking about adjusting to

retirement for individuals who are nested within dyads that are situated within broader societal contexts. This dissertation takes an important step in the direction of exploring the ways in which retirement may be framed as a “couples” phenomenon and what issues this dyadic turn might implicate. For instance, do broader societal ideas of retirement allow for the possibility of negotiating retirement with a partner? How do Baby Boomer couples themselves talk about the process of transitioning to a retirement? D/discourses that treat retirement as primarily individual will likely suggest that individuals are responsible for preparing for retirement (e.g., financially, psychologically), individuals are in control of their decisions to retire, and individuals exercise agency when it comes to how they spend their own time in retirement. In contrast, D/discourses that treat retirement as primarily dyadic will likely indicate that preparing for retirement is a joint concern for couples, that both the decision to retire and the timing of retirement are interdependent with the decision/timing of a partner, and that it is an ongoing negotiation with one’s spouse when it comes to determining how to spend time in retirement. To the extent that there is variation in how couples treat retirement as individual and/or dyadic, it may be possible to create clusters of couple types.

Given the assumption that couples are retiring together it follows that members of dyads must also communicate about retirement issues (even if this consists of avoiding the majority of retirement-related topics). The normative theory of social support focuses our attention on how partners negotiate life transitions together. As described above, this theory has been used to explore similar types of issues in health contexts and, therefore, can offer a model for thinking about retirement as a dyadic enterprise. Dilemmas occur as a result of communicators pursuing goals in interaction with others (not alone) and

strategies represent ways in which dyads negotiate these dilemmas. It is communicators' attempts to achieve multiple, potentially conflicting goals (including instrumental, relational, and identity) that make it challenging to communicate about retirement.

Hence this dissertation aims to explore how D/discourses frame the transition to retirement characterize couples' communication of the transition to retirement, as well as the dilemmas/strategies that emerge in couple's talk about these same issues. Based on this reasoning, the following set of questions is proposed:

RQ3: To what extent is retirement construed as an individual and/or dyadic issue within Discourses?

RQ4: To what extent is retirement considered an individual and/or dyadic issue in/by discourses? More specifically, what elements of retirement do recently retired women and their spouses frame as individual and/or dyadic (RQ4a)? Is there variation among couples in whether couples view retirement as individual and/or dyadic (RQ4b)?

RQ5: What, if any, dilemmas do couples experience in their talk about the process of adjusting to retirement?

RQ6: What strategies do couples use when attempting to navigate these dilemmas?

Albeit in different ways, discourse perspectives and the normative theory of social support argue for interpenetration between/among levels of D/discourse. This dissertation explores these possibilities by examining instances in several ways. One set of analyses identifies instances where participants explicitly reference media texts (e.g., "I was reading in the *New York Times* that...") as well as instances where participants implicitly refer to Discourses (e.g., "Most people think that retirement is like..."). Another set of analyses "layers" levels of D/discourse (e.g., Are there points of (dis)connection between

the aspects that become salient during the transition to retirement as identified in in the interview data used to address RQ1, 1a, and 1b and the themes that emerged from the analysis of media texts used to address RQ2, 2a?), and also explores instances of “balancing” among/between D/discourses (e.g., considering the convergence of Discourses, talk from partner 1, and talk from partner 2). For instance, if Discourse emphasizes the importance of individuals saving money for their own retirement and participants’ comments largely align with this idea then this might be considered acceptance. However, if participants’ comments suggest that saving money for one’s own retirement is impossible this might indicate rejection. There may also be tensions within Discourses that are reflected in discourses (i.e., couple’s talk about retirement). In other words, one member of a dyad may accept Discourse that retirement means freedom from working, while the other member of the dyad may accept Discourse touting the benefits of bridge employment. This kind of disagreement reflects possible points of tension that play out on multiple levels. The tensions that emerge among/between D/discourses in the context of retirement likely reflect broader dialectics (Baxter & Montgomery, 1996). Hence, the final two questions are posed:

RQ7: How can the connections among levels of D/discourse about the transition to retirement (especially the process of adjusting to retirement) be characterized?

RQ8: What (if any) broader dialectics do tensions among/between D/discourses about the transition to retirement tap into?

CHAPTER 3. METHODS

As will be described in greater detail below, the methodological design choices in this study are guided by my theoretical commitment to understanding the ways in which “levels” of discourse interpenetrate and reflect my desire to explore broader contextual factors that shape individuals’ understandings of and couples’ talk about the transition to retirement. I begin this section by providing rationale for the study design and then describe the process used to gather two types of data: semi-structured interviews and media texts. Interviews with recently retired women and their spouses reveal micro discourses about retirement that speak to “the local uses of text and language within a specific context”, whereas media texts reflect and present macro Discourses about retirement that are the “broader social narratives and systems of enduring thought” (Fairhurst & Putnam, 2004, p. 7). Finally, I describe the analytical procedures employed to address particular research questions.

3.1 Study Design

A study design that incorporates multiple types of data is employed for two reasons. First, the theoretical perspectives and research questions that frame this project necessitate collection and analysis of more than one “level” of data. That is, rather than asking a single research question from a single theoretical standpoint, this research asks

several questions that bridge multiple theoretical perspectives to understand the multifaceted communication phenomenon associated with the transition to retirement (Bryman, 2006). Given that different types of data were collected it is logical to use more than one method of analysis to be able to understand varying aspects of the retirement process both in depth and in connection with one another.

Second, the current study design achieves many of the benefits of mixed methods designs including complementarity, development, initiation, and expansion (Greene, Caracelli, & Graham, 1989). Complementarity allows the researcher to increase the “interpretability, meaningfulness, and validity of constructs and inquiry results” because it, in a sense, eliminates biases inherent to a single methodological approach (Greene et al., p. 259). In this study, different methods are used to explore “overlapping but also different facets of a phenomenon,” both to look for areas of alignment between what individuals/couples describe as the process of transitioning to retirement and broader societal ideas about this same process but also to seek out points of difference/tension between the two (p. 258). Development, the second benefit, occurs when findings from one method inform refinement of another method. Given that data collection and analysis of both media texts and interview occurred simultaneously in this study, I was able to ask questions about themes that were emerging from the analysis of media texts during interviews and was also able to look for ideas emerging from the interviews as I continued to analyze the media texts. For example, ideas about relocating in retirement emerged early on as a theme from analysis of media texts and, thus, I was able to probe during the interview for participants’ responses to this Discourse. Initiation, the third benefit, increases the breadth and depth of study results by exploring points of paradox

and contradiction that are often uncovered via the use of multiple methods. In this study, I explore points of tension both within each method (e.g., competing ideas within women’s talk about the transition to retirement) but also across methods (e.g., analysis of interview data reveals retirement as a gendered process but analysis of media texts does not indicate this is the case). Finally, expansion refers to the use of multiple methods to address different parts of a study, which is evident in this project as different methods are associated with particular research questions (see Table 3.1).

In sum, the study design not only follows logically from the theoretical framing of this project, but also capitalizes on the benefits of mixed methods design (i.e., interview transcripts and media texts). See Table 3.1 for an overview of research questions, data source(s), and method of analysis.

Table 3.1: Overview of Research Questions, Data Source(s), and Approach to Analysis

Research Question(s)	Data Source(s)	“Level” of D/discourse	Approach to Analysis
<ul style="list-style-type: none"> • RQ1: What is the meaning of retirement for Baby Boomer women? • RQ1a: What aspects of adjusting to retirement are most salient for Baby Boomer women? 	Interviews with women	Single level (individual)	Grounded Theory Methods (Charmaz, 2006)
<ul style="list-style-type: none"> • RQ1b: Do the meaning(s) of retirement and aspects that become salient during the transition to retirement differ between Baby Boomer women and their male spouses/partners? 	Interviews with women compared with interviews to men	Single level (individual)	Constant Comparative Techniques (e.g., Glaser & Strauss, 1967)

Table 3.1 Continued

<ul style="list-style-type: none"> • RQ2: What are Discourses of the transition to retirement (especially the process of adjusting to retirement) for the Baby Boomer generation? • RQ2a: To what extent do Discourses include recognition or articulation of how various forms of difference (e.g., gender) influence the transition to retirement (RQ2a)? • RQ2b: What are tensions (if any) among/between Discourses about the transition to retirement? 	Media texts	Single level (societal)	Thematic analysis (Boyatzis, 1998)
<ul style="list-style-type: none"> • RQ3: To what extent is retirement construed as an individual and/or dyadic issue within Discourses? 	Media texts	Single level (societal)	Developed codebook specific to this research
<ul style="list-style-type: none"> • RQ4: To what extent is retirement considered an individual and/or dyadic issue in/by discourses? • RQ4a: What elements of retirement do recently retired women and their spouses frame as individual and/or dyadic? • RQ4b: Is there variation among couples in whether couples view retirement as individual and/or dyadic? 	Interviews with women and interviews with men	Single level (dyadic)	Grounded Theory Methods with exploration of overlaps and contrasts (Eisikovits & Koren, 2010)
<ul style="list-style-type: none"> • RQ5: What, if any, dilemmas do couples experience in their talk about the process of adjusting to retirement? • RQ6: What strategies do couples use when attempting to navigate these dilemmas? • RQ7: How can the connections among levels of D/discourse about the transition to retirement (especially the process of adjusting to retirement) be characterized? • RQ8: What, if any, broader dialectics do tensions among/between D/discourses about the transition to retirement tap into? 	Interviews with women, interviews with men, media texts	Multilevel (individual and societal)	Grounded Theory Methods (Charmaz, 2006)

Note: “Single level” refers to one layer of D/discourse from which data was drawn, whereas “multilevel” refers to instances where analysis involved data drawn from more than one layer of D/discourse. Single level individual data (interviews with female or male participants) and single level dyadic data (analysis involving interviews with both females and males) reflect micro discourses. Single level societal data (media texts) reflect macro Discourses. Multilevel individual and societal, then, refers to analysis involving interview with participants and media texts (thereby crossing “levels”).

3.2 Semi-Structured Interviews

Semi-structured interviews were conducted with 16 heterosexual married couples and 3 non-partnered women (1 woman had a recently deceased partner, 1 was divorced, 1 was single/never married) to address research questions 1, 1a-b, 4, 4a-b, 5, 6, 7 and 8). Interviews capture experiences from participants' individual frames of reference, therefore allowing insight and rich description of the processes and meanings associated with transitioning to retirement. Moreover, each member of a dyad was individually interviewed. As Eisikovits and Koren (2010) explain, this approach is beneficial because it “enables capturing the individual within the dyad, without forgoing the dyadic perspective” (p. 1643). This approach is particularly useful when researching topics that couples may prefer to keep private such as problematic behaviors because members of the couple may feel more comfortable revealing such issues to an interviewer without a partner present (Brannan, 1988). Given that the interview protocol explores topics such as personal feelings about adjusting to retirement, issues of identity, and areas of relational conflict, individual interviews are appropriate in this study.

3.2.1 Recruitment and Participants

Women and their partners who met the inclusion criteria were invited to participate in this study. To volunteer, female participants had to self-report having retired in the past 3 years. Recruitment also asked that women be part of a committed couple but all women who volunteered were interviewed regardless of their relationship status. Interviewing women who retired within this 3 year timeframe allowed them to speak about the transition to retirement while this experience was still fresh in their minds. The committed partner's employment status did not matter (i.e., partners could be

retired for any period of time, still employed full-time, working part-time, etc.).

Recruitment materials can be found in Appendix A.

After receiving approval from Purdue University's Institutional Review Board to conduct the study, participants were sought primarily utilizing the researcher's personal networks and snowball sampling. First, the researcher reached out to her network of contacts via email (Appendix A). This email described the project itself and provided information on eligibility requirements. In addition, the email asked that the recipient send it along to potential participants that they knew. In the interest of transparency, it is worth reporting that the researcher's parents are of retirement age and were willing to share the recruitment email with their personal contacts. Second, the researcher posted details about her project on her Facebook page. Finally, in early interviews, the researcher asked current participants if they could recommend any additional participants and/or make suggestions about how to recruit additional participants. This approach was quite fruitful because, in one particular case, the current interviewee was president of his former employer's retiree's association and offered to send the recruitment email to eligible women in the organization. This one email resulted in several interviews and helped capture a range of retirement experiences.

Participants ranged in age from 53-81 years ($M = 64.4$, $SD = 5.53$) and included 19 females and 16 males. Females were, on average, 63.33 years old (range 53 to 72, $SD = 4.74$) and males were, on average, 66.0 years old (range 56 to 81, $SD = 6.39$). Two male participants did not provide their age. All participants were White/Caucasian, except one female participant wrote she was "Polish (white)" and one male participant indicated he was Black. Participants reported living in 8 different states and some

indicated living in more than one state (i.e., some participants reported having multiple residences, though the members of a couple did not always report the same state or states; participants discussed during interviews that there were often tax implications for one's "primary" residence, which may account for some of these differences):

Connecticut ($n = 2$), Florida ($n = 4$), Indiana ($n = 14$), New York ($n = 8$), North Carolina ($n = 4$), Ohio ($n = 2$), Texas ($n = 2$), and Wisconsin ($n = 3$).

Sixteen participants were married heterosexual couples, one woman had a recently deceased partner, one woman was divorced, and one was single/never married. Couples reported being married an average of 30.69 years (range 7 to 45, $SD = 12.66$ years). Scores from the Quality of Marriage Index (QMI; Norton, 1983; Appendix C) suggest that couples have high levels of marital satisfaction. Participants responded to five statements such as "We have a good relationship" and "My relationship with my partner is very stable" on a scale of 1 "strongly disagree" to 7 "strongly agree." The average ($n = 32$) across these five items was 6.61 ($SD = .08$). For the final item of the scale participants responded "Everything considered, to what degree are you happy in your relationship?" on a scale of 1 "extremely low" to 10 "extremely high." Participants' mean was 8.46 ($SD = 1.40$).

Overall, the participants also reported high levels of education. Responses to an open-ended prompt for highest degree earned ranged from "high school graduate + various college courses" (3%), "Associate Degree/Tech College" (9%), college graduate (33%), "BA plus 1 semester toward MA in fine art" (3%), MA/MS/MBA (38%), "Master's plus 40 credits" (3%), PhD (8%), and did not respond (3%).

Females reported having an average of 2 children (range 0 to 4, $SD = 1.14$); one participant indicated that one of these children was “step,” and one participant reported a child was “deceased.” Males reported having an average of 2.26 children (range 1 to 4, $SD = .89$) and one male participant indicated that two children were “step”. The female participants’ children were an average of 36.66 years old (range 22 to 53, $SD = 7.17$) and the male participants’ children were an average of 36.80 years old (range 22 to 52, $SD = 7.36$). One male participant did not provide specific ages for his children, but instead wrote “adult” in the space for age.

Female participants reported individual median pre-retirement annual income of \$70,000 (range \$0 to \$350,000, mean = \$97,368, $SD = 85,500$) and household pre-retirement annual median income of \$160,000 (range \$63,000 to 390,000, mean = 191,933, $SD = 99,871$). Three female participants did not provide individual income information and five female participants did not provide household income information. Male participants reported individual median pre-retirement annual income of \$90,000 (range \$30,000 to \$1,500,000, mean = \$205,500, $SD = \$377,500$) and household pre-retirement annual median income of \$152,500 (range \$70,000 to \$1,500,000, mean = \$275,143, $SD = \$368,711$). Two male participants provided no information about income. Participants reported a range of occupations (see Table 3.2 for additional information).

To provide context, the overall median household income in the United States for 2014 was \$53,657 and the median household income for white/non-Hispanics was \$60,256 (U.S. Census Bureau, 2015). The household pre-retirement annual median income reported by participants in this sample is more than double of that for the general U.S.

population. The participants in this sample were likely at the height of their earnings just before retirement so it is also useful to make age-based comparisons. Regarding household income (according to Shnugi Finance, n.d., Income Percentile Rank Calculator, <http://www.shnugi.com/income-percentile-calculator/>) compared with the age group of 58-68 years old (which is the average age of females in this sample +/- 1SD), the annual household income of \$160,000 reported by female participants ranks this sample at the 87th percentile nationally. Compared with an age group of 59 to 72 years old (the average age of males in this sample +/- 1SD), the annual household income of \$152,500 reported by male participants also ranks this sample at the 87th percentile. Regarding individuals, in 2013 a 63 year old worker (the average age of females in this sample) earning \$70,000 was in income centile 76% and a 66 year old worker (the average age of males in this sample) earning \$90,000 was in income centile 80% (according to DQYDJ, 2013 United States Income Quantile by Age Calculator, <http://dqydj.net/a-calculator-income-distribution-by-age-for-2013-us-data/>).

Table 3.2: Participant Occupations

<i>Participant Name</i>	<i>Industry</i>	<i>Job Title</i>
Mickey	Insurance	Vice President
Tim	Automotive	Personal trainer, Ballroom Dance Instructor
Luke	Industrial	VP GSCM (global supply chain management)
Rebecca	NA	Homemaker
Lynn	Insurance	Insurance Agent; Owner of Agency
Ray	Insurance Sales	Director
Ralph	Education	Distinguished Professor
Betty	Healthcare	Executive Director
Greta	Healthcare	CRNA
Timothy	Healthcare	Nurse Anesthetist

Table 3.2 Continued

Temple	Healthcare	Clinical Nurse Specialist/Education
Jared	Psychology (Clinical)	Psychologist
Sarah	Education	Continuing Lecturer
Donald	Education	Information Technology Auditor
Tiffany	IT	Information Systems Auditor
Leslie	Education	Teacher
Manuel	Education	Elementary Principal
Peg	Education	Elementary Teacher
Rachel	IT	IT Project Manager
TJ	Printing	Pressroom Foreman
Candy	Accounting	Administrative Assistant
Sue	Education	Adjunct Professor
Nathan	Real Estate	Realtor
Rose	IT Training, Security	Security Awareness Coordinator
John	Pharma	Lab Tech
Ashley	Education	Director
Christopher	Printing-Publishing	Supervisor
Courtney	Secretarial	English Department Secretary
Matthew	Food	Owner
Jill	Higher Education	Professor
Derrick	Education	Professor
Megan	Social Services/Business Owner	
Jim	Accounting	NA
Beverly	University Libraries	
Bobby	Maintenance	Equipment Operator

3.2.2 Pilot Interviews

Pilot interviews were conducted with two female retirees who had been retired for longer than three years to refine the interview protocol. Both pilot interviews were conducted face-to-face and audio-recorded. The first pilot interview was with Carol (a pseudonym), a retired telecommunication design engineer with a deceased partner (although he was not deceased when Carol retired). This first pilot interview was unique

because it involved the researcher asking the questions included in the protocol and Carol responding, but then included an additional step of Carol sharing her experiences of answering each of the questions at the end of the interview. This allowed for a discussion of whether a question might be challenging for future participants and/or if changes should be made to improve a given question or the overall interview experience. For instance, I had a few ideas about what question should start the interview. Based on discussions with Carol, I determined it would be ideal to start with a very broad question: “Tell me about yourself” and allow participants to take that wherever they would like. I had some initial concerns that this might be *too* broad, but Carol had no difficulty answering this question and felt it gave interviewees a good opportunity to share what they thought was important when it comes to introducing themselves. This turned out to be a fruitful approach because it allowed me—the researcher—to get to know the participant a bit better before delving into more personal and specific questions. Moreover, Carol let me know that it might be a good idea to be prepared with a few specific questions related to “Tell me about yourself” in cases where the participant asked for additional direction (which did happen in several interviews). The second pilot interview with Mary, a retired elementary school teacher, enabled me to evaluate the refined interview protocol.

Through pilot interviews, I confirmed my decision to include a question about where retirees place themselves in the retirement process early in the protocol for both practical and research reasons. First, I quickly learned that it became challenging or useless to ask certain questions if I did not know how long an individual had been retired or if they were retired at all! In some cases, I either already knew about the participant’s

situation or I had an opportunity to quickly review the Participant Demographic form they completed (see below). In other cases, though, I knew basically nothing about some participants when the interview began (I considered emailing the survey portion in advance of the interviews but felt it might be a negative first impression of me and my research). Hence, the first two questions (“Tell me about yourself” and “If you think about retirement as a process that occurs in phases, where might you place yourself in this process?”) provided an opportunity to learn basic information about the participant that I could use to shape later questions during our time together (e.g., if they retired last month or two years ago). Second, participants’ responses to this question also demonstrated the extent to which participants themselves thought about the processual nature of retirement (most of them were readily able to describe the phase of retirement they were in, whether this was in chronological (e.g., months, years, early) or other terms (e.g., still in a phase where participant is trying to figure out what retirement means)).

3.2.1 Procedures

Individuals who responded to the recruitment materials were contacted by the researcher to schedule an interview day, time, and location that was most convenient. This scheduling either occurred via email or over the phone. The majority of interviews were conducted face-to-face in a location chosen by the participant (26 interviews), which included the participant’s home, the researcher’s parents’ home, coffee shops, and private rooms in Purdue’s HSSE Library. These in-person interviews were audio-recorded given participant consent. Phone interviews were conducted in cases where geography made face-to-face interviewing not possible (9 interviews). Phone interviews were recorded in two ways (again, given participant consent at the start of the interview):

(a) the TapeACall Pro application on an iPhone allowed for audio recording that was easily downloadable and captured little background noise, and (b) the audio recording device used for in-person interviews was also turned on during phone interviews and the cell phone was placed on “speaker” mode (but this method captured background noise occurring in the researcher’s home).

In addition to the interview, all participants also completed a brief demographic questionnaire (Appendix B) and Norton’s (1983) Quality of Marriage Index (if they currently were married; see Appendix C). Participants who completed phone interviews were given the option of completing the surveys via email (the researcher emailed the forms to the participant who completed them on the computer and returned via email) or postal mail (the researcher mailed the forms and a self-addressed, stamped envelope to the participant who completed them and returned via mail). One participant did not complete the surveys (although he did complete an interview).

The interviews ranged in length from 17-121 minutes ($M = 58.24$, $SD = 24.02$). Each interview started with a brief personal introduction and description of the overall study. The researcher also gained verbal consent to audio record the interview. Interviews followed a semi-structured protocol and utilized slightly different questions depending on whether the participant was retired or not (see Appendices D and E for interview protocol guides).

The first three questions were broad so as to make the participant feel comfortable, and also to provide the researcher with some background information about the participant and his/her retirement experiences to date (“Tell me about yourself,” “You indicated you are retired. What does it mean to you to be retired?,” and “Is

retirement an individual or couple issue? Please explain your thoughts.”). The next three questions asked about the process of planning for retirement and making the decision to retire: “What did you do to plan for retirement?,” “When you were planning for retirement, what sources of information did you rely on?,” and “What factors led you to make the decision to retire?”

Then participants were asked questions about their experiences adjusting to retirement. These questions were aimed at capturing ideas about comparisons between pre-retirement and early retirement: “What, if anything, is different in your life now that you are retired?,” “What have you found most challenging about adjusting to retirement?,” and “What has been most enjoyable?” If participants had not yet addressed issues of identity then I would ask “In what ways, if any, have YOU changed now that you are retired?” If the participant’s spouse was retired, the participant also was asked “What do you think your spouse has found challenging about adjusting to retirement?” and “What has your spouse enjoyed most about adjusting to retirement?” If the spouse was not retired then I would ask “What do you think might lead to your spouse retiring?”

The next few questions were aimed at understanding how participants thought more generally about retirement (i.e., not necessarily about their own retirement experiences but about retirement more broadly): “What advice have you gotten about the transition to retirement?,” “How do you think your retirement experience compares to your parents’ experiences, if applicable?,” and “Do you think retirement is different for men compared to women?” The final four questions focused on issues of communication in the marital dyad (only asked if participant was married): “Now that you are retired, what topics do you and your spouse discuss more often?,” “Are there any topics you

avoid or find challenging to discuss with your partner when it comes to retirement?,”
“Please describe a conversation with your spouse about your transition to retirement that
has gone well. Please also describe one you wish you could do over,” and “What advice
would you give to couples where one or both partners have just recently retired?” The
last question was a clearinghouse: “Is there anything that I haven’t asked about regarding
your retirement that you would like to share?”

Of course, many of the questions listed above included follow-up prompts that, if
needed, were designed to probe topics of interest to the researcher and/or germane to the
research questions. In addition, as the interviews progressed, I would include questions
that emerged as interesting/important topics in previous interviews or from ongoing
analysis of media texts. For example, several of the early participants mentioned that
spending time with adult children and grandchildren was an issue that created conflict in
their relationship and so I included this as a follow-up question in future interviews.

At the conclusion of the interview, I asked if the participant had any questions for
me and (if they had not done so already) if they would be willing to complete a short
demographic information survey. Finally, I thanked the participant and gave them a \$10
Starbucks gift card as a show of my appreciation (several participants declined the card
but were thankful for the gesture). In the case of phone interviews, I discussed the best
way to manage completing the questionnaire and providing the gift card with the
participant.

Table 3.3: Research Questions and Interview Question Responses Used to Address Them

Research Question(s)	Interview Question(s)	Participant Sex
RQ1: What is the meaning of retirement for Baby Boomer women?	Tell me about yourself. What does it mean to you to be retired? If you think about retirement as a process that occurs in phases, where would you put yourself in that process? If applicable, how do your retirement experiences compare to your mother's/father's?	Women
RQ1a: What aspects of adjusting to retirement are most salient for Baby Boomer women?	What, if anything, is different in your life now that you are retired? In what ways, if any, have YOU changed now that you are retired? What have you found challenging about adjusting to retirement? What have you enjoyed most about adjusting to retirement?	Women
RQ1b: Do the meaning(s) of retirement and aspects that become salient during the transition to retirement differ between Baby Boomer women and their male spouses/partners?	Tell me about yourself. What does it mean to you to be retired? If you think about retirement as a process that occurs in phases, where would you put yourself in that process? If applicable, how do your retirement experiences compare to your mother's/father's? What, if anything, is different in your life now that you are retired? In what ways, if any, have YOU changed now that you are retired? What have you found challenging about adjusting to retirement? What have you enjoyed most about adjusting to retirement?	Men

Table 3.3 Continued

<p>RQ4: To what extent is retirement considered an individual and/or dyadic issue in/by discourses? RQ4a: What elements of retirement do recently retired women and their spouses frame as individual and/or dyadic? RQ4b: Is there variation among couples in whether they view retirement as individual and/or dyadic?</p>	<p>Is retirement an individual or couple issue? Please explain your ideas. What did you do to plan for retirement? What factors led you to make the decision to retire? What topics do you and your partner talk about more now that you are retired compared to before one/both of you were retired? Are there any topics you avoid?</p>	<p>Women & Men</p>
<p>RQ5: What, if any, dilemmas do couples experience in their talk about the process of adjusting to retirement? RQ6: What strategies do couples use when attempting to navigate these dilemmas?</p>	<p>What advice would you give couples in which one or both members has/have just retired? Any conversations you have had with your spouse that did not go well or are challenging to have? What have you found challenging about adjusting to retirement? What has your partner found most challenging? If spouse retired: What do you think your spouse has found challenging about adjusting to retirement? Enjoyed most about adjusting to retirement?</p>	<p>Women & Men</p>
<p>RQ7: How can the connections among levels of D/discourse about the transition to retirement (especially the process of adjusting to retirement) be characterized?</p>	<p>What advice did you get about transitioning to retirement? When you were planning for retirement, what sources of information did you rely on? What, if anything, is different in your life now that you are retired? (and follow-ups)</p>	<p>Primarily Women</p>

Taken together, interviews lasted a total of 2,096 minutes and, transcribed, filled 865 pages of single-spaced text in Word. Note that each interview was typed in a separate document, identifying information was removed and names were replaced with pseudonyms (for participants themselves and other individuals such as children). The researcher transcribed four interviews herself and contracted with a transcription company to complete the remainder (see Appendix F for the confidentiality agreement completed by the transcription company).

My positionality likely played a role in the interview process. I am a 34 year old married woman. I am a new mother. I am from upstate New York. I am a researcher earning a PhD in Communication from Purdue University. Many of these identities may have played a role in who agreed to participate in my study, the information participants chose to reveal (or not) and how they said it. By design, for instance, all of my participants were older than I was. As a result, many of the women would preface a comment about age/aging with something like “well, you’re young so you won’t understand this yet” and many men provided financial advice in an almost fatherly manner.

3.3 Media Texts

A sample of 100 articles were randomly selected from four different media sources (i.e., 25 articles each from *The Wall Street Journal*, *The New York Times*, *USA Today*, and *AARP The Magazine/Bulletin*) to create a data set to analyze in regards to RQ2, 2a-2b, 3, 7, and 8. These particular outlets were selected because the newspapers have the highest daily circulation rates in the United States (Alliance for Audited Media, 2013) and the magazine is the most widely circulated consumer magazine (Alliance for Audited

Media, 2014; See Table 3.4). Other high-circulation magazines (i.e., top 5 in the United States) were considered for inclusion in the sample (*Reader's Digest*, *Better Homes and Gardens*) but were not viable for a few reasons. First, these publications did not offer a readily searchable database. Working with a team of undergraduate researchers, we combed through three years of back issues of both *Reader's Digest* and *Better Homes and Gardens* to create a searchable database. This process involved skimming all articles contained in a given issue and recording any that were relevant to retirement. These efforts indicated that there were not enough articles that would be pertinent to the aims of this study to include these sources. Hence, these publications were excluded because they did not have sufficient articles about retirement-related topics to warrant inclusion in the sample. A third high-circulation magazine, *Game Informer Magazine*, was also excluded because it did not contain articles relevant to the study.

Table 3.4: Circulation Information for Sources in Sample

Source	Circulation
<i>Wall Street Journal</i>	1,480,725 (daily)*
<i>New York Times</i>	1,865,318 (daily)*
<i>USA Today</i>	1,674,306 (daily)*
<i>AARP The Magazine or Bulletin</i>	22,837,736 (paid)**

Note. Alliance for Audited Media, 2013*, 2014**; Top 3 newspapers and top consumer magazine

Furthermore, the readership of these media outlets aligns with the general composition of the sample of participants in this study. For example, Pew Research Center's Project for Excellence in Journalism (Edmonds et al., 2013) reported in its "The State of the News Media" that newspaper readership correlates to higher income and education levels, and newspaper readers are more likely to be White than any other ethnic group. In addition, newspaper readership is inversely related to age such that those 65 and

older are most likely to be newspaper readers (i.e., report that they read a newspaper “yesterday”).

3.3.1 Article Selection

Each outlet was separately searched via their pre-existing searchable platform (e.g., the *Wall Street Journal* can be searched via ProQuest; the AARP organization web site offers its members a searchable online database of articles). In each outlet, an initial search was conducted for the terms “retirement” and “retiree” within the 1/1/09 to 2/2/15 timeframe. Once the total number of results was determined, an online random number generator was used to identify 25 articles from that outlet. For instance, a search in the *New York Times* yielded 9,526 articles. The number generator first indicated number 2,269 and so that article was reviewed for relevance. In most cases the articles were appropriate for inclusion in the dataset. However, searches did result in some articles that were not applicable and, in these cases, the numbered article following that identified by the random number generator was considered for inclusion in the sample. Articles were removed if they were obituaries, corrections/retractions, or articles about the “retirement” of professional sports players. This process resulted in a sample of 100 articles that were saved electronically and printed. The details for each article including its identification number, source, author(s), title, and issue month/date were recorded in an Excel spreadsheet.

3.4 Data Analysis

Although descriptions of data collection and analysis appear in separate sections (above vs. here), these were co-occurring and iterative processes as suggested by grounded theory methods (Charmaz, 2006). Iterative analysis is a “reflexive process in

which the researcher visits and revisits the data, connects them to emerging insights, and progressively refines his/her focus and understandings” (Tracy, 2013, p. 184). I completed memos throughout the data collection, analysis and writing process that resulted in over 100 pages of double-spaced text. The topic of my memos ranged from capturing initial reactions and questions following each interview or media text, notes on emerging connections between micro and macro level discourses, theorizing about the process of transitioning to retirement and so on. As Clarke (2005) notes, memos serve as “sites of conversation with ourselves about our data” (p. 202).

3.4.1 Grounded Theory Analysis: Women’s Interview Data

Given the emphasis of this study, I first focused on analyzing all women’s transcripts before considering men’s transcripts. Grounded theory methods were used to identify codes within the interviews with women through an iterative process (Charmaz, 2006) and address RQ1 and RQ1a. In general, this approach aims to define and understand what is occurring in the data and, ultimately, develop mid-range theories that capture/explain a phenomenon of interest. Phases of this process included: open coding, axial coding and theorizing.

3.4.1.1 Open Coding

I first conducted primary-cycle coding (Tracy, 2013), often called open or initial coding (Charmaz, 2006; Glaser & Strauss, 1967). The purpose of this phase of analysis is to identify “what” is present in the data. Coding refers to “the active process of identifying, labeling, and systemizing data as belonging to or representing some type of phenomenon (Tracy, 2013, p. 202). Codes are words or brief phrases that capture “a

summative, salient, essence-capturing, and/or evocative attribute for [. . .] language-based or visual data” (Saldana, 2011, p. 3). These first-level or open codes were primarily descriptive.

Initially, I engaged in line-by-line coding of the first five female interviews as a way to remain as close as possible to the data (Glaser, 1978). For example, some of my open codes from Mickey’s interview were: “couple is open about everything,” “not wanting to be pushed out of the organization or do a bad job—reasons for retiring,” “making decisions about where to live in retirement and reasons for living there,” and “antennas go up for retirement-related information; where information/advice comes from.”

I used Owen’s (1984) criteria of recurrence, repetition, and forcefulness to help guide this open coding process. Recurrence refers to multiple occurrences in the data that represent the same “thread of meaning”, even though there may be different wording (Owen, 1984, p. 275). Repetition of key words, phrases, or sentences builds upon recurrence (i.e., implicit use), but refers to a literal repeating by participants (i.e., explicit use). Third, forcefulness “refers to vocal inflection, volume, or dramatic pauses which serve to stress and subordinate some utterances from other locutions in [the] oral reports” (p. 276).

By reading, memoing, and re-reading the first five female interviews I created a document in Word that contained codes that emerged as important to those participants (either one participant or across participants) and/or were related to my research questions. Throughout this process of analysis I employed the constant comparative method (Charmaz, 2006) to compare data that fits with each code, and/or modify/add

code definitions to fit new data. The constant comparative method can be defined as “a method of analysis used to compare data applicable to each code and to modify code definitions so as to fit new data (or else to break off and create a new code) (Tracy, 2013, p. 202). For each participant, I created an individual Word document that listed all codes and all information from their interview/transcript related to (aligned with or opposed to) the code. This process allowed me to become intimate with my data, “chunk” it up into a form from which I could conduct future analyses, and begin deeper analyze/theorizing. That is, as I placed relevant excerpts from an interview into the Word document I often included a comment that began to analyze the participant’s words and situate them within what other participants were saying. I also wrote memos about these kinds of observations.

3.4.1.2 Secondary-cycle and Axial Coding

The next phase of coding was secondary-cycle coding (Tracy, 2013), which involved synthesizing and grouping the first-level codes into second-level codes that are more interpretive or abstract. Inherent to this process is developing hierarchical codes that represent systematic groupings of earlier first-level codes and function at a more abstract or conceptual level (rather than the more descriptive level of earlier codes). These second-level codes do not simply mirror the data, but rather aim to explain, theorize and/or synthesize them.

Logistically, this step involved comparing and contrasting the emerging codes to look for ways in which they were related (or not related) to one another and/or to ideas from theory or the retirement literature. Although this process looked slightly different for each research question, in general it involved creating a Word document for each

code and/or research question that contained the “fractured” data. For example, I made a Word document called “Women’s Meanings of Retirement_All” that included the transcript excerpts and my comments about all female participants’ responses that address the meaning of retirement. Responses from interview questions “What does it mean to you to be retired?” and “If you had to describe retirement using three words what words would you choose?” were included along with any other place in which a women talked about this issue (see Table 3.3 for connections between research questions and interview question responses analyzed to address them).

From here, I engaged in axial coding (Charmaz, 2006), defined as reassembling data that were fractured during open coding (Strauss & Corbin, 1998). For me, this step involved creating tables of information (based on the aforementioned Word documents of all relevant transcript excerpts) that helped me to put together the pieces of a puzzle. For instance, I looked for ideas about the meaning(s) of retirement that women had in common as well as points of difference. I also looked for tensions in how women talked about the meaning(s) of retirement. In addition, I continued to memo about emerging ideas and talked to others (e.g., advisor, parents, husband, graduate student peers) about how I was interpreting the data. The process of drafting results also prompted additional reflection and allowed me to draw connections to/with other bodies of literature that could shape/inform in-progress findings.

3.4.1.3 Analysis of Men’s Data

The process of analyzing men’s transcripts to address RQ1b was a process similar to the treatment of women’s data with emphasis placed on constant comparative techniques (e.g., Glaser & Strauss, 1967). That is, I followed the same process of line-by-

line coding of a sample of male interviews to create a coding template (i.e., open coding). Next I created a Word document for each male participant that contained text related to each code/research question and included analytical commentary. I then developed documents specific to each research question that were aimed at re-assembling the fractured data (i.e., axial coding). In an additional step, I utilized the technique of constant comparison but instead of looking to determine whether data from each new participant was applicable to the existing set of codes or if codes should be modified, I was looking to see whether analysis of men's data supported findings from analysis of women's data. For example, a chronological framework that explains how women utilize both retrospective and prospective sensemaking to understand the retirement experience emerged from analysis of women's interviews. I analyzed men's data to determine if their data supported this same model and, ultimately, where points of similarity and difference emerged. Hence, the goal of analyzing men's data was not to develop a theory but as a point of comparison to the theorizing that was emerging from analysis of women's data.

3.4.1.4 Analysis of Dyadic Data

I utilized dyadic qualitative data analysis approaches (Eisikovits & Koren, 2010) to address research questions RQ4a-b, 5 and 6. The initial stages of this process are the same as those previously described given that dyadic data extends analysis of questions aimed at understanding single-sex research questions. I was particularly interested in exploring contrasts and overlaps. That is, within each dyad, I reflected individually on the husband's and wife's responses and then considered how their narrative was (or was not) cohesive. My analysis was informed by Eiskovitz and Koren's description of quadrants

that represent areas of overlap and divergence when it comes to dyad's description and interpretation of the same instance/situation. For example, couples can demonstrate complete "overlap," such that their responses align in terms of both description and interpretation.

In other cases, couples demonstrated "overlap" in that their descriptions aligned, but their interpretations (i.e., meaning) were contrasting. In the case of Sue and Nathan, for instance, both participants individually talk about Sue being unhappy in retirement (i.e., overlap in description) but their interpretations of the situation differ (e.g., Sue suggests that Nathan does not understand her perspective/why she is unhappy; Nathan knows that Sue thinks this but argues—to a great extent—that he does understand her perspective but just disagrees with it). Logistically, I created a Word document for each of the dyadic research questions. I then created tables that captured ideas (and text) related to female description/interpretation, male description/interpretation, and areas of overlap and/or contrast between the two.

3.4.2 Thematic analysis: Media texts.

To address RQ2, RQ2a, and RQ2b thematic analysis (Boyatzis, 1998) was utilized. Thematic analysis is a process that facilitates encoding of qualitative information, which involves transforming data into themes. "A theme is a pattern found in the information that at the minimum describes and organizes possible observations or at the maximum interprets aspects of the phenomenon" (Boyatzis, 1998, p. vii). Although the approach undertaken in grounded theory analysis (described above) and thematic analysis (described here) share some aspects (e.g., both qualitative approaches that require deep understanding of texts, involve organizing data/thinking about it from

different perspectives), there are two differences worth noting. First, the process involved in grounded theory analysis was more involved and abstract than the thematic analysis. For instance, the primary question addressed in the thematic analysis of media texts was what main ideas were present relating to retirement (summative). I documented (almost in outline form) emergent themes and worked to define them. In contrast, interview transcripts were analyzed both for clear “answers” to research questions (e.g., aspects that become salient) but also considered at greater levels of abstraction (e.g., I developed a temporal model of the meanings of retirement from the interview data). I drafted memos about possible interpretations of interview data and asked questions to be considered at a later point. Second, the outcomes of these processes differ. The primary goal of analyzing interview data using grounded theory methods was to build theory. It is worth noting that theory, as an on-going process, is more fully developed in response to some research questions compared to others. Still, building theory was not the intention of undertaking a thematic analysis.

To conduct the thematic analysis, I led a research team of three undergraduate communication majors in the spring 2015 semester. Together, we analyzed the majority of the media texts ($n = 75$) through an iterative process of reading, coding, developing themes, discussing, and refining. At least two members of the research team were assigned to each article analyzed in a given week. Their task was to read the assigned articles and take notes on the key ideas that emerged related, broadly, to retirement. Each reader typed up his/her ideas and emailed them to me. I kept a document which reflects all key ideas from all coders for all articles to use for later use in describing the results. I also read all the articles such that every article had three readers.

Our approach, then, was both theory-driven and inductive in the sense that we were focused on ideas relating to retirement and, in particular, issues of communication (i.e., cases where an article specifically described how individuals talk about retirement before/during/after) but not open to any and every idea that emerged in the data. For example, one *USA Today* article described Obama's budget plan as it relates to Social Security and went into great detail about responses from various political groups. This is related to retirement, of course, but specific political agendas are beyond the scope of the project (i.e., we do not have a theme about Democratic party ideas about finances in retirement or Republican party ideas about finances in retirement or Obama's budget as it relates to retirement, etc.). Rather our research team considered this article for the issues it raised about finances in retirement and governmental efforts to provide financial aid to retirees. Another example is a *Wall Street Journal* article that is entirely dedicated to explaining annuities including the differences between immediate annuities and deferred-income annuities. Our research team determined that the specifics of how annuities work, although arguably a topic related to retirement, did not constitute an independent theme. Our team thought more abstractly about this article as emphasizing the importance of considering finances before/during retirement. Ultimately, to make decisions about what to include as a theme we would return to the primary research question of interest: What are Discourses of the transition to retirement (especially the process of adjusting to retirement) for the Baby Boomer generation?

In our weekly meetings, we shared the key themes from each article and, when necessary, came to agreement via discussion. For each code, we aimed to create a name (although these changed as codes developed), a definition of the code, and examples of

how we knew whether a code was or was not present in data (often using examples from articles) (Boyatzis, 1998). The goal of this process was to come to agreement on the codes represented in each article, while airing on the side of inclusivity.

After a few weeks of reading articles and identifying emergent codes, the team began to group like codes into clusters (i.e., broader themes). Our clusters were inductive (i.e., data-driven) but also guided by my ongoing analysis of the interview data. These themes were not mutually exclusive: the research team tried to identify overarching themes that reflected what this sample of articles says about the communication about (i.e., how people talk) and transition to retirement for the Baby Boomer generation. These themes were revised and expanded over the course of the semester. (Please see Appendix G for a sample list of themes and sub-themes developed by the team). The research team spent our final two meetings reviewing all articles and (re)assigning each to a group or groups. Once I completed a draft of findings that emerged from analysis of these media texts, two of the three members of the research team read it and provided written feedback. I made revisions based on their comments.

I worked with these two individuals again in Fall 2015 to analyze the final 25 articles, which were all from *AARP The Magazine or Bulletin*. Our process was similar to that used to analyze the first 75, although our discussions focused on whether or not themes from the new articles fit with, changed, or were unique when compared with those we had already described. For their work, each of these individuals (who had graduated from Purdue at this point) was given a \$50 Amazon gift card as compensation.

3.4.2.1 Coding articles as individual or dyadic

Addressing RQ4b involved coding articles as treating retirement as either individual or dyadic. I independently completed coding and then created an instruction sheet and initial codebook to describe how decisions should be made. I then trained a graduate student colleague to code articles using a series of steps: (a) find highlighted article in Excel spreadsheet (these were randomly selected each week) and corresponding article in Dropbox folder, (b) read article title and skim article contents, (c) determine whether article treats retirement as something an individual experiences or something a couple experiences (additional detail below), (d) mark “C” for couple or “I” for individual in the column labeled “Couple or Individual” in the Excel spreadsheet, (e) write your reason for making the C or I determination in the column labeled “Notes”, and (f) Repeat for each article. For this analysis an article was included in the Couple group if it: (a) makes references to household(s) in a substantive way, (b) uses an illustrative story about a couple that is more than just a passing mention (i.e., story that describes/takes 2 or 3 sentences), or (c) explicitly mentions the marital dyad but they must be doing something together (not just a single mention of spouse/wife/husband). An article was included in the Individual group if it did none of the things listed for the Couple group.

Coder training was an iterative process. I first met with the coder to explain the project and share the codebook. We coded two articles together as a way to practice the steps and discuss any questions that arose. Next, we each independently coded 10 articles and achieved satisfactory inter-rater reliability (percent agreement of 90% and Cohen’s Kappa = .78). Cohen’s Kappa is a statistic used to calculate inter-rater reliability when working with categorical data and offers advantages over percent agreement because it

accounts for agreements due to chance (Cohen, 1960). We discussed disagreements and then coded 15 more articles. This next round of coding achieved a Kappa of 1.0 (100% agreement). Given this high level of reliability we coded 25 additional articles and checked for agreement. In total, 50 articles were coded by two coders. I then reviewed my coding of the remaining 50 to confirm it fit with the current coding scheme (i.e., no discussions that took place during coder training would alter my original decisions).

3.4.3 Multilevel analysis: Linking Interview and Media Texts.

Multilevel analysis was utilized to address RQ7 and 8. Four broad cases constituted a “link” between levels. First, I looked for cases where participants made explicit reference to ideas from media sources and then situated their own thoughts in relation to these. These were most overt in the sense that a participant stated the name of a media source or sources during their interview. For instance, Betty explains how she and her husband did not conform to housing expectations for retirees. She points to specific media sources (*AARP*, *The New York Times*) that she uses to get information about retirement.

I did look at definitely the Internet, because it will always have “Best cities to retire” and things like that. I do get *AARP* and I do read through some of that. And *The New York Times*. They’ll have an – there will be an article; I read this article recently...And it was, like, saying, “So, in retirement, these are some things to do for a good retirement.” And it’s, like, we did not do *any* of them!...It was like, you know, “Have a small house, have a smaller yard...” We have, you know, our house isn’t that small. We have the huge, huge, you know, acre-and-a-half piece of property.

Betty calls upon Discourses by making reference to media sources and then describes how her actions differ from what is considered normative.

Second, I looked for instances in participants' interviews (micro) where they made implicit references to broader societal ideas (macro). For instance, Sue describes what retirement means to her and says "Many people look at it as...". By including this phrase she is referencing broader ideas about retirement. Moreover, she views these ideas as normative and hence uses this as a point of contrast for how she thinks about retirement.

Third, I "layered" the Discourses that emerged from the research team's analysis of media texts onto the findings that emerged from analysis of interview data for RQ1-RQ1b (i.e., meaning(s) of retirement, what issues become salient). Put differently, I reflected on the ways in which participants "responded" to (or did not respond to) these emergent Discourses about retirement. For example, one major theme that emerged from analysis of the media texts was associated with the need to take personal responsibility for one's finances in retirement. I was then able to look for points of comparison and difference between these ideas and how participants talked about finances.

Finally, I looked for cases of "balancing" between among D/discourses. This involved reflecting on the triangulation of three data points: Discourses (Chapter 5), partner 1 transcript (with focus on aspects that become salient from Chapter 4), and partner 2 transcript (with focus on aspects that become salient from Chapter 4). I reflected on cases where there were points of contrast among/between these such that one partner's talk reflected attempts to pull/push their partner toward/away from Discourse(s). For example, Discourse indicates that Baby Boomers have an opportunity

to re-define retirement for themselves, which should involve a reduction (or cessation) of one's paid career work. Betty's comments suggest alignment with these ideas (e.g., Betty says things like "Do I miss working? Not for a day." and "I love being retired!").

However, although her retired husband's talk indicates he recognizes retirement can be different for Baby Boomers, he finds retirement undesirable and continues to work full-time for his career employer (e.g., Ralph offers the following three words to describe retirement "Not appealing at all. At all being one word."). Consideration of the convergence of these three ideas constitutes this fourth type of multilevel connection. This approach is similar to Eisikovits and Koren's (2010) description of "balancing mechanisms" (p. 1649) whereby dyadic analysis altered interpretations resulting from an individual-level analysis.

To summarize, Chapter 3 provided details of study design, data collection procedures, and analysis. Chapter 4 presents the results from the first set of research questions that are aimed at understanding the meaning(s) of retirement for Baby Boomer women and their partners.

CHAPTER 4. THE MEANING(S) OF RETIREMENT FOR BABY BOOMER WOMEN AND THEIR PARTNERS

This first set of research questions explores how women construct and understand retirement as a meaningful life event (RQ1), including the types of issues that are made salient (or not) during the transition to retirement (RQ1a). Emergent findings from interviews with Baby Boomer women are compared and contrasted with analysis of men's interviews (RQ1b).

4.1 Research Question 1: Meanings of Retirement for Baby Boomer Women

Research question 1 asked what retirement means to Baby Boomer women. Grounded theory analysis revealed that retirement has meaning on its own, but also becomes meaningful in relation to other points in women's lives. Table 4.1 contains the ways that women constructed three chronological phases: pre-retirement, retirement, and the future. For many participants, retirement held meaning in contrast to or in opposition to their pre-retirement working lives. Whereas women describe their pre-retirement lives as imbalanced or as a period when they were not able to spend their time doing what they felt was most important, they view retirement (at least these early years of retirement) as a period when they have control over the use of their time and choice of activities. Within the retirement period, participants explain that they feel compelled to remain active and engage in activities (i.e., "doing something"). However, they simultaneously describe

hesitation and even refusal to regularly commit to any single activity. This tension between an imperative of doing and a reticence to commit is explored.

Women also make sense of their current experience of retirement by contrasting it with the future: the sense of control they feel now erodes as they describe the uncertainty that surrounds what is to come. Thus, retirement means an opportunity to construct life as participants want it right now, in the present. It is an opportunity to achieve the balance they were unable to attain during their pre-retirement lives. It is an opportunity to build the life that one wants at the present moment knowing full well (and, perhaps, accepting) that life cannot last forever in this same state. Although not always explicitly mentioned, some participants do indicate they know that notion of balance is an illusion (i.e., it will never truly be achieved) but “balance” is still touted as the ideal retirement.

Finally, there are some participants who are unable to describe what retirement means to them or who explain that they are still working to determine what retirement means. This finding suggests the ways in which retirement can take on different meanings when women’s experiences do not align with a “standard” retirement trajectory. In other words, the framework explicated in Table 4.1 is possible for only certain groups of retirees, and likely does not capture the experiences of individuals who cannot afford to retire, who are raising grandchildren, and/or who are experiencing serious health issues (themselves or those of a partner). Each of these ideas will be discussed in greater detail.

Table 4.1: Meanings of Retirement

	<i>Pre-Retirement</i>	<i>Early Retirement</i>	<i>Future</i>
<i>Time</i>	Past	Present/Short-Term	Long-Term
<i>Under Participants' Control?</i>	Out of Control	In Control	Impediments to One's Ability to be in Control (e.g., finances, health)
<i>Sense of Balance?</i>	Imbalanced	Opportunity to Create Balance	Unknown
<i>Degree of Uncertainty</i>	None (cannot change)	Certain	Uncertain
<i>Range of Choice</i>	Few Choices	Imperative of Doing vs. Reticence to Commit	(Likely) Constraints on Choice
<i>Awareness of Age (see RQ1a for additional discussion)</i>	Busy, Work work work, Little time to focus on age	Recognition of Aging	End of Life/Mortality
<i>Involvement in personal interests/passions</i>	Couldn't focus on hobbies due to other commitments ("indulgences")	Time to pursue hobbies (although still, after "work" is done such as cleaning house)	Ability to participate might be negatively impacted (e.g., travel)

4.1.1 Meanings of Retirement: Contrasts with Pre-retirement Life

Although women speak positively about their pre-retirement lives overall, they simultaneously regard them as imbalanced or suggest they were often not able to dedicate their time in ways they would have liked or to activities they felt were most important. The time requirements of a full time job in addition to other responsibilities prevented women from achieving this sense of balance. Women contrast this lack of balance with their retirement experience because they view the present time period as one when they can achieve this desired balance (the gendered nature of this transition will be explored in more detail in response to RQ1b). Leslie (56, teacher), juxtaposes what retirement means

to her (“the best of all worlds”) with her past experience working full time when she felt like important aspects of her life were “shortchanged”.

Just to summarize, I think that’s what it [retirement] means to me. It means – retirement means the best of all worlds. And I think that I can work [part-time]. I can do all these other things that I’ve wanted to do for so long that I’ve never really been able to have time for. And I’m not shortchanging my relationships, my family, because I have felt in the past with working full-time, that they did get pushed in the background at times. And it was something they just had to deal with. But it’s not how I wanted life to go.

Participants now feel as though they are in control of their time in ways that they were not when they were still working. Work served as an impediment to how women used or structured their time (constraints on time) as well to the kinds of activities women could engage in (constraints on activities).

Constraints on time. For several participants, the ability to structure one’s own time in retirement is exemplified by not needing to be awake at a certain time in the morning. Women contrast this new-found freedom with their pre-retirement lives when they had to set an alarm and be sure they woke up at a particular time. In retirement, this feeling of not being “constrained” by the clock continues throughout the day. Sarah (67, continuing lecturer) describes how she and her husband (also retired) have adjusted to a more flexible sleep schedule.

I almost never set my alarm. I wake up when I feel like waking up. My husband and I are on very different sleep cycles. He goes to bed real early. I go to bed real late many times, not in the same room because one will wake the other

up...So that's nice, just if I want to sleep till 8:30, I sleep till 8:30. If I want to get up earlier, I get up earlier. So I almost never look at the clock, whether it's in the morning or anytime during the day. Just I guess not being constrained really almost in any way and that's freedom.

Megan (66, clothing business owner) echoes this sense of unfettered time when asked what three words she would use to describe retirement. She speaks to the notion of being in control of one's own time rather than feeling as though your employer is controlling your time.

Megan: Well, I guess the one would be – it's not just one word, but it's able to manage your time, or control your time. That's kinda nice.

Interviewer: What do you mean by that one?

Megan: Well, you know, you're not set by having to go to an office, or having deadlines, and that sort of thing. And after having that for so many years – my whole life, really – it's nice not to have that. So control of time.

Rose (63, security awareness coordinator) not only felt that she was not in control of how she spent her time during her pre-retirement life—because her employer was essentially paying for use of that time—but that her employer was wasting her time by not assigning her any particular tasks. That is, she felt constrained by not being able to utilize her time as she saw fit because she was working, but also felt frustrated by what she viewed as her employer's failure to adequately fill her working hours with useful tasks.

It [retirement] is the freedom to decide the course of my time – the use of my time. If I lust after anything it is use of my time. I want to be able to do things

you know when I want to do them. And I would go to work and I'm sitting there for five hours going, "I don't really have anything to do and this is a waste of time." I mean this is my time. I'm working for you but you're not giving me anything to do. So this is a waste of my time. I hired on to do things.

4.1.1.1 Constraints on Activities

Women also explain that they were not able to do all the activities they wanted to in their pre-retirement lives because they either lacked the time to do them or did not have other resources needed to engage in the activity (e.g., energy). For example, Rachel (61, IT project manager) talks about her love of art, a passion that she “set aside for a really long time” during her pre-retirement life because of her focus on wanting to succeed at work and her other responsibilities. She recognizes that these are activities that truly “enrich” her but perceived a need to be practical during these years (“pragmatically you got to get life done”), which for her meant not spending much time “indulging” in her personal interests.

Interviewer: Why do you think you set that [art] aside?

Rachel: Time constraints. Relatively ambitious and working hard to get to the next thing and wanting to do things really well so you're taking a little more time...to do that. And then had a house, a daughter, a husband who also wanted time. Family. So I just ran out of time...I did occasional indulgences and it couldn't be a big part of the time I had.

Interviewer: Indulgence is an interesting language choice.

Rachel: Well, that's what it felt like. You know, on a pragmatic level you're getting life done first and then you can have little moments of reading or little

moments of art and--even though those are the things that totally enrich you...So there were some cultural infusions along the way, but pragmatically you got to get life done.

In addition to not having adequate time, some participants report not having the resources needed to engage in desired activities because they were drained by work. Courtney (66, secretary) explains that she was not able to read as much as she would have liked when she was working because her eyes were tired from spending time in front of the computer as part of her job and from her commute to and from her office.

Interviewer: What does it mean to you to be retired?

Courtney: Well actually it's freedom. Mainly. Because I have a lot of things that I like to do.

Interviewer: Like what?

Courtney: Well since I was an art major I have a lot of projects, ongoing things. I mean I just refurnished some shelves for my daughter. I like using my hands. I varnished some shelves for my granddaughter....And I joined a book club – 'cause I haven't really been reading. I couldn't really concentrate on reading very much [pre-retirement]....Because my eyes are tired from the computer and my 40 minute drive home [from the office]. I didn't feel like reading.

4.1.2 Meanings of Retirement: The Present

As many of the above excerpts allude to, participants talk about their current retirement experience as one where they view lots of options available to them and are in control of the options they choose to engage in. They feel they have an opportunity to determine, or in some cases revisit, what is important to them and engage in activities

accordingly (see “Retirement” column in Table 4.1). For many Baby Boomer women, retirement ultimately means the chance to achieve the balance that they felt they lacked in their pre-retirement lives.

4.1.2.1 Being in Control

Mickey (59, insurance executive) succinctly stated “It [retirement] is very much freelance. Every day, every week it’s kind of whatever we feel like doing.” Jill (67, professor) elaborates on this idea in describing the options she views as a retiree and the sense of empowerment she feels because she can make decisions about what she wants to do.

As a retired person, I feel like I have choice. I see roads open up in front of me...Now I see all kinds of choices. I could get more training and become something else...I can take, as I have, a very low-paying part-time job in the private sector, which wouldn't support anything, but added to my retirement income from the state, gives me a lot of freedom. So retired to me means an official status, and also it means I now have a substantial amount of control over my own destiny, lots of different types of choices, and very few expectations, other than the ones I deliver myself each morning when I wake up.

Leslie (56, teacher) views retirement in a similar way—as an “exciting” opportunity to choose how you want to spend your time and build the life you desire. She also speaks to the idea that retirement is a time when you can say “no” to things that you do not want to do, a sentiment echoed by several other participants. She contrasts her new life in retirement with “that old traditional part” of her life.

I'm done with that old traditional part of my life, that life I had for 30 years. I'm done with that. But, wow, that is so exciting, because, now, I can go on to this new life. And I can create it how I want it. I can say no to things if I don't wanna do those things, and they come up. Whereas before, if something comes up on your job, this is your job, you can't really say no. You have to say, "Oh, okay. I'll find a way to do that." So that also means then, if I'm just working part-time, and I have the flexibility that I have – it's like I have the best of all worlds, because, now, I have time for my relationships. I have time for myself. I have time for service... Whereas before, I felt like I couldn't fully commit to any of these other things, because I was so involved with my job. My job was it.

4.1.2.2 Seeking Balance (or the illusion of balance)

Being in control enables women to work toward their desired balance in retirement. For Leslie, balance means being able to invest her time and energy in all of her interests, which include working, relationships, and service (i.e., "the best of all worlds"). In retirement, she suggests that "with a little bit of planning, you can have it all....You can have a balance of work or not work and exciting things to do."

Even though women desire a balanced life in retirement, some recognize that in a sense it is illusory. In other words, there is an idealized view of a retirement—perhaps stemming from cultural notions of retirement as one's Golden Years—where one can achieve the balance that eluded you during your pre-retirement life but then there is the simultaneous realization that there will always be multiple things vying for one's time. Women seek balance (ideal) but balance is very difficult to actually achieve (reality).

For many participants, achieving balance means accomplishing what they view as their “work” before they engage in pleasurable activities. Courtney (66, secretary) describes her struggle to manage her time so she can do both of these: complete her work, which includes cleaning out the house, organizing items her daughters bring to the house, and prepping for holidays, and still have “time left to do things that I really like to do.” Interestingly, the freedom of not having to get up at a particular time like she did for work has become a challenging aspect of retirement because she wants to ensure she has enough time to achieve balance (accomplish both work and pleasure activities). Courtney’s remarks also hint at the continued importance of organizing one’s time (in her case, by using a list).

Interviewer: What would you say you’ll find most challenging about adjusting to retirement or being retired? What might be the hardest parts?

Courtney: Utilizing time ‘cause now I don’t always get up. I used to get up at 6:00.

Interviewer: Right. Now you don’t have to.

Courtney: And I don’t have to so Matthew [my husband]– he used to get up and make my breakfast for me and he doesn’t have to anymore. So we don’t set the alarm. We just wake up and get up.

Interviewer: Right. And so that’s a challenging part?

Courtney: Well ‘cause I want to use my time.

Interviewer: Ok.

Courtney: I have a list. I want to get all of these things done. So there’s time left to do things that I really like to do... We’re still cleaning out stuff from our old

house. And my daughters bring stuff over they want to pack it all up in my attic and I'm trying to keep that all straightened out...and I do all the holidays here.

Rachel (61, IT project manager) articulates the idea that achieving balance was a pre-retirement challenge and that it remains a challenge in her retired life. To her, balance means accomplishing “the work of life that has to be done” and “doing stuff just for fun.”

Rachel: It's interesting that life balance was a challenge as a working person and I think it has been a challenge as a new retiree. Because you don't have the schedule to keep you out of things and yet there are things that I'm way far behind. I basically am repainting a lot of the inside of the house. I'm way far behind where I thought I would be in October. Things either took longer or I got more distracted or other things took my time...So there's still this balance between doing stuff just for fun and doing the work of life that has to be done.

Interviewer: It's still the balance.

Rachel: It's still the balance thing. I want to have the self-satisfied thing of accomplishing things, but I also want to have fun.

4.1.2.3 Imperative of Doing versus Reticence to Commit

Women's responses to questions about the meaning of retirement make it evident that many participants equate meaning with doing. In other words, to help me (as the interviewer) understand what retirement means to them, participants list all the various activities they engage in. In some cases, it appears that participants want to “prove” just how busy they are, for example, by showing me their calendars where all their scheduled activities were written. Mickey (59, insurance executive) makes this direct connection between meaning and doing.

Let me start by saying this. Well, when I decided to retire early people—really the question always is no matter when you retire—the question is what are you going to do? So that kind of gets to your question. What do I do? What does it mean?

Beyond equating meaning with doing, participants voice the idea that they—and all retirees—*should* be doing something. Betty (69, executive director of healthcare organization) describes a conversation she had in the past with her retired sister (before Betty herself had retired). At that point, Betty could not understand why her sister had not become involved in activities or why she was not “doing something.” Betty states “I can’t understand why she’s [my sister] retired and why she isn’t DOING something. I’m like—don’t you want to consult? Don’t you want to do something? And she’s like ‘no I really don’t.’”

Greta (65, nurse anesthetist) explains that she prepared for retirement by starting a new hobby so she would be able to keep herself busy in retirement. She wanted to be sure she had something to do.

I made the decision that I was going to have to be able to entertain myself and keep myself busy... that’s no problem at all for me. But I probably started that a couple years before I retired. And then one of the first things I did when I retired was to buy a camera. And you know I’ve never done photography... but I need something like this to think about and to get me out. The first year I would say I spent, actually, the first 2 years... feeling like: what should I be doing?... But not wanting to yet. You know? Really embracing and loving that feeling of freedom.

As seen at the end of Greta’s quote, many women articulate a second idea that appears to be in tension with the first: a reticence to commit. Although women feel

compelled to be doing something and keeping themselves busy, they are hesitant to make regular commitments to any single activity (paradoxically even though they now have the “free” time to do so). Recall that Mickey equated meaning with doing by asking “What do I do? What does it mean?” She followed this statement by expressing her and her husband’s reluctance to make commitments.

We just decided for a year we weren’t going to commit—either one of us—to anything where we kind of had to be at a meeting or be involved. We’re just going to kind of feel our way through it and decide what retirement meant to us.

Betty also reveals this sentiment. Before she retired, Betty could not understand why her sister “isn’t DOING something” in retirement but, now that she herself is retired, she understands.

I couldn’t get it until I retired. Then I got it. Oh, I said. Now I understand why you didn’t want to do anything. So, she did some volunteer work. I haven’t done any volunteer work. Why? Because I don’t want to commit to a schedule. [Laughter] Now, that could change. But so far, I’m like...you know, I’d like to maybe work for the food pantry, something like that. There’s a lot of volunteer jobs around that I could do. But I’m like, “Well, wait. Then I have to tell them I’ll come every Wednesday? What if I want to do something else on Wednesday?”...So far it’s been simpler not to get involved in anything.

Rachel (61, IT project manager) articulates both sides of this tension as she talks about the issues associated with her husband’s involvement in a recreational bowling team.

Anyway, he’s [my husband] the captain of the [bowling] team and so you have to come up with subs. Well, a lot of the folks on this team are retirees and they like

to go away for the winter. We're thinking about when we would like to go away for part of winters, you know? And so how do you keep that kind of commitment? And volunteering is the same deal. How do you meet your commitment and still keep your schedule flexibility?

Women enjoy having control over their schedules and activities and perceive that agreeing to any regular commitments would take away from this control. Especially in these early years of retirement, participants are reluctant—often unwilling—to relinquish control. Several participants note that they may be willing to make commitments again in a year or a few years (e.g., Mickey had a no-commitments for one year rule and has just recently been voted president of her neighborhood association since the one year has ended). Jill (67, professor) uses two analogies to help explain this phenomenon. First, she talks about “your mom saying, well, you don't need to go steady now [in high school]. Just date. Just meet guys. This is the time of your life when you shouldn't be – you shouldn't be making a decision too soon.” In other words, women in the early years of retirement should explore as many options as they would like when it comes to activities in retirement rather than committing a large amount of time to any one just like teenagers should explore what it is like to spend time with different types of romantic partners by dating rather than “go steady” with a single partner early in their dating lives. Second, and as she notes “on the sadder side of the spectrum,” Jill likens not committing to any activities in the early stages of retirement to “the advice they give widows and widowers, don't sell the house, don't do anything too much. Just sort of see what comes your way for a year or so. See how it all feels, and then make decisions.” Here, again, the idea is that women in the early years of retirement should explore their options (i.e., “see what

comes your way”) rather than make any big decisions about how they would like to spend their time.

4.1.3 Meanings of Retirement: The future

Women describe their current retirement lives as under their control—they can engage in the activities they choose, they make decisions about how to spend their time, and they can seek the balance they desire. Participants talk about the future in very different ways: it is not under their control, it is riddled with the unknown in that nobody can predict how long good health or life will last for oneself or one’s partner, and flagging energy levels and illness may begin to impinge on the freedom to choose from all possible activities. On one hand there is a great deal of uncertainty plaguing the future (i.e., How long will I live? Will I remain healthy? Will my spouse remain healthy? Will I outlive my money?). On the other hand women recognize that there are some certainties that are likely not going to be pleasant experiences. In Table 4.1, see the final column labeled “Future” for an overview of the ideas discussed in this section.

This tension between uncertainty and certainty plays out in how women explain their current behavior relative to their perceptions of the future. Rachel (61, IT project manager) glibly remarks that she wants to enjoy activities related to her fine arts college major during retirement while she still can (i.e., before she loses her “eyesight” or “brain”). In addition, she comments on the uncertainty stemming from how long she and her husband will live and whether they will have money for this unknown period of time. Their strategy is to be financially conservative, which she hopes will mean they will have the money they need.

I am a fine arts major and I've been busy enough I haven't had a lot of time to do that. And I was thinking I really would like to have a chance to do that before I lose my eyesight or my brain or whatever happens. So we talked about it and we thought that I could probably do this [retire]. I'm currently 61 and I retired almost a year ago so I'm a young retiree. And it makes you very conservative about how you spend the money 'cause you have no idea how long you're gonna live. But on the other hand, having my schedule... we do things when we want is really incredible freedom. So we don't live ostentatiously because we're being conservative, but it's pretty cool.

Jill (67, professor) views her current life as “the time between the parentheses,” a time that comes before “the unknown, the what will happen.” She reveals that her husband has Parkinson's disease and as a result there is a possibility that “at some point more will be asked of me. You know, in sickness and in health, for better or for worse.” Much of her current behavior is shaped by these negative possibilities in the future.

So one of the things I wanted this retirement to be – this phase, when you asked about phases, to be, is I see it somewhat as the time between the parentheses, the one side of the parentheses representing the time before, when I was working, but the other side being the unknown, the what will happen. I wanted to make sure I had some of what that dream retirement is, where you get to have freedoms and travel... I'm in the parentheses. I don't know that I'm going to have this bad other side that involves me as a caregiver in ways that might not be pleasant at some point in the future. But I'm kind of storing up goodwill, joy, and happiness, so that when that day comes, I can take what is – I can take what is given to me, and I

will never have the thought that I didn't live the life I could have or should have lived.

Jill articulates how her knowledge of what is likely to happen in the future fuels the way that she is constructing her current retirement experience. She makes decisions now that constitute her “dream retirement” (invoking Discourses about retirement as one’s Golden Years) where she is not constrained by anything with the knowledge that this period of time has an end point. Jill’s comment also underscores the dyadic nature of the retirement trajectory. Although she acknowledges that she has had some health issues that could end her life (i.e., heart attack), she views that this would be a quick end to her life and she would “never know it”. What seems to be a more likely scenario in her view is that her husband’s chronic illness will gradually encroach upon her ideal retirement and their ideal retirement together.

Similarly, Rose (63, security awareness coordinator) juxtaposes her current retirement experience with the unknown, yet likely, challenges of the future. She feels compelled to “grab it while I have all the things in alignment: my health, energy, the money” because she recognizes the unpredictable constraints that are on the horizon (e.g., “health concerns”, “money issues”)

I'm really in the early process [of retirement]. I still have energy. I have good health. I want to travel. And as you go through there will be health concerns. There will probably be money issues maybe at some point that will prevent that. It's like grab it while I have all the things in alignment: my health, energy, the money. And do that because I do see a progression...And it's kind of like accepting it. You have to accept that that is your new normal whether it's health

issues, money issues, or whatever. You know I haven't had dementia issues in the family but when you have a spouse you have a whole other set of medical issues. And so I try to be aware of that for my husband.

4.1.4 Negative Case Analysis: Unsure What Retirement Means

Four participants express that they are unsure what retirement means. This group of women was unique in that they did not appear to fit what might be considered the “standard” retirement trajectory for various reasons (i.e., this group did not fit the cultural script). Because of this, analysis of their interviews does not support the framework explicated in Table 4.1.

One of the women, Tiffany, experienced the loss of her husband to ALS (i.e., amyotrophic lateral sclerosis) in the first year of her retirement and is now trying to determine what retirement will be like for her as a widower. Three other women question whether or not they actually are retired, which influences their ability to make sense of retirement. Megan’s business closed as a result of the economic downturn and she was not able to find the kind of work she was looking for so ultimately decided to retire. Megan’s husband is still working full time so she feels as though she is in “pre-retirement”. Beverly started a part-time job working with a home health care company after she retired from her career job to help pay for her insurance (although other participants are engaged in bridge employment, Beverly is the only one to comment that she “isn’t really retired yet”). Rebecca is a career homemaker whose husband is retiring and so she is not sure how her role will change, if at all. Regardless of the circumstances, because they do not have what might be considered a traditional retirement experience they struggle to explain how retirement looks (or will look) for them. In other words,

these participants faced challenges when talking about the meaning of retirement for them because they could not voice traditional Discourses about the transition to retirement (e.g., retirement as one's Golden Years).

Tiffany (59, information systems auditor) describes how the progression of her husband's illness prevented them from doing many of the activities they had planned to engage in during retirement. Since this interview is only a few months after her husband passed away, Tiffany is still working to envision her retirement.

Tiffany: Well, so I guess, so my husband's illness progressed. And in fact, he passed away in May of this year.

Interviewer: Oh wow. I'm sorry.

Tiffany: So, we had plans of doing some things. He was, he had his private pilot's license, and a year or so ago – I mean he was hoping to do – we were going to do like a cross country flight and stop at various places. And of course we couldn't do that then... Last summer we went to Cozumel and did some traveling around the states. But then by the end of September he really wasn't able to get around much. He was definitely housebound, which made me housebound. So I mean we enjoyed what, about the only thing – I mean because it progressed and he couldn't use his hands, he couldn't walk, he couldn't do his computer anymore. So pretty much all we could kind of do was watch TV, which was – I enjoyed that because I really hadn't had time to watch. So we watched a lot of movies and stuff like that. So then, since he passed away at the end of May, I mean this summer has been kind of dealing with the estate, and this and that... So now I just kind of feel like okay, now I am retired, and what am I going to do? Haven't quite figured it out.

Megan (66, clothing store owner) does not feel fully retired. This feeling, in part, results from not feeling as though she was in control of the decision to retire. She describes her “two careers”.

My main career was in social services...and I really enjoyed it, but it's a career that burns you out, too... Anyway, in about 2000, I quit and started a small business based on a hobby that I had. I did that for about ten years. Then, my retirement has been kind of a slide into retirement rather than a point in time.

When the economy went bad, my business, which was kind of [a] luxury item – it takes a dive when the economy goes bad. So I had to close my business.

Once Megan closed her business, she wanted to “get back into my professional career” in social services. She goes on to explain how this led to her retirement.

And I had a number of interviews for executive director type positions of agencies and such, and I would get like to the last round – you know, to the point of like meeting with the board and that sort of thing, and then would not receive an offer.

I think a lot of it really was age... So, yeah, so anyways, so I never had like a wonderful point in time when I said, "I'm going to retire, and let's celebrate." It just – it just didn't happen. For the last two or three years, I've been helping my son and his wife – they have five children – and so I've been helping them babysitting several days a week. That's kinda where I am right now.

Furthermore, Megan's husband is still working full time, which leaves her feeling like *she* is not retired because *they* are not retired. She makes reference to broader Discourses about “the things that people typically do in retirement” and explains that she and her husband are not able to do those activities yet.

Megan: Well, my husband's still working, so you know, from that perspective, in a way, we're not retired in terms of being able to travel, or do some of the things that people typically do in retirement. So, I guess it's like – in a way, it feels like pre-retirement.

Interviewer: Mm-hmm. So what would the next phase look like?

Megan: Well, I guess the next phase would be when he didn't work, and then – it's funny because we were just talking about that recently, that we needed to start thinking about what it is that we want to do when he doesn't work, and how to make that happen.

Beverly (60, librarian) had planned to retire earlier but then her husband was diagnosed with cancer. Once the doctors indicated he was in remission, she decided to retire from her career job at a university library. However, she took a part-time job to help pay for insurance. Because of this part-time commitment, Beverly does not feel fully retired. She seems to feel like she has a taste of retired life—and begins to explain what it means using “play” and “full” as two of her three words to describe retirement. Her third word (“waiting”), however, suggests that she perceives she has yet to fully enjoy retirement as her time is still impinged upon by a work schedule.

Beverly: And waiting. Because I'm not really retired yet.

Interviewer: When do you think you'll feel like you're fully retire?

Beverly: When I actually fully retire. When I stop.

Interviewer: When might that happen or why might that happen?

Beverly: It might be 65 when Medicare kicks in. Yeah.

Beverly also describes feeling “gypped” so far in retirement. She indicates, jokingly, that I should ask her husband what retirement is like because he—unlike her—is fully retired.

Interviewer: What would you say is different in your life now that you are somewhat retired compared to when you were working full time?

Beverly: Right. Yeah—well, I’ll have maybe a half a day off.

Interviewer: How does that feel? To have that half day.

Beverly: Oh my God. It goes so fast. It goes so fast. If I’m scheduled for a half a shift... So like if I have a half a day scheduled I just tear around this house and I’m just as stressed as if I worked a full day. I feel a little bit gypped. You know, I’m not really retired yet. And even the weekend. Until things are finished I just have that little mental thing going, “I just don’t feel... too bad Monday’s coming up so soon”. So I still have that. So, I don’t know. You’ll have to ask my husband what it feels like. [Laughs]

The final member of this group, Rebecca (56, homemaker), left a full-time paid job when her daughter was born and remained at home since that point. Her husband is now retiring and Rebecca questions whether this means she herself is retired. She explains that she and her husband have been in charge of separate spheres for years: he focused on his company’s business and she took care of everything else. Rebecca recognizes that her husband’s retirement could mean a shift in this established division (“And do I step back and let him take over some of that?”).

And so he’s retiring, but I still need to deal with the contractors and the two homes. And do I step back and let him take over some of that? Do I get to get rid of some of this, or should I say, “No. He’s worked hard. I still gotta handle these

people.” And so it’s kind of – what to do. So just because he’s retired, I still am doing the same thing that I’ve always done.

To summarize, research question 1 sought to explore the meaning of retirement for Baby Boomer women. Participants describe the meaning of retirement (present) in relation to their pre-retirement lives and the unknowns of the future. Retirement represents a time when women are in control and are able to seek a sense of balance, but also a period when they feel compelled to remain active but are reluctant to make commitments. Finally, there are four participants in this sample who, for various reasons, are still working to determine what retirement means.

4.2 Research Question 1a: Salient Aspects of Adjusting to Retirement

Research question 1a was aimed at understanding the aspects/topics of adjusting to retirement that are most salient for Baby Boomer women. Initial analysis revealed that aspects could be grouped into three categories: instrumental, relational, and identity (see bolded text in Table 4.2). Instrumental aspects include finances, how to spend time, and where to live. Relational aspects include changes in friendship relationships and valuing relationships with family members. Finally, identity aspects include loss of professional identity and age/aging. The terms “aspect” and “topic” are used interchangeably in the following section, and both refer to those things that recently retired Baby Boomer women think about and/or discuss as they transition to retirement. Some of these topics are not necessarily brand new, but may take on new meaning or greater importance as one retires (e.g., individuals often save for retirement their entire working lives but do not think too much about this until the time period when they are deciding to retire).

Further analysis of the data suggested that instrumental, relational and identity represent overlapping categories and hence topics cannot simply be parsed into these three groups. All of these aspects are multi-faceted in that they touch upon two or even all three of these areas of participants' lives. For example, retirement makes the question of where to live salient, which can be considered an instrumental issue (e.g., physical characteristics of one's home). Considering where to live, though, is connected to identity in that retirees equate certain types of living arrangements (e.g., retirement communities) with older age. Participants also express a desire to purge or clean out their current homes (whether or not they are moving) so they do not leave a mess for their children (presumably upon their own death), thus emphasizing relational aspects of the decision about where to live during the transition to retirement.

The initial instrumental, relational and identity groupings are in line with Clark and Delia's (1979) notion of classes of goals that apply in a wide range of situations. Goldsmith's (2004) normative framework necessitates the additional layer of complexity by focusing on possibly conflicting goals that result, in part, from multiple culturally-grounded meanings associated with talk. To account for this complexity, Table 4.2 is organized such that seven topics that participants describe as becoming salient during the transition to retirement are listed in rows, while instrumental, relational, and identity meanings associated with each topic are listed as columns. Bold font indicates the category (i.e., instrumental, relational, or identity) into which each topic initially was classified; however, additional meanings related to the other two categories are shown.

Table 4.2: Aspects that Become Salient to Women during the Transition to Retirement

	Instrumental	Relational	Identity
Finances	<p>Having enough money</p> <ul style="list-style-type: none"> • Individual responsibility to save <p>Feeling anxious about finances</p> <ul style="list-style-type: none"> • Decrease in pay amount or regularity • Change in spending habits • Fear of outliving money <p>Not enough money for retirement</p>	<p>Value relationship(s) with children and family members because I can give money to my children</p>	<p>I'm someone who properly saved for retirement (entitlement)</p> <p>I'm aging/sick; Talking about finances stands in for uncomfortable aging/end of life conversations</p> <p>I'm no longer someone who needs to "dress for work"</p> <p>I'm aging; Fear of outliving money</p>
How to spend time	<p>Finding activities that I enjoy</p> <p>Volunteering</p> <ul style="list-style-type: none"> • Gives you something to do • Is good but requires commitment • Allows you to give back 	<p>(See "Relational Themes" for discussion; Engaging in activities is a way to meet people/stay comment)</p>	<p>Who am I and what do I enjoy?</p> <p>What is important to me and how can I give back?</p>

Table 4.2 Continued

<p>Where to live</p>	<p>Geographic location</p> <ul style="list-style-type: none"> • Proximity to children • Weather • Available amenities <p>Physical characteristics of the home</p> <p>Update/clean the home</p> <ul style="list-style-type: none"> • Make it easier to sell the home • Avoid leaving a mess for family members 	<p>My relationship with my children is important to me so I choose to live near them</p> <p>My relationship with my child(ren) is important so I do not want to leave them with a mess</p>	<p>What features of a home will be ideal as I age?</p> <p>I am a good mother because I am not leaving a mess for my child(ren)</p>
<p>Changes in friendship relationships</p>	<p>Changes in how I spend my time impact and are impacted by my relationships</p>	<p>Loss of connection</p> <p>Intentional initiation and/or maintenance of friendships</p>	<p>My personality (or my perception of my personality traits) influences my social network (e.g., I am introverted)</p>
<p>Valuing relationships with family members</p>	<p>How I spend my time</p>	<p>Spend time with children and grandchildren (i.e., more time)</p> <p>Ability to assist family members (e.g., take to medical appointments, provide childcare)</p>	<p>I can be a better daughter/parent/grandparent because I can spend time with/assist family members</p>

Table 4.2 Continued

Loss of professional identity?	How I spend my time	People relate to me differently because I am not working	<p>I suffered a loss of professional identity I did not suffer a loss of professional identity</p> <ul style="list-style-type: none"> • Because I still engage that part of myself • Because my work was never a part of my identity <p>Not only did I not suffer a loss of professional identity, but I have gained more of myself.</p>
Age/Aging	<p>Engage in behaviors to improve health (exercise, improved eating habits)</p> <p>Opportunity to explore vs. doors closing</p>	Less connection with those who are still “working”	<p>Old but not OLD</p> <ul style="list-style-type: none"> • Feeling distance(d) from the “working” • Distancing myself from the “elderly” <p>Changes in behavior that manage or accommodate aging</p> <ul style="list-style-type: none"> • Health impacts retirement experience • “Control” health • Strategies to accommodate effects of aging <p>Nearing end of life</p> <ul style="list-style-type: none"> • Positive response • Neutral response • Negative response

Note. Row titles are the seven topics that become salient during the transition to retirement. Column titles are meanings associated with each topic (i.e., instrumental, relational, or identity). Bold font indicates the category into which each topic initially was classified, but other meanings are shown in regular text.

4.2.1 Instrumental Aspects

4.2.1.1 Finances

Participants describe financial preparation as a critical aspect of their planning process and, upon considering retirement, it became important to determine whether they had enough money to maintain their lifestyle during retirement. Three primary themes emerged concerning the ways that women talk about finances: (a) having enough money, (b) feeling anxious about finances, and (c) not enough money for retirement. Although finances became a salient instrumental issue during the transition to retirement (e.g., Will we have enough money to pay our bills? Do I need to change my spending habits?), finances also implicate relational and identity issues.

4.2.1.1.1 Having Enough Money

The majority of participants identifies finances as a crucial aspect of planning for retirement and explains that they have enough money to maintain their pre-retirement lifestyles in retirement. Participants attribute their current favorable financial situations, in most cases, to their efforts to properly save during their working years. When asked how she and her husband had planned for retirement, Rebecca (53, homemaker) responds by bringing up the couple's finances first, which she describes as "very secure" and adds that there is "no concern about that." Similarly, Leslie (56, teacher) includes finances as a factor she and her husband considered when making the decision to retire ("And so another factor was we looked at the finances. That's a huge part of anybody's decision making, I think, when they're looking at retirement."). She notes that they decided that they could "continue to live in our home" and "continue our lifestyle," although they

“may not be taking a European vacation every year.” She associates having adequate finances with being able to “enjoy these golden years” of retirement.

Most participants describe (often in great detail) their efforts at saving for retirement during their pre-retirement years. Greta (65, nurse anesthetist) explains how she and her husband took steps over the years to ensure adequate retirement savings.

Finances, I think, are the number one thing. That’s the number one thing you have to plan for for retirement, and we were very fortunate... When we started, we were putting 25 percent aside. And, actually, we ended up doing that, each of us [Greta and her husband], the whole time we were working... it went directly into a retirement account, never saw it, couldn’t touch it until you’re 59 and a half without any penalties. We got a raise? We’d just say “put it in the 401K” if we were managing fine. If not, if we felt like we needed a little more, then we’d let ourselves have a little more and we never felt really – we lived probably definitely beneath our means without really thinking about it.

Later on in her interview, Greta summarizes her feelings about appropriately saving during her pre-retirement years. She indicates that she loves retirement and does not “feel that I’m totally entitled to how good my life is.” However, Greta expresses that “I think I’m entitled to not work. I think I’ve earned the right to not work. I’ve earned the money, and I’ve earned the right.” The underlying logic seems to be that individuals who have worked and earned enough money to retire—in essence, those who have done things the “right” way—are entitled to not work at a certain point in their lives.

Other participants are even more explicit in suggesting that successfully saving for retirement is an individual’s responsibility (a prominent U.S. cultural value). This

comes out most clearly when participants make comparisons between those who can retire and those who cannot. Lynn (66, insurance agent/agency owner) makes at least three of these contrasts throughout her interview. First she relays a conversation she has had with her husband: “My husband gets all these [magazines]--*Money* magazine and he kept reading about all these different things. And he kept saying, ‘Boy, we’ve done everything right.’” Lynn emphasizes the idea that they have done the “right” things when it comes to their finances.

Second, due to her work as an insurance agent and agency owner, Lynn feels that she has more knowledge about retirement finances than most people. She explains the type of financial assistance that her organization provided toward retirement and remarks that “if you’re smart enough to be able to put it [the money] away and do what you’re supposed to do.” Her implicit statement is that others who are not “smart enough” or choose not to do what they are “supposed to do” were not putting themselves in a good financial position for retirement (and, thus, they are ultimately to blame for any negative consequences).

Every year when you’re an active agent, you are given--based on your previous year’s sales--you’re given Company Employee Investment money. What it is, it’s money that you’re supposed to invest yourself so when you’re ready to retire you have enough money to retire. So of course there were two of us doing that because my husband and I both were agents. So we were putting in this money... So yeah, that’s how they [her employer] help you. And if you’re smart enough to be able to put it away and do what you’re supposed to do...

Third, Lynn explicitly attributes other peoples' disrupted retirements to their incorrect calculations or failure to "save properly". She juxtaposes "other people" who retire and then need to return to work to herself and her husband who are "big savers" and, therefore, able to retire and presumably not return to work.

Lynn: I am very lucky because we look at a lot of other – I'm a Baby Boomer. And we look at a lot of other people who have retired and end up having to go back to work.

Interviewer: Why do they have to go back to work?

Lynn: Because they thought they had enough money to retire and they didn't realize how much money or they didn't save properly. We were big savers. And my accounts were diversified.

In addition, then, to the instrumental implications of finances, women reference being someone who saved properly throughout their lives as an aspect of their identities made salient by the transition to retirement. That is, for participants like Leslie or Greta or Lynn, doing the "right thing" by saving throughout one's career, perhaps making sacrifices along the way (e.g., Greta notes they "lived probably definitely beneath our means") and thinking about what would be needed to maintain one's lifestyle in retirement means they are entitled to retire. Having enough money means you are a part of the group of Americans who took it upon themselves to be responsible and save for retirement and, thus, can now reap the rewards (i.e., retirement).

There are also relational implications associated with having enough money for retirement. For some participants, having enough money in retirement means they also have the ability to give money to their children either now or when they die. Part of this

desire stems from participants feeling as though they received help from parents (or other older relatives) and wanting to pay it forward to future generations of family members. Thus, giving money to children is one way of valuing important relationships and perhaps even reaffirming oneself as a “good” mother or family member. Sarah (67, continuing lecturer) describes conversations she has had with her husband regarding spending money *with* their four children now while they are living (her preference) versus leaving it for them after their deaths (his preference).

Yeah, I think he's [my husband] real big on wanting to leave them a large amount. I mean, large is relative. When his mother passed away, she had inherited some money from her mother, not a whole lot. Her mother was a beautician...So it accumulated. I don't know, there was a couple hundred thousand. I mean, it certainly wasn't over a million or anything. So he ended up with a nice little pot from his mother. And he thought that was nice that we had that at that point in time. And so I think he would like to leave some to the kids. My theory is when my mother passed away, I was just thankful we didn't have to pitch in and pay for her nursing home because she had been in a nursing home for 18 months. So I'm not so much on "Oh, I want to leave them" – I would rather spend it now. That's why I started the going-to-the-beach thing because I would rather spend it on them while I'm alive and to be able to enjoy whatever it is that they're doing.

Jill (67, professor) also describes how she and her husband discuss giving money to the kids now or leaving money for them upon their deaths. Like Sarah, she and her husband benefitted from the generosity of previous generations and feel strongly about paying it forward.

Jill: Thinking about how to leave money to the kids, how to get money to the kids earlier, what we could afford...and even talking a little with Dennis and Amelia about that, if they're thinking about doing some major renos at their house, maybe they could be a little more ambitious, because that's something they could presumably look forward to.

Interviewer: Is that something you both want?

Jill: We want to leave money for them, but we also want to, to the extent we can afford, get it into their hands now. You know, I'm standing at my back door, and I'm looking at the garage that my mother built for us when we were newer in our marriage, and I'm standing in an addition to the house that the mortgage was largely paid off after my mother died. So we're sort of – we're aware of how we benefited from parents who had some money to do this, and that that's an important thing to do.

Jill further explains that she believes these conversations about finances might also “stand[s] in for a larger discussion” because “it’s a way of dealing with a what if”. In this particular case, Jill’s partner has a chronic illness and so conversations in both the marital dyad and family unit regarding end of life decisions are perhaps more necessary than would otherwise be the case. She recognizes that conversations about actual end of life care and death are difficult and these discussions about the financial aspects serve as a “surrogate”. In other words, they allow Jill, her husband, and their children to plan for the realities associated with chronic illness and aging in a way that feels more comfortable for them all. Research about end-of-life conversations among adult children and their parents provides additional evidence to this approach: focusing on other aspects

associated with the end of life can be more comfortable (albeit not as effective) for family members than discussing the substantive issue at hand (e.g., Scott & Caughlin, 2012).

So we've had a lot more of those “what if” discussions, again, largely around finances more than the emotions of it all, because finances are – it's a little bit more neutral in terms of the emotional context. I think it stands in for a larger discussion, but it's a way of dealing with a “what if.” So we've looked at the “what ifs” around his [Jill's husband's] care. Do we need to set up a special needs trust? And this thing, and that thing. And again, that's a surrogate I think for other kinds of discussions that are harder to have.

4.2.1.1.2 Feeling Anxious about Finances

A second primary theme to emerge regarding finances is that participants talk about feeling anxious about finances in retirement (even those who also report having enough money). Some participants describe a decrease in pay or a change in the regularity of paychecks as one source of these feelings. Mickey (59, insurance executive) explains her initial “apprehension” and being “nervous” about not getting a regular bi-weekly paycheck.

I can't say there wasn't a day that I had some apprehension. Because for the first time in my life I didn't get a paycheck right away...So we of course get once a month our little salary, my retirement, and then Tim gets a retirement from a former employer and then he applied for Social Security...But it's once a month. I was getting paid every two weeks [when I was working full time]. He had other paychecks coming in. So it was different. And then for the first, gosh, I don't know how many months. It was 3 months we got no pay at all because we were

paying our—it's a long story and our [company-provided retirement] coach would have to go through it because I can't even remember exactly—but I just know that we were paying off taxes at the front and that now we don't have to pay anymore. So there was just this period of, just be prepared that you're going to get this big lump sum of funds and then you're not going to get anything for several months. So there were periods where I was just a little nervous about "Gosh I hope this is going to be okay." I think so. It looked okay on paper. But, you know, you just never know. But it was fine. And it is fine.

Betty (69, executive director of healthcare organization) indicates that "the money part" has been the most challenging aspect of transitioning to retirement. She elaborates by simply stating "it's less income" and describing the sources of this income (i.e., retirement accounts, savings, Social Security, small salary from her husband's bridge employment). Betty remarks that she knows overall they are "doing pretty good on what we're bringing in" but still notices the difference in income compared to what the household was earning pre-retirement. She further describes how this decrease in income is "a bit of a challenge" but that she does not need to purchase many of the trappings that, to her, went along with her professional life and identity.

And now, I don't feel this big need to – I don't need all these suits and clothes and shoes and stuff to go to work every day. So, I would say: Is it a bit of a challenge? Yes. If you're used to having years and years and years of lots of cash flow. So, you do have to look at your money and manage your money a little more closely.

Other participants also describe how feeling anxious about finances has led them to reflect on their spending habits and potential changes they might make (or need to make) to adjust for a decrease in income. Prior to retirement, Lynn (66, insurance agent/agency owner) was concerned about having enough money during retirement. She recounts discussions she had with her already retired husband where she insisted she would still need the money to support her desires to purchase clothes and jewelry. Like Betty, though, she has found that she is comfortable making changes to her spending habits: she does not need to purchase new things to wear to work because she “wear[s] the same thing every day.”

Lynn: That was my biggest worry. Because I didn't have... somebody sending me a retirement check like he [her husband] does, that would I be able to have enough [money]. And he kept saying to me, “You know, you're not going to need as much money to live off of once you're retired because you're not buying clothes. You're not buying jewelry because you do that because you're going to work,” and I'm saying, “No, I will.” And you don't.

Interviewer: You don't?

Lynn: No. I wear the same thing every day.

Later in the interview, Lynn admits that while she no longer dresses daily for work she still pays for upkeep of her hair and nails (“I still have to maintain my nails and my – I'm not ever going to let that go, my hair.”). Comments like these point to identity implications associated with finances. Of course, they speak to the extent to which participants have (or feel they have) adequate resources to pay for all expenses or the kinds of objective changes in spending choices they make. However, they also have

meaning in how they facilitate women's abilities to purchase items that are linked to previous or current identities. Both Betty and Lynn suggest that decreases in spending are okay because they no longer need to buy items that buttressed or accompanied their pre-retirement identities (as professional women who dressed a certain way for work).

Courtney (66, secretary) also describes changes she intends to make to her spending habits. She appears uninformed (by choice) about her and her husband's financial situation. Still, she sounds a bit uncertain that they will have enough money in retirement and suggests that she will have to make changes in her spending habits by purchasing less clothing for her grandchildren.

Courtney: We went to a financial adviser that Matthew deals with. He has a financial guy because he has investments in stock and whatever. And he's also a financial adviser. So we went to him and gave him everything, our records on how much money, our money flow and all that. And he went over it all and did a whole big report for us.

Interviewer: Did your employer do anything in terms of assisting you with preparation?

Courtney: You better ask Matthew that 'cause he has ongoing communication with his financial person. And I don't know. He thought everything looked fine that we'd be able to keep going the way we were. That's all I got out of it. We still have a mortgage on our house that we'll be in a couple more years and we switched banks and got it reduced to two and a half percent. And that helped somewhat too because I won't have my income anymore. But I used to spend a

lot on my grandchildren which I probably won't be able to anymore. They're girls. They like to buy clothes.

Related to the idea of feeling anxious about finances and developing strategies to mitigate this anxiety is a more general fear related to outliving one's money. The instrumental considerations of having adequate funds to meet one's needs are compounded by the uncertainty surrounding aging (hence implicating identity issues associated with aging that will be discussed further below). Mickey (59, insurance executive) is direct in identifying this sentiment.

We [Mickey and her husband] met with him [a financial advisor] and he went through the binder that he gave us just to make sure that we were totally prepared [for retirement]. Because as much as you think you know it, it's still a little frightening. So it's financial. That's one thing. And make sure that you can do it now and you're comfortable and that later in life—cause you fear outliving your money.

Ashley (65, director of research group) who retired two years earlier than she had anticipated due to challenges working with a new boss, states that she was “panicked” about finances in the early stages of her retirement. She describes how these two extra years of retirement made her feel extremely concerned about having enough money for all the years of her retirement. Finally, Tiffany (59, information systems auditor) explains her fears associated with having enough money to last her lifetime in retirement. She is even considering going back to work because she is “so young” and has concerns about whether her “nest egg” will last the “possibility of many, many years” of retirement.

Tiffany: I haven't completely ruled out going back to work. So, but I don't know. And being in the IT field, once you get out it's kind of harder to get – I mean technology changes so fast.

Interviewer: Why do you think you might go back, or why do you say you might consider going back to work?

Tiffany: Well the reason I might consider going back to work is financial. I don't know. I think I'm okay financially, but I don't know. And it's, it's that possibility of many, many years. And you know I've got this nest egg, but is that – supposedly it will, but. So there's still a little concern on that since, and especially since I am so young that “oh”, this may have to last a while.

4.2.1.1.3 Not Enough Money for Retirement.

While the second theme emphasizes participants feeling anxious about finances in retirement, this third theme is more extreme in that it captures the sentiment of not having enough money for retirement. For Megan (66, clothing business owner), having additional money would enable her and her husband to be snowbirds who live in Florida part-time. She notes that they would like to live in Florida full-time (they currently reside in the Midwest) but do not want to spend that much time away from their family. Although being a snowbird is a possible solution, she feels it is unlikely they can afford to do that and, instead, will “probably have to pick one or the other.”

Megan: The only thing that I can think of is we both would like to be – to live in Florida, but I don't want to leave my kids and my grandkids. So, we're kind of trying to figure that out.

Interviewer: Yeah, what are some possible solutions for that?

Megan: We haven't quite figured that out yet. I mean, it'd be nice to be a snowbird, but I don't know that we can afford to do that. Probably have to pick one or the other.

Candy (63, administrative assistant) is very forthright in sharing that she likely did not adequately save for retirement because, as a single parent, she needed her earnings to support herself and her daughter. She acknowledges that she likely will not have enough money for her retirement but that she still went ahead and retired early for health reasons.

Interviewer: What kinds of things did you do to plan or prepare for retirement?

Candy: I – you know, you're supposed to pay attention to your money.

Interviewer: [Laughs] Says who?

Candy: I needed it all just to live and so I didn't. I mean I had the Employer Retirement Fund and I had an IRA and – but – it wasn't gonna be enough so I was – mostly did it for my health, mostly did it for my frame of mind.

Interviewer: Retire?

Candy: Retire.

On the basis of finances, Candy perceives that media sources like *AARP The Magazine* or AARP's web site are not targeted toward her. She perceives they are for "people who have a lot of money and retired" and she does not place herself in this group. Candy notes, for example, that *AARP The Magazine* describes vacations that she is incredulous about being able to afford.

Interviewer: Any other magazines or books or anything like that that you think you– that you referenced?

Candy: Oh, I get AARP.

Interviewer: What do you do with that?

Candy: I look at their stuff that they have on their website and then they send me a magazine.

Interviewer: Does that have any useful information for you?

Candy: Yeah some of it is. Mostly it's for people who have a lot of money and retired.

Interviewer: Okay. Why does it seem that way to you?

Candy: Because it is. [Laughs]

Interviewer: Yeah but what kinds of things make you think that?

Candy: They talk about vacations you can go on and I'm, like, "Yeah, right," and stuff like that.

Candy seems to recognize (like Greta and Lynn above) that adequately saving for retirement is an individual responsibility—or that society seems to see it this way given her use of the phrase “supposed to”—that she was not able to fulfill. She accounts for her inability to appropriately save, despite working full-time for years, to needing the money to meet her household living expenses. For Candy, retirement is not as much of an “entitlement” as a necessity. That is, she does not suggest that she has earned the right to retire (like Greta does) so much as she needed to retire for health reasons.

4.2.1.2 How to Spend Time

A second instrumental aspect that becomes salient during women's transition to retirement is how participants choose to spend their time. Related to this theme, women talk about (a) finding activities that they enjoy and (b) volunteering.

4.2.1.2.1 Finding Activities that I Enjoy

Women emphasize the importance of thinking about how to spend your time in retirement in ways that you enjoy. Participants remark that it is not simply about filling one's time, but rather reflecting on the kinds of activities that you find pleasurable. This issue emerged as one of the most important considerations that women identify about the transition to retirement (after focusing on financial aspects). When asked to provide advice to other individuals about transitioning to retirement, Peg (56, teacher) underscores this idea: "I guess to find things that you enjoy doing and spend some time doing those." In response to the same question, Rachel (61, IT project manager) first notes that "doing your research about the finances is critical." Her second piece of advice, though, is that "you need to figure out what you're going to do, what you'd like to do." Mickey (59, insurance executive) offers similar advice and explicitly distinguishes filling one's time from spending time in ways you enjoy: "start thinking about what you've enjoyed. Not what you have to fill your time with because you will find things to do..."

Participants indicate that while much of their time used to be spent working it becomes the retiree's responsibility to think about how to spend their time in retirement. Women talk about this responsibility in a very positive way. Responses like those from Peg, Rachel and Mickey highlight that retirees should not and/or will not need to just agree to do things to "fill time" (because there will be myriad ways to do this) but should think about what activities will provide pleasure. Indeed, even though some participants share that before retirement they were concerned about finding enough ways to spend time, most indicate that this has not been an issue now that they are retired. Betty (69, executive director of healthcare organization) describes this realization.

I guess, if there were anything that I would have worried about prior – not just coming up to retirement, but back in the day... I would hear all these people talking about hobbies. How, “Oh, when I retire I’m going to do this or do that.” These hobbies they have, you know, doing stuff. And I never had hobbies. My job – I’ll tell you, I was a work addict. I really was. And so, I poured everything into my job, my children, and, my husband, my marriage. And that’s where all my focus was. So, that worried me a little. I was like, “Am I going to have stuff to do?” And now I’m like... “How did I have time to work?”

Betty’s perspective changed as she transitioned to retirement such that she now wonders how she had time to work because she has found so many activities that she enjoys doing in retirement (e.g., taking cooking lessons, exercising, reading as part of a book club, traveling). Greta (65, nurse anesthetist) makes a similar comment about how quickly time in retirement gets filled.

Interviewer: Did you have friends who retired before you did that you talked to?

Greta: Yes and every single one of them said, “I don’t know how I had time to do anything before or how I had to work.” And I find myself feeling the same way. You look at your calendar, and you go, “Okay. Just another week and then I have two days with nothing that I have to do,” because you do begin to look forward to that.

4.2.1.2.2 Volunteering

Reflecting on the kinds of activities one enjoys requires women to think about who they are and what is important to them. To this end, many participants discuss volunteering. Indeed, it is mentioned in all but two of the interviews with women but

takes on multiple meanings: (a) volunteering gives you something to do, (b) volunteering is good but requires commitment, and (c) volunteering allows you to give back.

Three participants talk about volunteering as simply a way to spend time or as an activity in which to engage. It is interesting to note that none of the participants who discuss volunteering in this way indicate that they currently volunteer themselves. Mickey (59, insurance executive), for instance, shares that she and her husband have not had a difficult time finding things to do and that “you will find things to do [in retirement] and... if we get bored we’ll volunteer. There’s a lot of stuff we can do. We just haven’t found a day yet we’ve felt like we needed to do that.” Megan (66, clothing business owner) offers volunteering as an example of an activity retirees routinely can do, which in her view provides much-needed structure. Her advice is “to be involved in some things, and have things that you need to do routinely. If it's volunteering, or if it's something that you're just involved in. I think it's good. I think lack of structure is not too good for most people.” For Mickey and Megan, volunteering takes on meaning as a neutral kind of activity that could provide retirees with something to do. Volunteering is seemingly interchangeable with any other way a retiree might spend her time.

Five participants talk about volunteering as a positive thing but report concerns about committing to anything regularly (see also findings to RQ1 for a discussion of reticence to commit). One of these women, Ashley (65, director of research group), currently volunteers but emphasizes the flexible nature of her involvement and how this flexibility fits within her “parameter.”

I just wanted to be. You know? You spend a lot of time in life doing. And you have an opportunity to just be for a while. And I know a lot of people, when they

retire, they just, “Okay, I’m just sitting in a chair.” But then, figure out what’s worth saying, “I’ll spend this time on.” And I’ve gotten myself to figure it out: I can volunteer at the Local Urban Ministry once a week, and this uses skills I have, and I feel good, and they’re good people to connect with. And yet, I can go away when I need to go away. I’m not committing to anything that’s a three-year board of any kind anymore. I’ll fill in for a year. And so, it’s kind of like I’ve got this – “This is my parameter.”

Other participants echo this same sentiment—a desire to volunteer but unwillingness to make a regular commitment to anything at the current point in time. For example, Tiffany (59, information systems auditor) says she has “thought about doing some volunteer type work, but at this point I’m still at the point I don’t want to be tied down, because I haven’t decided what I want to do yet.” In describing how she envisions the next five years of her life, Rachel (61, IT project manager) states “Maybe volunteering? It depends whether we [she and her husband] want to give up schedule freedom. Volunteering is also a time commitment and can be kind of a schedule commitment and when do you want to do that.” Volunteering is framed as a positive activity that women consider being involved in but, simultaneously, women express hesitation about making a regular commitment at this point in their lives. Like Tiffany and Rachel, participants in this group feel more comfortable saying they will volunteer in the future.

Finally, five participants talk about volunteering as a way to give back. Women report feeling like they have received a lot in their lives and have a sense of responsibility to “return something.” Rose 63 (security awareness coordinator) describes her current efforts to give back (sew things, knit stockings) but wonders if she is doing “enough.”

I think I've finally begun to look at what legacy do I want to leave? How do I want to impact in whatever way I can for the good? I'm really happy to sit in my sewing room sewing away. But I sort of feel like I've been given much so I should return something. So I try with the volunteer program to do that. In my quilt guild we do things – sew things – knit some stockings. But yeah is that enough? What should I do?

Although Greta (65, nurse anesthetist) currently does not volunteer, she talks about her plans to do so in the future (but is not yet willing to relinquish her sense of freedom). To her, an important aspect of retirement is “deciding what you do and what you give back or share. I do feel a responsibility to give back. I feel like I’ve been extremely fortunate, extremely fortunate...” Overall, women report a desire to give back to their communities and/or society because they are thankful for all they have received in their lives.

Volunteering is a common way in which women feel they are (or will be) able to accomplish this reciprocal responsibility.

4.2.1.3 Where to Live

A third instrumental aspect that becomes salient during women’s transition to retirement is where to live. Three primary themes emerged in relation to this issue: (a) geographic location, (b) physical characteristics of the home, and (c) cleaning/purging the home.

4.2.1.3.1 Geographic Location

Participants indicate that transitioning to retirement made them think about where they wanted to live in terms of geography. Considerations included the proximity to children, weather and available amenities. Most women explained a desire to be close to

children and/or other relatives. Betty (69, executive director of healthcare organization) and her husband, who resided in the Northeast during their pre-retirement years, thought about moving south in retirement but were unwilling to move away from their children. Betty describes how proximity to children impacted their decision on the geographic location of their current home.

Because at one point we did talk about moving south. And this was before we decided to retire in New York, but “Hmm, maybe we’ll move south.” And then, we looked at each other and said, “No, we’re not moving away from our children.”

Lynn (66, insurance agent/agency owner) shares this sentiment. When asked why she and her husband decided to reside in upstate New York (they also have a condo in Florida), she first described some of the activities available in the area (e.g., performing arts center, casino, restaurants) but then notes “of course the biggest draw is my daughter’s here.” The daughter Lynn references is from her first marriage because she and her husband have only been married for eight years, which is likely why she refers to her as “my” daughter rather than “our” daughter. Sarah (67, continuing lecturer) and her husband’s four children are spread out across the country (from Washington to South Carolina). Still, although she cannot be physically close to all of them, Sarah describes the influence of their residences on their decision to remain in Indiana because it is “sort of centralized” and thus she “can’t see us moving away.”

Currently, Rachel (61, IT project manager) and her husband live in the same town as their only child (Robin). Thinking about the future, though, they have discussed that

they will likely move to where their daughter chooses to settle long-term (she is currently in graduate school) because she will take care of them, if needed.

Interviewer: So you had mentioned maybe moving where your daughter moves, is that something he's [your husband's] on board with?

Rachel: I think he's okay with following Robin because he acknowledges – and it may not be immediately--but he acknowledges that very likely she's gonna have to deal with end of life care for one or both of us if we're not competent.

The instrumental issue of where to reside in retirement takes on relational meaning as retirees emphasize the importance of their relationships with their children (and grandchildren) by using their children's geographic location(s) as deciding factors.

A second consideration women describe in choosing a geographic location for their retirement home is weather. In general, an ideal climate is moderate—not too hot but not too cold. Mickey (59, insurance executive) and her husband chose to purchase a home in North Carolina (and keep their townhouse in New York) because “the Carolinas kept coming up as just a place that's warmer but you don't have to be right on the coast. It's a moderate temperature.” Although Candy (63, administrative assistant) still lives in her pre-retirement home in Indiana, she does entertain the idea of moving and points to the influence of weather on this decision. She lives with her adult daughter and describes discussions they have had about potential places to move.

Candy: The latest place we've been looking at is Oregon.

Interviewer: What's the draw?

Candy: Well, the climate is better.

Even though weather is mentioned as a factor that is considered when deciding on a geographic location to reside in retirement, it does not appear to influence women's final decisions about where to live as strongly as proximity to children.

Women also talk about having a home that is near available amenities. Lynn (66, insurance agent/agency owner) notes that the town she primarily resides in has many options for activities: "You've got the performing arts center. You've got the two [horse racing] tracks. You've got the casino. You've got a lot of good restaurants." Ashley (65, director of research group) and her husband chose to remain in a college town because "a university community is a wonderful place to retire. There's lots of stuff going on all the time."

It is worth noting that several participants in this sample have more than one residence as a way to balance multiple, sometimes conflicting, considerations. Rebecca (53, homemaker), for instance, talks about three different geographic locations (they own homes in New York and North Carolina) and their reasoning for spending time at each, which includes proximity to family members, weather, and available amenities.

That's our retirement. We're gonna do six weeks up here [in New York] to see our daughter while she's off for the summer. She's a teacher, which is nice. And we're gonna do six weeks in Florida to – he [my husband] wants to escape the cold. It does get cold. January in Charlotte's kind of cool. So he wants to go Florida. And my parents live down there.

Rebecca continues by talking about their home in North Carolina.

Interviewer: What about Charlotte made it a good place?

Rebecca: Our family was in the area [husband's brother]. And I do like the change of seasons, so, yeah, it was climate. So it worked out good. We're on a golf course. And it's very – pretty far away from Charlotte. So there's not much to do there other than golf and the lake. And so it might be a problem after a while. I look forward to coming up here [to New York] and the activity, 'cause it was getting pretty dead down there. So that'll be interesting to see if that bothers us after a while.

Interviewer: Yeah. Why would it bother you?

Rebecca: No places to go out to eat, not that many people. There's no shows or stuff like that real close. We are 30 minutes from the grocery store.

Although participants share the considerations they made when deciding where to live in retirement in terms of geographic location, many ultimately chose to remain in the same geographic location where they resided during their pre-retirement years (either the same home or a new home in the same general area). For instance Peg (56, teacher) recognizes that some retirees choose to move (and even references the consideration of weather) but explains this is not something she intends to do.

No, I pretty much planned to stay put. Like I know some people want to go where it's warmer, or that kind of thing, but I never really thought about doing that. I mean, I pretty much planned to stay here, so I didn't - yeah, that was not really a consideration that I made.

Similarly, Courtney (66, secretary) and her husband have no intentions of moving. When asked if she had thought about where she wants to live in retirement, Courtney responds “We think we're going to be here forever... we're hoping.”

4.2.1.3.2 Physical Characteristics of the Home

Second, participants talk about the physical characteristics of the home that make it “appropriate” for retirement (e.g., one level, little maintenance needed). Betty (69, executive director of healthcare organization) and her husband lived three hours apart from one another for much of their marriage because of their careers. They decided to retire in a small city in New York where Ralph had been living but wanted to purchase a new home together (and sell both of their individual homes). Betty explains this process, in which having a first floor master was a priority due to health issues.

It took us quite a while to find a house...we looked at a couple places, like a townhouse, and another place that I really liked but Ralph didn't like. And then, we decided we needed to have a first floor master. That was going to be because Ralph had a big problem with one of his legs; one of my knees hurt. I'm like, “Why should we buy a retirement house with stairs?”...That changed the search. So, it took a while. And then, we finally found this house that's a ranch.

Temple (67, clinical nurse specialist) and her husband, who reside in Texas, built a “courtyard home on a golf course.” She elaborates by describing that it is ideal because it is one story and requires little “upkeep.”

A courtyard home is a one-story like townhome or whatever where you have a small front yard, a small back yard and a side yard that is a garden. So we built a house that is in a community, in a golf course community. We built it such that when our children came home it was ample room for them. It's about 2,400 square feet. But the big deal is there's not a lot of upkeep...Also planning on things being on one floor as you get older, stuff like that.

While some retirees have already moved into homes they believe are right for their retirement, other participants articulate that they plan to make decisions about where to live in the future. Tiffany (59, information systems auditor) shares her thinking about why her current home is not ideal for her based on required maintenance. She explains that this past winter was difficult because she was not able to manage the snow removal and her husband was not able to assist due to his illness (ALS)

Tiffany: Actually I don't know what I want to do. I'm still kind of weighing my options on that. My house that I have has a very big driveway that's a real pain when it snows. Now thankfully this past winter a neighbor of mine, who I didn't even know, the first time it snowed and I was out trying to get the snow blower started, which I didn't even know how to start that. So it was like running in and asking my husband. And of course he couldn't get out there to look at it. But anyway, I just got it started, and then my neighbor came down and said, you want help? I'm like, sure. So he starts doing it. And he says, if you want to go in you can. I'm like okay. And then this winter was terrible. He came every single time and did it maybe two or three times.

Interviewer: That was nice.

Tiffany: That was nice, but it's like – what's going to happen this year? And then...I don't have that big of a yard, and my son usually mowed the grass [he recently graduated from college and moved to a new city]. Well luckily some of my neighbors started mowing my yard this year. So it's like okay. But next year I bet they won't. You know? So, and I'd always kind of been looking at maybe

more of a condo or something, or always thought for me, 'cause I don't want to have to deal with the snow and the mowing, and stuff. So, I don't know.

Tiffany describes her desire for a home that requires less maintenance (i.e., less snow removal, less to mow) but is really torn on what to do next. She is concerned that it will cost more if she moves and questions if it is legitimate to move (and maybe pay more) just so she can avoid snow removal and mowing. Tiffany later shares that her late husband thought it was “stupid” to move just to avoid “dealing with the mowing and snow and stuff,” which may still be influencing her thoughts on the issue.

Ashley (65, director of research group) also explains that she and her husband will likely move in the future. She recognizes that their multi-story home may become unlivable and that it would be “really fun” to choose a more sensible new home for retirement (i.e., one with less land that is one story).

We have a three-story house – I mean, a basement with two stories and two-thirds of an acre, and a sump pump, and all the rest of it. And I have a pretty good sense of reality that we can't do that forever. And it would be really fun to get a place ourselves that – while the both of us can still make this decision together – that has less land, one story, and all that.

Although participants talk about the features that make a home ideal for retirement, the homes they actually choose do not always reflect them. Sarah (67, continuing lecturer) states that many retirees choose to downsize but that this approach did not make sense to her. Ultimately, she and her husband built a larger home (still with a first-floor master and less grassy area that required maintenance).

We were talking about the idea of building the retirement house, he [my husband] was thinking downsizing. We're probably two-and-a-half times as big as we were because my theory was we have four kids. I said, "We don't need less room. And we know they were at a distance. They're going to be coming in. We need more room. Yeah, we need more room." And it's a good thing we did because we had a four-bedroom house there [their pre-retirement home], but it was the small, not an open concept, compartmentalized kinds of rooms. One could never have handled the holidays there. And now this is – we have an every-other-year plan, so this is our year; everybody comes here. Next year and last year, they went to the in-laws kind of a thing. So everybody will be home and we need space for that crew, or you go nuts.

Betty (69, executive director of healthcare organization), too, explains how she and her husband did not necessarily choose a house that conforms to the norms for a retirement home. She describes that many articles she read advise retirees to “Have a small house, have a smaller yard...” However, she continues, by saying that “Our house isn’t that small. We have the huge, acre-and-a-half piece of property. And I’m like, “Geez, we did not make this easier on ourselves.” So, you know, maybe that doesn’t come until we’re 80. I don’t know. Right now, we’re happy doing – we’re happy with what we have.”

4.2.1.3.3 Cleaning/Purging the Home

Finally, women describe an urge to update or clean their current home. These efforts seem to be in the service of two primary goals: (a) make it easier to sell the home and (b) avoid leaving a mess for family members.

Women talk about taking care of house-related tasks that will make their home more marketable (for if/when they choose to sell it). These include getting rid of items that are no longer needed as well as home improvement projects. Participants suggest that a lot of physical items accumulate when you have lived in a home for many years and that retirement provides an opportunity to get rid of what is not needed. Rachel (61, IT project manager) says that she and her husband have been in their home for 19 years and “so the updates we’ve done are to make it more livable for us...and to make it marketable. So it’s like siding and...we just did a water heater and some of the painting updates and flooring updates inside. Just make it marketable basically.” Although alterations they talked about are primarily aimed at making the house more marketable, these house-related efforts also provide an activity for participants (i.e., their “work”). Rachel later describes how she has spent her time in retirement to date.

I’m doing some artwork. This year we’ve been really working on the house, rearrange the whole inside and went through – I’m not done with it, but we went through a lot of purging after – we’ve been married 40 years and we have accumulated a lot of stuff that we just don’t need. So we’ve been through all that stuff. We just re-sided the house. I’ve done some interior painting, we’ve moved things around, we’ve changed rooms and we probably have another couple months of that to do. And then I’ll get into more of the fine arts type stuff I think.

In the first quotation Rachel talks about cleaning and updating their house to make it more marketable. In the second quotation, Rachel still talks about cleaning/updating but frames it as the “work” that needs to be accomplished before she can “get into more of the fine arts stuff.”

Tiffany (59, information systems auditor) has a similar perspective in that she wants to read for pleasure but feels that she should deal with her deceased husband's estate and clean their two homes before she does that.

Interviewer: Well when you say – it sounded like you're not wanting to read yet, 'cause you feel like you have to do these other kinds of things. What are the other kinds of things you think you should be doing?

Tiffany: Well for a while, like I said, there was a lot of estate stuff, and that kind of stuff. And then, actually I'm trying to kind of clean out my house, plus actually my husband had a house that we hadn't got rid of yet.

Interviewer: So two homes. Gotcha.

Tiffany: So there is all that kind of stuff that needs to be dealt with.

Other participants describe their efforts to clean their homes as a way to avoid leaving a mess for their children. Candy's (63, administrative assistant) mother recently passed away and Candy still has some of her boxes that she needs to go through. However, Candy does not believe that she herself will live much longer so describes her plans to "get ready to check out" which include updating her will and going through her paperwork to "purge."

Candy: Well, truthfully I don't think I'm going to live that much longer.

Interviewer: Okay, why do you think that?

Candy: I just do.

Interviewer: Yeah that's interesting.

Candy: Yeah.

Interviewer: Huh.

Candy: So from this point on I think I'll get ready to check out.

Interviewer: Huh, interesting.

Candy: Yeah.

Interviewer: Okay.

Candy: Well, I'm running the 529 Education Account that my brother started for mom for the grandkids. I'm in charge of that now and I don't have somebody to add, if something happened to me, who would do it, you know, and there's nobody so I've gotta put my daughter on it. And I need to – my will was done in '81 so it's time to redo it but, oh, I've been going to seminars on retirement and different things, Social Security, Medicare, investing, all that stuff and they have 2 lawyers offices that will do your will and some other stuff for \$250.00...yep and this winter -- I do have plans for this winter – I'm going to go through all my paperwork and purge.

Interviewer: Yeah, got a shredder?

Candy: Yeah, I have one right over there.

Interviewer: There you go.

Candy: But one of those boxes is mom's stuff and one of it is mine and I've got more boxes of mom's stuff in the basement so I have to go through that, too, and get rid of all the non-pertinent stuff.

Many of these women experienced the death of a parent and subsequent closing of an estate and explain that they do not want to leave as many loose ends for their own children. Rose (63, security awareness coordinator) talks about her experiences following the death of both her parents, due to cancer, in a 10 month period.

And I didn't want to do it to our kids. So I think I probably overcompensate for that because we had three properties, four dumpsters, two estates. It wasn't fun...and I was trying to do grad school and I had some health issues at the time. And it was just – it was overwhelming. And I for years beat myself up 'cause I did it badly but it was kind of like--But you were overwhelmed. You had three kids. You had grad school, working part-time, dealing with the dog and the cat and the house – just things... So I didn't want to do that to our kids. So we have one property and I'm trying to downsize junk so they don't have to deal with it...So yeah I try to plan so that they don't have that kind of a hassle. It's always a hassle to deal with estates.

There are clear instrumental implications of updating or cleaning one's home in retirement but there are relational and identity implications as well. The notion that house-related tasks are the “work” that women accomplish before they engage in other activities they arguably feel more passionate about may be linked to one's identity as a productive individual or as someone who has a purpose (i.e., not all leisure). This is likely a gendered identity given the large body of literature demonstrating that women do a disproportionate amount of housework even during their work years (e.g., Saxbe et al., 2011, found in an observational study of 30 dual-earner couples that women spent most at-home time doing, in order, housework, communication, and leisure whereas men, in order, spent time doing leisure, communication, housework). Updating and purging one's home to avoid leaving a mess for one's children (or other family members) may also demonstrate how women value particular relationships (a sentiment akin to “I love my son/daughter and do not want him/her to experience what I did when my parent

passed away”). This behavior may align with one’s identity as a good mother (i.e., “I am a good mother because I am not leaving a mess for my child”).

4.2.2 Relational Aspects

Participants describe relational issues that became salient during the transition to retirement including (a) changes in friendship relationships and (b) valuing family relationships.

4.2.2.1 Changes in Friendship Relationships.

Although many participants describe no changes in their friend relationships, others did experience some shifts that resulted from their transition to retirement. First, some women report feeling a loss of connection resulting from no longer having regular contact with co-workers. Second, and relatedly, participants describe their efforts to be more intentional about initiating and/or maintaining friendship relationships in retirement.

4.2.2.1.1 Loss of Connection

Participants explain that work provided social interaction for them in their pre-retirement lives. Some women speak about their co-workers as friends while others seemed to focus more on the actual interaction (i.e., it did not seem to matter who these people were, per se, but just that there was interaction with other individuals each day of the workweek). Tiffany (59, information systems auditor) states that she is still considering going back to work and describes her reasoning for doing so (one is perceived potential financial issues), which includes interaction with others.

I mean it’s been kind of hitting me now, what is there to do? Just for something to do and to keep me, to keep me more social, ‘cause I’m not a real social type

person. And so most of my interaction with other people was through work. So it would be to meet people, to be with people.

Although Rachel (61, IT project manager) is not contemplating a return to work like Tiffany, she recognizes the same loss of connection. For her, this loss stems from things like being an introvert (and, hence, not having an “extensive social context” in the first place) and from no longer working (especially when many of her friends are still working).

So what I’ve come to realize, I think, is that work provided social context. I’m introverted by nature...and so is my husband. And so we don’t have extensive social context. And I’ve noticed a real difference in interactions. I walk with some friends and that’s fun, but they’re still working. And a lot of my friends are still working. That’s one thing I hadn’t thought about when I retired early. So they’re still at the grindstone and don’t have as much time. And I remember all that, I just don’t miss it. I really don’t miss it. So there’s not as much social interaction – so I’m thinking about what to do about that.

Sue (72, adjunct professor) shares Rachel’s perspective in that she views herself as a “quiet person” and enjoyed the regular interaction that came from going to work each day. At the end of this quotation, she introduces the idea that it becomes necessary to be more intentional about seeking out involvement with other people in retirement.

I miss that: knowing I’m getting up and I’m gonna be with people. You know, I’m a basically – and I don’t know how I’ve – that I have come across to you on this, but I’m basically a quiet person and I don’t like to be alone all the time. I mean I’m okay being alone some of the time, but some of the time I need to be with

people too, and I guess it's that idea that I know I'm not – unless I work toward that, that's not gonna happen every day. You have to go out and kind of find it.

4.2.2.1.2 Intentional Initiation and/or Maintenance of Friend Relationships

As a solution to the issue of a loss of connection or as a way to avoid this loss of connection in the first place, women talk about their efforts to initiate or maintain friend relationships. These efforts need to be more intentional because they require forethought and coordination as opposed to the simpler pre-retirement act of just showing up at work to fulfill a need for social interaction. Jill (67, professor) describes two of her strategies for maintaining friendships. First, she talks about a friend from the workplace (a university).

There are a couple of relationships that were very much situated in the university, and we've had to be very thoughtful. One friend in particular--she's very much an introvert, so relationship maintenance isn't something that comes easy to her, but she wants it. And so we've had to come up with some fairly formal ways, like Wednesday nights when my husband has a commitment each week, we typically have been getting together. I make dinner for her, and we sit and talk. She'll bring some ingredients or a present or whatever, but I cook for her, so we can have time.

Second, she talks about other friends she does not see as regularly but with whom she has “become more likely to text back and forth, like off and on during the day, because we don't see each other as regularly”. To maintain contact with these individuals, she has “constructed little travel weekends.” Jill elaborates on these events.

I planned a road trip that I wanted to take, which I was perfectly happy to go by myself, but I put it out to a group of women friends, and I said, I can take up to three additional bodies in the car if anybody wants to come. This is where I'm going. This is what it's going to look like. It's already sort of planned. This isn't a negotiation. I know my trip. But I'm happy to have people along. And what happened is one person came for the whole two weeks, and two other people flew in and joined us for five of the days, and we had a ball. So that's a little bit artificial...but since you don't see people automatically or have those serendipitous opportunities to just plop down in somebody's office to chat, I've been constructing surrogates for that, which tend to be little intense experiences around travel.

Jill explains that she is “trying not to have the relationships change, but to do so, I've had to really be sort of thoughtful about how to find new and different ways of spending time together, and really value those friendships.” In some ways, women are describing the difference between “routine” and “strategic” relational maintenance behaviors (e.g., Dainton & Stafford, 1993; Stafford, Dainton, & Haas, 2000). That is, much of women’s pre-retirement socializing (at least in the workplace context) consists of “routine” maintenance behaviors while socializing during retirement, which requires more conscious and purposeful effort, is more similar to “strategic” maintenance behaviors.

Leslie (56, teacher) shares advice that she received from her recently retired sister-in-law to maintain her work connections in retirement and she did do this “on purpose” as a way to avoid a loss of connection.

She [my sister-in-law] had maintained her connections through lunches and coffee hours and different ways with her staff that she worked with at her school. She had told me that that had helped her feel connected to those people like she had been while she was working...I started to reach out to some of those colleagues. And maybe, oh, every other month or so, we'll have a lunch, or we'll get together at night. So I don't – I didn't feel like there was a loss there, only that I was – it was kind of like diverging on a different path. They were gonna continue in the classroom, and I wasn't. I was going somewhere else.

In addition to staying connected with work friends intentionally, Leslie also notes that she feels like she is headed in a different direction from these women and, therefore, seeks out new friendships as well. This distinction might suggest some tension between a desire to maintain contact with former co-workers and increasing feelings of distance that result from factors like no longer belonging to the same organization or spending time in different ways (work friends are still working but retiree is not).

A primary means by which women initiate and/or maintain friend relationships is by getting involved in activities. Sarah (67, continuing lecturer) herself is involved in a variety of clubs and says her advice is that, ideally, individuals contemplating retirement would “start being involved in things” before they retire.

Sarah: Plan some activities to be involved in. Get involved. Even if you don't get involved in all the things you might do, start being involved in things if you're not already involved. Carve out some time to be in a book club or a travel group or whatever that interest might be.

Interviewer: Why is that important?

Sarah: Before you retire... then you're going to have some kind of a little network already out there, the people you know that are in similar kinds of interest. You're not going to feel like you're thrown in to the first day of high school at a brand new school. You're going to have some comfort level and then you can branch out and add more after you get in there. But I think you need to start some kind of social activities or educational, some kind of outreach things, non-work activities before you get there.

Sarah compares the early stages of retirement to the first day at a new school. For both transitions, she believes that being involved in activities is important to help ease the transition. Betty (69, executive director of healthcare organization) shares a similar perspective as she talks about the book club she has joined and agreeing to host the neighborhood party as her ways for meeting people in retirement. She adds that “you need to do things in order to not be isolated, I think. So, do I feel isolated in retirement? No.”

4.2.2.2 Value Relationships with Family Members

Participants talk about their ability to value relationships with family members as an aspect of their lives that becomes salient during the transition to retirement. That is, women explain that retirement provides them with an opportunity to demonstrate how important certain family relationships are to them by (a) spending more time with children and grandchildren and (b) being able to assist family members.

4.2.2.2.1 Spend More Time with Children and Grandkids

Women appreciate the time they have in retirement to spend with their children and grandchildren. Often, they contrast the time they have now in retirement (i.e., more

time) with the time they had pre-retirement (i.e., less time). In sharing what retirement means to her, Lynn (66, insurance agency/agency owner), uses the word “loving” and expands on this by saying “I have the ability to spend a whole lot more time with my daughter and my children and my stepsons. And their son.” The implicit idea here is that now she has “more time” to spend with these important family members whereas she did not have as much time to do so when she was working. Ashley (65, director of research group), too, describes that she spends more time with her sons. One of them (who lives about two hours away) has had “two babies since then” and so she now visits every four to six weeks.

Some women indicate that this additional time spent with grandchildren will allow them to cultivate the kind of relationship they desire. Greta (65, nurse anesthetist) just had her seventh grandchild (they are geographically dispersed) and appreciates that retirement allows the “freedom to spend some time with them.” She adds that she doesn’t “want to take over raising my grandchildren, but I want to be a force in their lives.” Megan (66, clothing business owner) states that she enjoys retirement because “I do spend a lot of time with my grandchildren, and I really – that was a goal that I had. I really wanted to be a part of their life.” Notably, these women talk about being involved in their grandchildren’s lives—not raising one’s grandchildren—as a positive aspect of retirement.

There are both gendered and generational influences at play as women describe their relationships to and responsibilities for their grandchildren. Grandmothers (and not grandfathers) are typically expected to assist with caregiving. For instance, an Australian study of grandparents ($n = 3,000$ survey responses and interviews) revealed gendered

meanings and practices associated with grandchildcare (Horsfall & Dempsey, 2015). A greater proportion of grandmothers reported having provided care compared to grandfathers and, when grandparents cared for children together, women were the primary caregivers. As such, grandmothers were positioned as “nurturing, coordinators of care” and were not only responsible for childcare itself but often domestic chores (Horsfall & Dempsey, 2015, p. 1070). Grandfathers could be engaged with grandchildren (e.g., recreational activities) but were “relatively free to opt in and out” of grandchildcare. In addition, comments like Greta and Megan’s may reflect what is an increasing reality for Baby Boomers (and grandparents from other cohorts): raising one’s grandchildren. One child in 10 in the United States lives with a grandparent, and about 41% of these are being primarily raised by that grandparent (or grandparents) (Livingston & Parker, 2010). Currently, this arrangement is most prevalent among blacks and Hispanics, but the steepest rise since the outset of the Great Recession has been among whites (e.g., rose by 9% from 2007 to 2008 compared to 2% increase among black grandparents and 0% change among Hispanic grandparents). Regardless of race, grandparent caregivers tend to be of lower SES (e.g., 18% are living below the poverty line), which may explain why none of the participants in this sample are primary caregivers for grandchildren.

4.2.2.2.2 Ability to Assist Family Members

While the previous theme referred to women’s ability to spend what might be considered more “regular” time with family members, participants also talked about their ability to spend time assisting family members with certain tasks or needs. These needs include assisting family members with medical issues. For instance, Greta (65, nurse anesthetist) talks about being able to take her son to the hospital for a month.

One of the first things that happened to me, after we retired, was that my son was sick, and I took him to the Mayo Clinic, and I was there for a month with him which, two months before [when I was still working], I couldn't have done.

Other women talk about assisting aging parents with medical needs. Leslie (56, teacher) explains that, although she assisted her parents in this way when she was working, it is much easier and efficient to do so now that she is retired.

Leslie: I also have elderly parents. Both my parents are still living. And they're in their mid-80s. And I can see where we're going down the path with them. They're still on their own, and they're independent. But this is only gonna last so long.

Interviewer: Do they live near you?

Leslie: Yes. They live within five miles of me and my husband. So, yes, they are quite close. And it's myself, and I have one sister who also lives in the area. But she's caring for her own disabled husband. So she's got that on her plate. So it's really me with the parents – my parents. But now I can, when things come up like just driving them to the doctor's office and having me listen in on the conversation to make sure that all the details are covered and medication issues – just that sort of thing. It's so much easier than trying to set an appointment and trying to work around my schedule and work around their schedule and the doctor's schedule. This way, it's like, "Why sure. I can go." I can help out.

Megan (66, clothing business owner) describes her ability to assist her son and his wife with childcare now that she is retired.

Yeah, well, it's funny how life works out, because the first one was just being born about the time that all ended [running her clothing business]. So, it worked out well for – certainly for my son and his wife. It's nice, and it does give me a sense of doing something really important. They've never had to have their kids in daycare or anything. So that's really nice, and I enjoy that a lot. And that's – I think that's real important. And if I were still working, I certainly wouldn't be able to do that. I wouldn't know the grandchildren as well as I do, or they, me.

Women's descriptions of relational aspects that become salient as they transition to retirement can be viewed through the lens of Socioemotional Selectivity Theory (SST; Carstensen, 1992). SST contends that “reduced rates of interaction in late life are viewed as the result of lifelong selection processes by which people strategically and adaptively cultivate their social networks to maximize social and emotional gains and minimize social and emotional risks” (Carstensen, 1992, p. 331). In other words, as individuals age they no longer value some of the functions that engaging with others served earlier in their lives (e.g., acquiring new information) and, thus, rates of interaction with acquaintances decline with age. However, as individuals age, they interact more frequently with a small group of social partners with whom they are emotionally close and from whom they derive affective gains. A recent meta-analysis exploring social network changes over the life span ($N = 177, 635$ from 277 studies) generally supports this description (Wrzus, Hänel, Wagner, & Neyer, 2013).

In the language of SST, women's intentional efforts to initiate or maintain friend relationships may reflect, on one hand, a shift to a smaller group of friends, but on the other hand, the cultivation of a group of friends who are close. In addition, as individuals

age it is the long term, emotionally meaningful goals that become increasingly important. Women feel very positive about their abilities (in retirement) to spend more time with children and grandchildren as well as to care for family members in need. Seemingly, being in the lives of family members is an emotionally meaningful goal for the participants in this study.

4.2.3 Identity Aspects

4.2.3.1 Loss of Professional Identity?

Women report a range of changes to professional identity that become salient during the transition to retirement. For some women, retirement results in feelings of loss, but for others it does not or even produces feelings of personal growth. Specifically, four themes emerged: (a) I suffered a loss of my professional identity, (b) I did not suffer a loss of my professional identity because I still engage that part of myself, (c) I did not suffer a loss of my professional identity because my work was never a part of my identity, and (d) Not only did I not suffer a loss of my professional identity, but I gained more of myself.

4.2.3.1.1 I suffered a loss of professional identity

Four participants (Sue, Ashley, Rachel, Megan) express that they experienced some identity loss during the transition to retirement. These women felt that they lost a part of themselves as a result of leaving the workforce. Megan (66, clothing store owner) describes this loss and how she perceives that people respond to her differently now that she is retired. In her words, she doesn't "really do anything," which relates to previously described notions about the imperative of doing (see RQ1).

Megan: You just lose your professional identity. It's really interesting how people don't take you very seriously. You just don't have that professional identity. I think that's a thing that I don't like, and that I definitely noticed.

Interviewer: How does that kind of manifest itself, or where does that come about?

Megan: Well just, you know, in a lot of situations where people say, you know, what do you do? And you say, I'm retired. And they are just like, oh, you know – You don't really do anything.

Two participants who describe some identity loss had phased transitions to retirement which, in their view, helped ease them into retirement. Rachel (61, IT project manager) explains how she imagines it would have been challenging for her to just retire “cold turkey” and that the phased transition allowed her to gradually accept changes in her identity.

Interviewer: Do you think you experienced any sort of shift in your identity or how you thought about yourself once you left paid employment?

Rachel: I think the five year transition and things that happened during that time helped me with that. I was very much tied up with my identity as my working self...And I began to let go of that and began letting go of my emotional commitment to the work along those five years. And for that I'm really grateful because if I think I've gone cold turkey I would have had struggle like crazy. But by the time I left I was ready to let go...I've been really responsible and somewhat important, not really important, but in my mind I was really important and in charge of other people and responsible for their career development and

just responsible for my piece of the organization... And I had a chance to lay all that down, and that was really good for me.

Rachel describes the part of her identity that was tied up with being a part of an organization and the work that they do (i.e., committed to the group and to technology). She also explains the work-related part of her identity that stemmed from managing others and feeling responsible for their development. Even though she feels as though she experienced a loss of her professionally-based identity, she is grateful for having had time to let go of her emotional commitment to work gradually and thinks ultimately it is a positive shift.

4.2.3.1.2 I did not suffer a loss of professional identity because I still engage that part of myself

Some participants explain that they do not feel as though they suffered a loss of identity because they are still able to engage the “work” part of themselves in other ways. As Rachel (61, IT project manager) states “And like the project manager thing, it’s still the lists, it’s still there. That’s absolutely intrinsic.” In other words, she is still able to engage what she thinks of as the “project manager” part of who she is by employing those skills and abilities in other ways (i.e., writing lists and accomplishing those tasks). Betty (69, executive director of healthcare organization) describes a similar sentiment about being able to manage (“being in charge”) in non-work arenas.

Because when you work that many years that hard and you’re used to being in charge – this is the other thing I find is: I do tend to get in charge of things. Like, even book club – already I’m the coordinator. That happened, like, six months

after I joined! So, maybe those are things that I do that kind of take the place of being in charge for all those years.

The two teachers in the sample describe how they employ their “teaching” selves in other ways. That is, women redefine their social/professional identity so that it becomes tied to the kind of work they did rather than the roles/positions they held in a particular organization. Both express statements along the lines of “once a teacher, always a teacher” and subsequently describe how they continue to teach (or engage that part of themselves) in other contexts. Peg (56, teacher), for instance, talks about how she teaches her nephew and how she has returned to the classroom as a volunteer. Both of these activities allow her to maintain her identity as a teacher.

To me you're a teacher--kind of always a teacher, so you might not be teaching kids in the same way, but then I have a great-nephew who is just four years old. And so in the summertime when we would hang out...we would do stuff...like doing opposites or rhyming words, or whatever. So you're kind of always still teaching. And interestingly enough, last year I went back and volunteered at school two days a week. I went and worked with kids that were having trouble reading and stuff, and I did that primarily because being a teacher, I know how hard it is to try to meet the needs of all the kids in your classroom...And I really, really loved that, because I could still do the teaching part of it, but didn't have the paperwork, didn't have the conferences, didn't have the planning, didn't have correcting, any of that to do. It was just what I really liked to doing, which is the teaching part of it. So that was a really good transition for me, because I would still have that identity of being a teacher and being a part of a staff.

According to Social Identity Theory (Tajfel & Turner, 1986), individuals define themselves in terms of their connection to social groups, in part, to achieve positive distinctiveness by emphasizing favorable attributes (e.g., being in charge, helping others learn) that differentiate their ingroup from other groups. By emphasizing the kinds of work one does rather than an actual role/position one holds (e.g., continuing to “teach” regardless of whether one has the official title of teacher and/or is paid to do so), women in these examples may be continuing to engage pre-retirement parts of themselves that enhance their self-worth.

4.2.3.1.3 I did not suffer a loss of professional identity because my work was never a (central) part of my identity

Other participants note that they do not feel a loss of professional identity because their work was never an integral part of their identity in the first place. Mickey (59, insurance executive), who held a leadership role at an insurance company, explains that she was never really “defined” by her career. She comments that men in leadership roles may experience a greater sense of loss when they transition to retirement.

It’s too much of a generalization to say this but I’ve just known so many men that have retired that were in leadership roles or executive roles that it was really hard for them emotionally to go. Like, the career was—they were defined by it. And as much as I feel really fortunate to have had the role that I had. It’s allowed us to do a lot in life. And travel. And just have and do things that we probably never thought we would be able to do. But I’ve never been defined by that role or that career. Loved it! And I think did it as well as I could but, like I say we have a lot of outside interests.

Rose (63, security awareness coordinator) explains that she never really felt as though she had a career, rather she worked hard and did well at her job but was always focused on other priorities such as her family.

No it [loss of identity] hasn't been an issue. You know I hadn't planned as such on a career. So career identity wasn't as much. I really worked hard for a number of years. But I could never quite get a full identity at work like some people. I've always had the family as a priority. I always had other things as a priority. So the job was a job. I enjoyed it. I wanted to learn from it. I wanted to do well. But it wasn't my identity.

Women in this third group appear to be emphasizing or highlighting certain aspects of their identity and de-emphasizing others. That is, participants like Mickey and Rose suggest that they enjoyed their work/careers and wanted to do their best but that these roles were not necessarily central to how they thought about themselves. Instead, participants frame other aspects of identity (other roles) such as hobbyist with “outside interests” (Mickey) or mom/wife (Rose) as more central to their identity. These other aspects, too, are ones that can be continued or even expanded during retirement.

4.2.3.1.4 Not only did I not suffer a loss of my professional identity, but I gained more of myself

Finally, other participants view retirement as an opportunity to gain more of their self. It seems as though some women perceived their work selves as somehow less authentic to whom they were or that their work identities eclipsed their central identity. Candy (63, administrative assistant) articulates this idea (“I’m more aware of me.”) when asked if she has experienced a shift in her identity since she retired.

Candy: Oh, yes. I'm more aware of me. I'm not a part of a sweat shop anymore.

Interviewer: So you didn't experience necessarily – some people will describe – a sense of loss?

Candy: I had no sense of loss whatsoever. Relief and re-energized myself and the sky's the limit. Whatever I think I want to do I can go do.

In other parts of her interview, Candy describes that her working environment became more and more stressful in the past few years. This challenging work context coupled with her ill mother (who recently passed away) and her own health issues (she had a pacemaker placed about a week before our interview) seem to color Candy's experience of the transition to retirement. When she was working, she was regularly visiting her mother in the nursing home and never felt well due to her own illness. Now that she is retired, her mother is deceased, and Candy is on the road to recovery health-wise, she feels she can now be more true to who she is. For example, she describes joining a Miracles gym soon after retiring, which is something she perceives she could not have done when she was working.

Candy: I wasn't a consideration. Work filled me up and overflowed me.

Interviewer: How did you feel about that?

Candy: I resented it. It made me sad. You know work shouldn't do that do a person. [Employer Name] needs to change things.

Rachel (61, IT project manager, as discussed above, she did experience a sense of loss of her professional identity) feels similarly in that she thinks she now has a "more realistic" sense of self. She states: "So I think I have a better idea of who I am without the work piece." These women suggest that work becomes almost a preoccupation that prevents

them from fully engaging in other aspects of their lives or reflecting on and enacting a more “genuine” self.

4.2.3.2 Age/Aging

Age or aging is a second aspect of identity that becomes salient during the transition to retirement. Women describe three meanings for age including: (a) old but not OLD, (b) changes in behavior that manage or accommodate the effects of aging, and (c) nearing end of life. Social Identity Theory, Communication Accommodation Theory (CAT) and the Communication Predicament of Aging Model (CPAM) provide useful lenses for thinking about how women talk about age/aging.

As noted above, Social Identity Theory proposes that individuals derive social identities from the social categories to which they belong (Tajfel & Turner, 1986). This classification orders the social environment and enables self enhancement via comparisons with less desirable outgroups (Ashforth & Mael, 1989).

CAT is also an intergroup perspective that offers a wide-ranging framework aimed at predicting and explaining many of the adjustments individuals make to create, maintain, or decrease social distance during interaction with others (Giles, Coupland, & Coupland, 1991). Although the theory has been applied to a variety of contexts including intercultural communication and communication between sexes, it has been particularly useful when applied to intergenerational communication.

Among CAT's principles is the idea that social category memberships are often negotiated (and/or re-negotiated) during interaction via accommodation. Accommodation refers to the constant movement toward and away from others achieved by altering one's communicative behavior. Another CAT principle posits that interactants use specific

communication strategies (i.e., convergence and divergence) to signal their attitudes toward each other and their respective social groups. Convergence is an accommodative strategy where individuals adapt their communicative behaviors (e.g., linguistic, paralinguistic) so as to become more similar to an interlocutor. Convergence is often motivated by the desire to gain approval from another (based on notions of similarity). In contrast, divergence is a strategy that involves an accentuation of speech and nonverbal differences between self and interlocutor. Motives for divergence, then, are to emphasize difference/distinctiveness from another (usually based on group membership).

Related to CAT is the Communication Predicaments of Aging Model (CPA; Ryan, Giles, Bartolucci, & Henwood, 1986) which is an attempt to summarize the kinds of communication problems and dilemmas facing old and young interactants. Specifically, the model proposes that characteristics of an older person can serve as cues that trigger age stereotypes (e.g., perceived vocal age, off-topic verbosity), with patronizing speech often resulting. CPA describes a cyclical model where reinforcement of age stereotyped behaviors and reduced opportunities for meaningful communication can lead to negative changes in the elderly receiver (e.g., lower self-esteem, disengagement). Stereotypes of older people can be both positive and negative. And, even when a stereotype is positive it can still be potentially problematic if older people are not considered at an individual level and instead given rights and roles based only on their social group members. Findings are considered in light of these three theoretical perspectives.

4.2.3.2.1 Old but not OLD

Retiring makes age/aging salient for Baby Boomer women and, thus, participants express tensions as they work to (re)situate themselves in the social world. On one hand, most women seem comfortable (and even proud) to identify as a retired individual (e.g., they volunteered to be interviewed for this project where one criteria for inclusion is having retired in the past 3 years). On the other hand, participants are trying to manage the tensions created by no longer belonging to the “working” world but not feeling comfortable accepting particular identities that are often associated with retirees (e.g., elderly). To this end, women describe (a) feeling distanced from those who were still “working” while (b) distancing themselves from the “elderly.”

First, women describe how they feel separated from individuals who are still employed (either for their own career employer or working in general). For instance, Greta (65, nurse anesthetist) indicates that she made many friends through work but that “it becomes kind of a funny feeling” when she returns to her former workplace to see them now that she is retired.

I did have a lot of friends through work, and it becomes kind of a funny feeling.

You go back to work, and they’re still working. Everybody’s glad to see you, but then they have to go back to work.

Rachel (61, IT project manager) relates to Greta’s “funny feeling” as she talks about unexpected changes in her relationships resulting from her new identity as a retired person. She is not interested in returning to work but is still trying to situate herself in the social world as someone who is no longer working.

And I've noticed a real difference in interactions [since retiring]. I walk with some friends and that's fun, but they're still working. And a lot of my friends are still working. That's one thing I hadn't thought about when I retired early. So they're still at the grindstone and don't have as much time. And I remember all that, I just don't miss it. I really don't miss it. So there's not as much social interaction as – so I'm thinking about what to do about that.

Rachel states that she does not miss work (i.e., does not want to return to the group of “working” individuals) but “hadn't thought about” the ways in which her new identity as a retiree would impact her relationships with those who are still employed full-time. She is still working through what it means to be a young retiree. Rachel also describes the influence that occupation can have on the decision to retire and, in turn, how this causes her to reflect on who she is and where she fits in the social world. Specifically, she talks about friends she and her husband have had for many years and, despite being similar ages, are still working in a higher education context.

Rachel: We have a couple of them [friends who hold academic positions] still local, some at Notre Dame, some at Georgetown and Washington. And when we get together with them it's also a different perspective which I hadn't expected.

Interviewer: In what way?

Rachel: They're still working and still involved in their careers and academics tend to be quite loyal to their discipline and probably involved in that much longer than us working people. I envy them. It's a cool position to be in because you've still got that driving something about that discipline really interests you. And so you've still got that connection. On the other hand, they don't let go very much.

And several of them that are kind of academic administrators right now, so they're still being challenged and we're done with the workaday world and want to play. And even that side of our friends are a different place in life. So the social – we have to do something else with our social context and I don't know what yet. I haven't decided what to do.

Rachel does not sound as though she regrets retiring nor is she unhappy with her life as a retiree, rather she is managing the tension created by being retired yet having same-age friends who are not retired and still tied to their careers. Rachel's commentary points to the intersections of occupation, age, and decision to retire. She is ready to "play" but has nobody to play with because her friends are still working; they are now in separate social categories and hence experiencing ingroup/outgroup dynamics. It is interesting to note that all three comments above deal with notions of control over time (relating back to RQ1: Meanings of retirement for Baby Boomer women). That is, the positive aspect of feeling in control of how one spends her time as a retiree conflicts with the seeming lack of control those who are still working have over their time and ultimately leads to a feeling of divide or difference.

In some cases, participants describe being on the receiving end of negative feelings because they did not retire in the "right" age-based order. Again, this is a tension that emerges from joining the group of retirees when an older individual still belongs to the group of "working" individuals. Tiffany (59, information systems auditor) talks about retiring before her older sister and how this "doesn't sit well with her". This sentiment reinforces the link between age and retirement and suggests that, in any given family, individuals ought to retire in order from oldest to youngest, although other factors, such

as health issues or caretaking responsibilities, might modify whether people make this assumption (i.e., she has violated the social script for how/when retirement is “supposed” to occur).

Tiffany: I’m the youngest, and my sister that’s two years older than me, she’s still working, and it really doesn’t sit well with her that I retired before she did.

Interviewer: Yeah. What does she say about that?

Tiffany: Just various times if we’re doing something she’ll make these little comments about well, you know, “some of us have to work”. And so then in May we all went down [to Florida] for a kind of a reception thing for my brother [to celebrate his marriage]. So we were all down there, and that was when I announced my retirement. And I didn’t notice, but my husband said, man when you said that, you should have seen your sister’s face! [laughs]

The distance that women feel from “working” individuals seems to have been unexpected or has caught participants off-guard. They talk about this distance almost as something that is happening *to* them rather than something they are actively doing. For example, Tiffany offers a glimpse of the language her sister uses to distinguish working individuals from those who are retired (i.e., “some of us have to work”). In Social Identity Theory terms, the participants clearly feel they are members of a different group than those people they used to work with (if those people are still working) or their siblings (if the sibling has not yet retired and “should” have). Moreover, the identity of “retired” seems to be more salient than other identities that the participants share in common with those they describe. That is, participants were in the same profession (in many cases) as their

former co-workers or they are members of the same family but these similarities are de-emphasized in women's talk.

Although women describe the separation they feel from individuals who are still working, they simultaneously make efforts to distance themselves from older retirees or the "elderly." These distancing efforts emerge in a variety of ways including language choices, describing their lives now versus how they will be in the future, and women's talk about where to live.

The language choices women make when applying titles reveal how they situate themselves in relation to others. Women use terms like "young retiree" or say they are "early in the process [of retiring]" when referring to themselves, presumably to separate themselves from "old retirees" or people who are much later in the retirement process (i.e., older). Participants also readily disclose their ages (often noting that they do not typically introduce themselves with their name and age but feel it is appropriate given they are participating in a study about retirement). For some, this is a way of establishing themselves as retired but not old. Leslie (56, teacher) says she feels "it's a blessing that I was able to do this formal retirement at age 55 and still have these wonderful years left to do what I want." She is explicit in giving her exact age (which is younger than the traditional age of retirement) and communicating that she has "wonderful years left." Additionally, participants refer to other people—but never themselves—as "old." For instance, Jill (67, professor) explains her desire to volunteer with "beautiful old people who really don't have somebody to spend time with them. And while I'm still a young retired person, I could be a surrogate daughter still, or a surrogate sister, as time goes on."

She applies the title “beautiful old people” to others but distinguishes herself from those “old people” by assigning herself the role of daughter.

It is noteworthy that although these data do not capture the actual interactions of retired participants and others, they do reflect (a) the ways that participants label themselves in relation to other groups (and arguably participants use these labels in certain conversational settings beyond our interview) and (b) the distinctions participants choose to make when speaking to me (a female interviewer in her mid-30s). With CAT in mind, it is possible that phrases like “young retiree” are examples of convergence stemming from conversations with other likeminded retirees or perhaps divergence resulting from interaction with “old” retirees. That is, participants have adapted preferred linguistic markers that include them in their desired social group and exclude them from undesired ones.

Another way women actively distance themselves from the “elderly” is by separating where they currently are in their lives from where they will be when they are older, which will occur at some unknown time point in the future. Jill does this in the previous passage by suggesting that she can be a “surrogate daughter” in the present (since she is a “young retired person”) but will become a “surrogate sister” in the future (because she will be older). Rachel (61, IT project manager) achieves this distance in a different way: she situates herself “in the fun time” of her life but recognizes that there will be a “not for wimps” time in the future. In other words, she is now part of the group of retirees who are still healthy and physically able to do what they want and enjoy their time. This group is different from the group she might be in in the future who cannot live independently or are not physically able to do what they want.

And ultimately, as my stepmother is finding, they [her stepmother and her father] had their set of friends and activities and stuff, but one by one more of the couples that they met and were good friends with have passed away or then they get to the point where they're not able to live independently and so they go move by their children. My dad always said, "Getting old is not for wimps." And this is the fun time: I'm retired, I can do whatever I want, I'm still physically able to do what I want. I can enjoy things. And ultimately you may not be there. And that's the not for wimps part that is difficult to come to grips with.

Similarly, Rose places herself early in the process of retirement rather than in the "not for wimps" unpleasant part of the future. She identifies with younger, healthier retirees who can be distinguished from "older" people. Rose uses traveling as an illustration of one way in which these two groups behave differently. She is a member of the group who has energy, health and money so can travel how and where she pleases, as opposed to being a member of the group of older "folks" who travel with tour groups, require wheelchairs and travel to Florida (or other southern destinations).

I'm really in the early process. I still have energy. I have good health. I want to travel. And as you go through there will be health concerns. There will be probably money issues maybe at some point that will prevent that. It's like grab it while I have all the things in alignment: my health, energy, the money. And do that because I do see a progression. So as folks get older they travel different ways – you know with tour groups or assisted. I took a flight to Orlando in October one time and the number of wheelchairs. It's like, "You're going south aren't you?" And it was kind of funny 'cause when we landed he said, "You know

the folks that were in wheelchairs – well there are quite a few of you – so we'll get to you.”

A final way in which women distance themselves from the “elderly” is in their talk about where to live in retirement (see also discussions regarding “Physical characteristics of the home”). None of the participants interviewed for this study said they live in a retirement community or assisted living facility. Indeed, participants are clear that that is not a living arrangement they find desirable. Mickey (59, insurance executive) describes her and Tim’s decision-making process when it came to choosing where to live in retirement. Although they considered a “senior area” they ultimately decided not to live in one because Mickey “didn’t want to feel like I was an old person yet.”

Mickey: So we started researching on the internet, looking at developments, trying to figure out if we wanted to be in a senior area or no. And we’re not in one. So the buses come through but probably more seniors are there than people with kids but there is a mix.

Interviewer: Was that mix important to you?

Mickey: Yeah. Because I think because I didn’t want to feel like I was an old person yet. Even though I was retired I didn’t want to be with people—you know—just everybody older. I wanted some stimulation of differences. And culturally, too.

There are implicit (primarily) negative stereotypes implicated in many of the above statements. For example, being old(er) is not fun (Rachel), being old(er) is challenging (Rachel), old(er) people have physical impairments (Rose), and old(er) people are boring and/or are all the same (Mickey). Participants are engaged in identity

work to distance themselves from this group of old(er) people. Moreover, CPA might suggest that participants choose to make certain disclosures—to me in particular—as a way to avoid/overcome communication problems that can emerge via interaction between old and young interactants. In other words, it is not only important for participants to describe to me how they situate who/where they are in terms of the broader social structure (i.e., how they do this in their everyday live) but they are also currently engaged in negotiating who they are in relation to me (both as the interviewer and as a woman in her mid-30s).

4.2.3.2.2 Changes in Behavior that Manage or Accommodate Aging

Aside from distancing themselves from “OLD” people, a second way in which age becomes salient for participants during the transition to retirement is behavior changes they undertake to manage or accommodate the effects of aging. Many participants suggest that retirement is more enjoyable when one is in good physical health and, as a result, talk about changes they have made that to maintain and/or improve their health. Leslie (56, teacher) points to poor health and financial challenges as game changers when it comes to one’s retirement experience.

I think retirement is such a wonderful time in a person’s life. And if you don’t have the stress of health issues or the worry of financial issues – I think those two things could put a big damper on your retirement. But if you don’t – if you’re free of those two big issues, it can be just an awesome time.

Peg’s (56, teacher) ideas align with Leslie’s as she explains topics she worries about when thinking about the future.

If you're gonna be retired and you have good health, then I think that's a great thing. But if you don't, as you get older and you face more things like hip replacements and all that kind of stuff, and the thought of cancer or all those things that - not that you can't get them when you're younger, but that tends to come with older age and stuff like that. I would say that's probably the stuff that I worry about the most for the next 10, 20 years. I don't plan to be around for 30 more years.

The majority of participants talk about behavioral changes they have made related to exercise, improved eating habits and/or weight loss. Given heightened awareness about the link between health and enjoying one's retirement, these behaviors (and others) seemingly serve as strategies that assist women in "controlling" their health (or at least allow them to feel in control). Rachel (61, IT project manager) provides a lengthy description of the efforts she and her husband are doing so they do not "die early." She first talks about exercise.

Having the time to go to the gym is a huge thing. I like to garden and I can tell just having gone - I actually have a muscle here [feels bicep]. It makes a big difference in what I'm able to do out in the yard...we moved furniture all over our house and my husband has to be careful about how much weight he lifts, it was a really good thing that I have been doing resistance training and some weights. It's great. So I would say you need to plan exercise time into your life. It's just a really good investment in your health and if you're feeling like crap, nothing is gonna be any fun...

Rachel also talks about dietary changes she and her husband are making.

But then you have to proactive – like we are trying to eat really good. So instead of ice cream, we get frozen yogurt and I cook with lots of fresh ingredients and we watch how much salt and fats we can handle. Once in a while we indulge, but not like we used to. That has to be part of your mindset or you're gonna end up with all of the weight and bad diet illnesses and those are really not fun. Really, really not fun. And then you won't have any fun. And then you die early.

Sarah (67, continuing lecturer) believes that her husband has “slowed down a little bit, but not a whole lot” because he has decreased his activity level (i.e., he used to exercise during his lunch hour when he was working full-time). Here, just like Rachel above, Sarah talks about exercise as a strategy to combat the effects of aging (i.e., being active gives one more energy).

And he's slowed down a little bit, but not a whole lot. Part of it is because he's not maintained the activity level. He used to go to the field house every day at lunch and work out. And after he hurt his finger [in a hobby-related accident], they didn't want him exercising right away because they [his doctors] wanted to keep that blood flow at a certain level. He just never gotten back to it and I keep telling him, "You need to go, and the more you exercise, the more energy that will give you and all that.”

In addition to describing behavioral changes they have made to “control” the impacts of aging, some participants share other strategies that accommodate the impact of aging. Rose views one of the challenges of retirement as “seeing friends ill and dying, dealing with your own aging aspects”. Although she has been healthy herself, she admits that her “memory just isn't what it used to be. Stamina isn't what it used to be. And your

energy levels. In youth it was ‘I’ll do this to save money.’ Now it’s kind of like, ‘Eh that’s a lot of energy.’ Forget it.”

Rose goes on to explain her strategy for accommodating these shifts. That is, she feels that the effects of aging (e.g., less energy) have caused her to plan more and be more thoughtful about her priorities (our interview took place the day before Halloween).

It’s like I didn’t put all my Halloween decorations out this year. And it’s kind of like, ‘It’ll wait.’ Then Christmas, I don’t know...’ And always before it was very key. And so the time-energy shift becomes much more in your mind--that will take this much energy to pull the boxes and empty and put them back and dust. I think we’ll short this. And gardening – I’ve tried to cut down some of the maintenance issues there. And again it’s just I’ve done it for 25 years in this property and I don’t want to do some of this anymore if I can figure a way around it. That’s the beauty of aging is that you begin to see and plan ahead...So with age you learn how to manage things whereas in youth you’re young and you don’t think it through all the time. You’ve got the energy to do it so it doesn’t matter. But then as you get older you don’t have the energy.

In sum, participants talk about behaviors they engage in to (attempt to) control the potential negative impacts of aging and/or their strategies for adjusting to the impacts of aging on their current lives.

4.2.3.2.3 Nearing End of Life

Participants talk about a third age-related theme when they connect retiring with being near the end of one’s life. That is, retiring signals that there is a finite—albeit

unknown—amount of time left in one’s life. Women respond to this realization in different ways ranging from positive to negative. For some women, like Greta (65, nurse anesthetist), recognition of age requires re-evaluation of one’s direction to facilitate “planning the rest of your life.” Aging is not a negative aspect of retirement but rather an opportunity or a turning point at which one can decide what should come next. Greta explains this perspective on aging (in some ways, her ideas are linked to the notion that retirement does not result in loss of identity, but rather creates space for women to become more authentic or more themselves; see findings for RQ1a: Identity).

Greta: New responsibility and I guess some self-awareness that you don’t have before, awareness of – I’m probably aware of age on a different level now. Suddenly, 20 years is, oh my gosh, I’m going to be 85. That’s huge. When you feel like you're still 30 or 35.

Interviewer: Is that recognition of age connected to retiring for you? If you had continued working, do you think it would have dawned on you in that way?

Greta: Probably not as much.

Interviewer: Why do you think that is?

Greta: Part of it is just planning the rest of your life. And then realizing what that is and part of it is just a time to make some decisions, to be at a point in your life where you're suddenly reinventing yourself or continuing on or you’ve got a lot of options, figuring them out, another identity crisis, I suppose.

Leslie’s (56, teacher) perspective is similar in that she feels retirement makes salient a range of choices (“roads open up in front of me”) from which she can pick and choose.

Giving yourself time and – I guess, really taking the time to think about what it is you want for the rest of your life, because this is the rest of your life now. If you look at it that way, half your life is over if you're gonna *[laughs]* live to be 100. So you have – this is the second half of your life. And if you're in fairly good health, it can be the absolute most wonderful, positive time in your life. Not to say that raising a family isn't a wonderful time, too. It is. But it's just different. This is a different time.

Although Greta and Leslie's perspective on having a finite amount of time remaining in their lives is fairly positive, other participants' responses take a more negative tone.

Megan (66, clothing business owner) expresses the idea that retiring makes nearing the end of life salient when asked what is most different in her life now that she is retired.

Most different? I mean, everything's different, really. I'm trying to think how to articulate that. You know, just that whole professional side of my life is gone. That's probably the biggest change. I guess when you are retired and you start to get to the age that we are, you know, you start thinking about your mortality. When you're younger, you don't even give that any thought. But all of a sudden, that becomes a reality...

Megan struggles with being “at the age” and feeling like “that whole professional side” of her life is “gone”. Instead of seeing an opportunity to reinvent herself or plan an enjoyable future, she feels as though doors have been closed (this does not necessarily coincide with retirement but with age, as Megan notes, around age 50).

There comes a point in your life – for different people it's at a different age – when you just realize that there's definitely a lot more behind than there is ahead.

There are things that you really – I mean, when you're younger, you think well, you know, if I really wanted to do a different career, I could still do it. Or if I wanted to go back to school, I could still do it. And there comes a point – usually I think in your 50's when you're like, no, I couldn't. There's doors – doors are closing that you never gave a second thought to.

Sue (72, adjunct professor) cried throughout the interview as she explained that she has always felt that retiring means you are nearing the end of your life and has really struggled with being at this point herself. She feels that her idea of retirement contrasts with other people's ideas of retirement as a time to relax or do all sorts of new activities (i.e., her beliefs about retirement do not fit normative notions of retirement). Her feelings about aging seem to be connected to the physical pain she sometimes experiences and the extent to which she can remain active. She is also the oldest female interviewed in this sample.

Interviewer: What does retiring mean to you?

Sue: That's another issue that's difficult. Many people look at it as, "Oh, it's a time to relax." For me – I'm gonna start crying, now.

Interviewer: It's okay.

Sue: It's the end of life. So that's been part of the issue.

Interviewer: A challenge.

Sue: Mm-hmm. And I'm happier on the days when I am very active and physically – now, I'm on enough medication and stuff that physically I feel better than I did certainly that one semester that I didn't know how I was gonna get into

the classroom. But the busier I am, the better I am – the better I feel about my life and not thinking about...

Interviewer: About the future sort of as much?

Sue: Yes.

Interviewer: Is that a common sentiment? So you said some people think about retirement this way, but for you it feels a little different.

Sue: Well – I don't know. I don't know. I guess I've always viewed it that way. Even as a younger person, when I would hear people saying they were retiring and they're, "Oh, I'm so glad I can do this and this and –" and yes, for a short time, however long or short that might be, that's true. But then...at a certain point, you can't do that anymore. And so I think it's not something that just started now. It has been what my attitude what has always been about retirement is that, "What does that mean?" It's getting toward the end of your life. Sorry.

In summary, results for RQ1a describe the aspects that become salient for Baby Boomer women during the transition to retirement. These include topics that can broadly be grouped as instrumental (finances, how to spend time, where to live), relational (changes in friendship relationships, valuing relationships with family members), and identity (loss of professional identity and age/aging). Additional analysis revealed that most aspects took on multiple meanings. Research question 1b compares the meaning of retirement and aspects that become salient during the transition to retirement for women to the responses of men. The final part of this chapter addresses that question.

4.3 Research Question 1b: Meaning of Retirement and Aspects that Become Salient for Men

Research question 1b asks how the meaning(s) of retirement, including the aspects that become salient during the transition to retirement, differ between Baby Boomer women and men. Before addressing these questions, it is important to note that there is greater variability in the male sample than the female sample on a few key criteria. First, males were older and had a wider age range than females: males were, on average, 66.0 years old (range 56 to 81, $SD = 6.39$) and females were, on average, 63.33 years old (range 53 to 72, $SD = 4.74$). Second, there was a lot more variation in the length of time males had been retired compared to females. All female participants, per the study call, considered themselves as having retired in the past three years. Table 4.3 shows all male participants along with their age, the length of time they indicate they have been retired (calculated by subtracting the year they had indicated they retired from the year of the interview), and the meaning(s) of retirement they reported during the interview.

These points of difference are noteworthy because they may influence the ways participants describe the meaning of retirement or respond to other questions. Someone who retired over a decade ago may not recall how they initially felt about retirement, especially if these feelings have changed over time. An individual who is 81 years old may feel differently about time and aging than someone who is 53 years old. These potential differences are discussed when applicable.

Table 4.3: Male participants' ages, length of retirement, and meanings of retirement

Participant	Age	Length of Time Retired (in years)	Meanings of Retirement
Derrick	67	Not retired	Not stopping work completely but doing less (having more control)
Jim	NA	Not retired	Boredom
Luke	56	<1	Relaxation, Low Stress, Enjoyable
Tim	62	1	Relaxation, Freedom from work obligations
Manuel	60	1	Freedom from work obligations (allows for flexibility), Limbo (trying to decide what to do next), Becoming irrelevant
Bobby	62	1	Freedom from work obligations (own schedule)
Timothy	61	2	Freedom from work obligations, Meaning=Doing, More time to enjoy passions
Ralph	69	3	Dying/Losing Mind, Not Appealing
Donald	69	5	Freedom from work obligations ("being your own boss"), Relaxing(?; "slow down a bit"); Remain Active
Nathan	72	7	Enjoying the time I have left, Meaning=Doing (time to do things I couldn't do before), Relaxing/Comfort (with himself, his wife, their house, accomplishments)
TJ	62	8	Freedom from work obligations (not "marching to somebody else's drumbeat in the morning"), Relaxing (compares himself to dog; "learning how not to feel like you have to be productive all the time"), Ability to be willful (pre-retirement he had to watch his behavior/what he said because he was around people at work but he doesn't have to do that now)
John	NA	9	Freedom from work obligations (schedule is at own discretion)
Jared	67	10	Aging, Freedom to make choices about how to spend time (new interests), Anxiety about structuring time
Matthew	64	11	Freedom from work obligations (don't have to be at certain place at certain time), Anxious at first, Meaning=Doing (busy, lists activities)
Christopher	72	17	Freedom (to do whatever I want to do, not having to do what place of employment dictates)
Ray	81	19	Meaning=Doing (travel)

4.3.1 Meaning of Retirement for Men

In general, analysis of male participants' responses does not support the previously described model of retirement for women as an opportunity to seek the balance that eluded them during their working lives. The following themes will be discussed as points of both similarity and difference between how women and men construct retirement: feeling a greater sense of control over how you spend time in retirement and equating meaning with doing (but not an imperative of doing).

4.3.1.1 Greater Control over Time

For women, retirement primarily becomes meaningful in contrast to their pre-retirement lives. Female participants explain that prior to retirement they did not feel as though they were able to spend their time in ways that they felt were most important and/or that they were "shortchanging" activities and relationships they believed to be important due to competing demands. Retirement is a time when female participants feel they are in control of their own time in ways that they were not when they were still working. Women report feeling as though they were unable to engage in activities they enjoyed because they did not have sufficient time or resources to do so. Women talk about their wake up time as an illustration of the control they have over their time and schedules in retirement.

Men similarly feel that they now have greater control over how they spend their time. Many of the male participants describe that retirement means freedom from work obligations, which includes having control over how one spends his time. For example, Timothy (61, nurse anesthetist) offers "freedom" as the only word he can think of to describe what retirement means to him.

Timothy: Freedom. I don't know if I can come up with three...that's the only thing that really – the strongest.

Interviewer: And so, for you, it's freedom from what?

Timothy: From work. From doing things I had to do and I knew I had to do...

John (NA, pharmaceutical lab technician) offers a similar explanation about the meaning of retirement and, like several female participants, references getting up and going to bed when you want as illustrations of the control one has in retirement. He states, “Well kind of the freedom to get up when you want, go to bed when you want, don't worry. Your schedule is pretty much at your own discretion depending on what activities you get involved in.” Men describe one meaning of retirement as having the freedom to spend your time as you would like.

In contrast to the meaning of retirement for women, though, men do not report the same sense of shortchanging relationships or activities in their pre-retirement lives. One reason for this may simply be that men do not feel the same sense of imbalance that women do or are unwilling to express it. In other words, men may feel that there were doing what they were supposed to be doing (i.e., working full time) or what they had to do to support their families during their pre-retirement years. Women, on the other hand, may have felt a strong pull toward both family life/motherhood and employment and, as a result, never quite felt as though every aspect of their life was getting the attention they wanted to give it.

In terms of not engaging in the activities one wanted to during one's working years, women report not having the time or resources to “indulge” in certain passions.

Although men report that they did not have sufficient time to engage in their passions in their pre-retirement lives, most still did so to some extent. In other words, male retirement represents an opportunity to increase involvement in passions, whereas female retirement represents an opportunity to engage in the first place. For example, Timothy (61, nurse anesthetist) explains that, in retirement, he has “an opportunity to really enjoy my passions. I have many passions.” He describes that this is something he has done when he was working but can now do more in retirement (e.g., 12 days at the jazz festival rather than only a single weekend).

Interviewer: Uh-huh. What are those kinds of things?

Timothy: Music is way up there on the list, particularly jazz. So, I attend many, many concerts and – well, for instance, we used to go to a jazz festival in New Orleans every year. We’d go for usually one weekend. This year, I went for 12 days.

For Timothy, the difference between engaging in his passions before and during retirement is a matter of degree rather than an all or nothing issue. It is not that he did not attend jazz festivals during his working years and is now able to do so; rather, it is that he could only attend for a short time when he was working and now he can do so for much longer. Manuel (60, principal) talks about golfing in a similar way: “it was one of those ‘you are retired’ [moments] because I was out there [on the golf course] and it didn’t matter how I was hitting the ball. It’s like, I could do this, whereas before I retired, if I was out on the golf course, oftentimes I would be thinking about what I needed to do at school or what I needed to do at home.” In both cases, male participants describe that they were able to participate in their passions during their working years but that these

events were often impeded by work commitments or thoughts. In retirement, they are fully able to engage in these activities.

4.3.1.2 Equating Meaning with Doing

Just as women's responses to questions about the meaning of retirement make it evident that they equate meaning with doing, analysis of men's responses reveals the same trend. That is, to help me understand what retirement means to them, male participants list all the various activities they engage in. Matthew (64, restaurant owner), for instance, is quick to report that he is involved in a lot of activities when asked what retirement means.

Interviewer: So what does it mean to you then? What does it mean to be retired?

Matthew: It's not like I'm sitting around doing nothing. I'm very busy.

Interviewer: Absolutely. Yeah.

Matthew: And I belong to rotary so the rotary is a big thing and church is a big thing so.

Ray (81, director of insurance sales), too, answers the question about the meaning of retirement by explaining what he and his wife did after she retired.

Interviewer: What has retirement meant for you? What does it mean?

Ray: Well, the first thing, both of us got to do – Lynn had never been outside of the country. I had. When I had that executive position with the company, they had these trips for people that qualified, so we went to Germany...Italy, every year a different place. So I got familiar with all these countries. Lynn said, ...“I've never been to England, Italy, or Alaska.” Yeah, so that's the first thing we did. We went to Italy first, because I had been there, so she'd see it. We were

going to go the Greek route, but then she got sick and we had to cancel that, and then the next year we went to Alaska, and I had never been there, either. So, we were able to do that, travel to these places, but we had the funds to do it. We went to Vegas a couple of times, went down there, and we went to Arizona, and we went to Canada.

Matthew wants to be sure he is clear that retirement does not mean “not sitting around doing nothing” and Ray explains all the travel (i.e., activity) he and his wife have engaged in during retirement. In this way, then, both men and women suggest that meaning is equated with doing.

One major point of contrast between the meanings of retirement for men versus women is that men, in general, do not express the same imperative of doing. That is, women report feeling compelled or obligated to be doing something during their retirement (the nature of these obligations related to volunteering, purging one’s home, etc. are described below). And, while men certainly remain busy during retirement and some even suggest that staying engaged is important to well-being, as a whole they do not subscribe to the same imperative. Rather, a meaning of retirement that emerged across male participants (but not across female participants; not a single female participant answered in this way) is that retirement means relaxation. Luke (56, vice president for operations at gas and oil company) exemplifies this idea with his response to the question of three words to describe retirement: “Hopefully relaxing. Low stress. Enjoyable.” Another participant, TJ (62, pressroom foreman), chooses “relax” as one of his three words to describe retirement and elaborates on this meaning by comparing himself to a dog.

I'm very dog like. I can sit still and kind of watch the trees and the breeze blow by for two or three hours at a time and then jump up and do something. Pretty much what dogs do. They lay around until somebody gives them a ball to play with or a stick.

Moreover, because men do not subscribe to the imperative of doing, they do not express a tension between this notion and a reticence to commit. Indeed, the idea of committing or not committing in retirement does not emerge as part of the meaning of retirement for men (not that is it not mentioned at all but just not nearly as often as in the female interviews).

4.3.2 Aspects that Become Salient During the Transition to Retirement for Men Compared to Women

Overall, the aspects of adjusting to retirement that are most salient for Baby Boomer women (see Table 4.2) are in line with the aspects for male participants. That is, instrumental aspects (finances, how to spend time, where to live), relational aspects (changes in friendship relationships, valuing relationships with family members) and identity aspects (include loss of professional identity and age/aging) emerged in men's responses as they described their transitions to retirement. Given that the aim of analyzing the males' experiences is to provide a point of comparison for the females' experiences, a limited amount of evidence will be included when male and female experiences align. Points of departure between male and female experiences will be discussed in greater detail.

4.3.2.1 Instrumental Aspects

4.3.2.1.1 Finances.

Just like female participants, male participants talk about financial issues as a primary consideration that emerged during the transition to retirement. Most males report that they have enough money to support their desired lifestyles in retirement (in line with the emergent theme from the female participants of “having enough money”), readily describe their financial savings efforts during their working, and suggest that saving for retirement is an individual responsibility. For instance, Luke (56, vice president for operations at gas and oil company) states that “I don’t have any financial concerns or anything like that” and Matthew (64, restaurant owner) explains “I don’t have to worry about the money life... we have enough to get through.” Not only do Ray’s (81, director of insurance sales) comments support the idea that he has enough money for retirement, but also speak to the notion that he and his wife “did everything right” and want to share their knowledge with others: “We both feel very fortunate that we did everything right, and you try to encourage other people to do it.”

Men are quite willing, more so than women, to provide advice about the savings and investments decisions those in their lives should be engaging in. As the interviewer, this advice extends to me (see researcher positionality statement for additional details). For example, Christopher (72, printing supervisor) explicitly tells me to write down his investment tips.

Christopher: Start early buying stock at increased dividends every year.

Interviewer: Okay.

Christopher: Remember and write that one sentence down.

Interviewer: I will. I'm on it. I'm getting a lot of good advice.

Christopher: I mean there are companies that have 25 or 50 years' worth of dividend increases every year. It's the great old blue chips. Not all of them. And then when they run into trouble you kick them out of your portfolio and you put something else in. But it's a way to march forward inevitably and make a lot more money than you are almost any other way.

Ray (81, director of insurance sales) describes conversations he has been having with his adult son when it comes to financially preparing for retirement. His comments suggest that he did a good job of saving for retirement—partially because he had the advantage of an employer that contributed to his savings—but that it would behoove the current generation (including his sons) to do a better job of practicing fiscal responsibility.

I had a retirement program with my company, but they're not doing that [anymore]. Most companies have knocked that off and they maybe supplement IRAs or 401(k)s or something, and that's about it, which includes both of my sons. They don't have a company retirement program, so I was fortunate because I started – during high school, I put money aside... All of a sudden I retire, and my son was helping me do my bookwork... He was going through it all and he says, "How come you make more money retired than I do working?" I said, "Because you should be doing the same thing." At the time, he was 30, or maybe 26 or something, and that was the last thing on his mind. He's the ones after the Baby Boomers that they just go along and they're making good money, he's got three boats and three cars and the whole bit, and I keep saying, "Chad, are you

putting anything aside? You don't have a retirement program like I had.

Remember when we figured that out?"

Ray's sentiment of practicing fiscal responsibility and appropriately saving for the future are echoed in other male participants' comments. That is, part of "having enough money" in retirement requires consciously living within—rather than beyond—one's means. John (NA, pharmaceutical lab technician) gives the following advice to individuals who have recently retired.

I suppose the thing you should do is give yourself probably a good year just to see where you are in the scheme of things... And see how the monetary – see how stable, how comfortable you are based on general expenses and blah, blah, blah, whatever it is. And then if there's something you want to do you can kind of step out in that and then begin to branch out a little bit. But just to start spending money willy nilly if you have a pension or x number of dollars and start doing all this fun stuff and taking all these trips... I just think caution is a good word to use. Don't do anything drastic.

Hence, just as it does for female participants, the financial aspects of retirement also have identity implications ("I am someone who did a good job saving for retirement," "I am someone who lives within my means"). In addition, some participant comments reflect beliefs about generational differences in terms of the structural realities of saving for retirement (i.e., Ray had a pension but his son does not), but also generational mindsets about finances (e.g., Ray suggests his son does not live within his means).

There are relational implications for men, too, of having enough money for retirement, namely whether or not there will be money to pass on to children. Matthew

(64, restaurant owner) touches on this idea: “I don’t have to worry about the money life... we have enough to get through... probably there’s hopefully money left over for our daughters too for the next generation or our granddaughters.” TJ (62, pressroom foreman) is “torn” over whether he wants to leave money for his daughter when he and his wife pass.

TJ: The trick is don’t be afraid to spend a little... too because unless of course you want to leave \$500,000.00 to your kids – again, that’s the individual part [of retirement] I guess is, “What do people do with what they have in retirement and what do they see as the legacy they have to leave?”

Interviewer: What do you think?

TJ: I’m torn a little bit. I wouldn’t – I don’t – I’ll be dead. What the hell do I care? If I don’t leave them anything and she curses my name I won’t hear it. I hope she’s figured out in the 50 years of age that she’ll be by the time I’m dead she’ll have figured out that it wasn’t because I didn’t want to leave her anything. It’s just I needed it to live on and she’s got the same opportunities I do to make money. But I think Rachel [my wife] feels a little differently. She would like to leave them [their daughter and son-in-law] something. So we’re trying to fall somewhere in the middle of that, leave them something.

In addition to a theme of “having enough money,” two additional themes emerged in women’s responses related to finances: (a) feeling anxious about finances and (b) not enough money for retirement. Although these ideas are present in conversations with male participants, they are not as evident. This difference may be, in part, because of the variation in how long the male participants have been retired. It appears that a great deal

of the anxiety surrounding finances is associated with the initial change in the regularity or amount of paychecks in retirement compared to one's working years. Over time, retirees grow increasingly comfortable with their financial situation once they feel more confident that they have enough money to live how they would like in retirement. In support of this idea, a recently retired male participant (Manuel, 60, principal) shares some of the anxieties about finances that are similar to those that female participants report.

Interviewer: Why would you consider part-time work?

Manuel: Well, part of it is that you have this fear you're going to run out of money. I want to go to – we're going to go to Italy and we're thinking next summer.

Interviewer: Awesome.

Manuel: And so, we're going to have to dip into our savings.

In contrast, men who have been retired for longer periods of time do not report these same feelings of anxiety. Rather, they describe their efforts to assist their newly-retired wives in feeling more confident in their financial situations. For instance, Nathan (72, realtor, retired 7 years) explains his wife's financial fears: "Sue's afraid she's going to end up broke and I know she's not, so it's hard for me to discuss that with her because I know it's not a real fear." Both Ray (81, director of insurance sales, retired 17 years) and Christopher (Christopher, 72, printing supervisor, retired 19 years), too, reassure their partners about their financial health in retirement. Ray's wife, Lynn, says that her husband was a "big source of information" as she was retiring, provided financial advice, and was correct in telling her that she would not spend as much money on her appearance

in retirement (e.g., clothes, jewelry). Christopher's wife, Ashley (65, director of research group), describes something similar: "For a while, I talked about them [finances] a lot because I retired earlier than I thought and I was panicked – and he [Christopher] just kept saying, 'Don't worry about it.'"

4.3.2.1.2 How to spend time.

Like females, males talk about considering how to spend one's time in retirement as an aspect that becomes salient during the transition. Two themes are (a) men seem to differ in how they talk about spending one's time as a function of how long they have been retired and (b) men do not talk about volunteering. Analysis of the female's descriptions of this aspect revealed a distinction between filling one's time and finding activities that one really enjoys in retirement. There is a difference between more recently retired men and those who have been retired for a longer period of time when it comes to spending time. In the first group, both Manuel (newly retired; 60, principal) and Jared (technically retired in 2005 but has been engaged in nearly full-time bridge employment with his career employer since then; 67, psychologist) express concerns about being able to make decisions regarding how to structure and spend their time in retirement. Manual describes retirement as "exciting" and "flexible" because there are a lot of options from which to choose, but also "pensive" or "limbo" and explains his reasoning.

I'm trying to decide directions to go. So I've invested more time trying to improve my golf game. It's something that my siblings are into and I'm at the bottom of the heap. I'd like to be in the middle. Well, I've got one brother who, he on average probably golfs five days a week. So I'm not going to – and I can

theoretically do that. But I don't quite get that much enjoyment...I'm aiming for the middle. Mediocre would be okay.

Manuel indicates that he could play golf all the time if he wanted to ("I can theoretically do that") but that he does not enjoy it that much. He uses this as an illustration of one way that he currently is spending his time in retirement that does not satisfy him and so he is still trying to determine which "directions to go." Jared has engaged in nearly full-time bridge employment for his career employer for the entire duration of his retirement. One reason for this choice, Jared offers, is to avoid having to decide how to structure and spend time for himself.

It [bridge employment] supplements my income to a degree, also, because I continue to get paid for it. It keeps me in the field. Just keeps me intellectually challenged at times, though it's somewhat routine... Keeps me in the field, structures my life a little bit, too. I don't know if I could – I just really don't know how I'd deal with just all leisure. It served multiple purposes for me to keep working.

Even though Jared has been retired for nearly a decade, he still says he does not know how he would "deal with just all leisure." Later, he describes himself as in "early retirement." Jared says that the thing that has been most challenging about transitioning to retirement has been "figuring out what to – if I have a long stretch of several days where it's cold in January, figuring out, 'What am I going to do today? How am I going to spend my time?'" Taken together, Jared and Manuel's sentiments about how to spend time in retirement suggest that they are struggling with this instrumental aspect of the transition.

Not all male participants express concern regarding how to spend their time in retirement. Indeed, other participants report that they are perfectly content to spend time doing nothing or doing routine things, and sometimes contrast this contentedness with their wife's situation (e.g., lack of hobbies leaves her bored or she has a need for activity). Of note, most of the males in this group have been retired for longer periods of time. Ray (81, director of insurance sales), for instance, has been retired for nearly 20 years and indicates that his recently retired wife is "bored." He indicates that "her whole life was work, work, work" and now she is not sure how to spend her time. He juxtaposes the enjoyment he gets from completing normal housework with Lynn's lack of hobbies.

I liked putting around the yard on all these houses. When I retired June 30th, we drove to the Cape [Cape Cod, MA] that night. I said, "This is going to be great." We go down there, and I said, "The first thing, I'm going to wash the car tomorrow morning." I had to bring it to a carwash. I said, "I'll wash the car, I'll polish it, I'll do some more work on the house, put another bathroom in," and I love doing that stuff. But she didn't have those hobbies, so it's been hard for her because she didn't enjoy working in the yard...

TJ (62, pressroom foreman) and Christopher (72, printing supervisor) offer similar juxtapositions between their desired levels of activity and that of their wives. TJ suggests that he is content doing little while his wife craves activity.

Having hobbies or things that you like to do...that depends on your activity level. There are people who are – I don't subscribe – but many people I know who are retired there are some that just have to do things...My wife is one of them. She has to do things. There are others who don't.

Christopher suggests that “staying busy” has been most challenging for his wife during her transition to retirement.

Christopher: It's important for her to stay busy. She doesn't do non-busy well at all. She doesn't just sit down.

Interviewer: Do you do it well or better?

Christopher: Do I? It forces me to be kind of—“what am I going to do to keep Ashley occupied?” sort of thing which I don't do that well and I don't push it by any means. But no she has to have something to do. And if she has absolutely nothing to do she'll get out a jigsaw puzzle and start working on it...But that's kind of like the bottom of what she wants to do. She wants to work on a recipe book for one of her sons. Or you know update photos or work on – I've turned her into an investor and she'll do stock research. She wants to stay active with something though...She has to be active.

Interviewer: Do you think that's okay?

Christopher: It would be nicer for her and probably ten percent nicer for me if she'd relax more easily. But it's not a problem...It's one of her endearing features.

In sum, most men who report that they are not concerned about how to spend their time in retirement contrast themselves with the experiences of their wives (i.e., wife is bored, wife always needs to keep busy).

While female participants talk about volunteering quite a bit, male participants do not. For instance, volunteering is discussed in all but two of the female interviews, but out of 14 retired male participants, volunteering is explicitly mentioned in only six of them. Both TJ (62, pressroom foreman) and Christopher (72, printing supervisor) used to

volunteer before their wives retired but are no longer doing so. Timothy (61, nurse anesthetist) mentions volunteering as a way that he might be able to meet people in his new community. Jared (67, psychologist) points to volunteering as an activity that people suggest he do when they provide him with advice about retirement. Finally, John (NA, pharmaceutical lab technician) and Donald (69, information technology auditor) are the only male participants who explicitly mention volunteering and are currently involved in doing so. John describes his efforts as an “activist” with various political causes (e.g., truth movement). Donald is engaged with several groups in the community such as an adult resource academy that assist with high school equivalency classes and career preparation (LARA) and a reading program in local elementary schools (Read to Succeed). In two additional interviews, the idea of volunteering is discussed but that term is not used. Nathan (72, realtor) is the “head” of his neighborhood association and Matthew (64, restaurant owner) is involved in the Rotary club where they focus on “fundraising for the community,” but neither of these men refer to these activities as volunteering. In addition, several women in the sample describe volunteering as an activity they feel compelled to engage in (whether they currently do so or not). Men, on the whole, do not talk about volunteering in this same way (at least in their conversations with me).

4.3.2.1.3 Where to live.

The third instrumental aspect that became salient during women’s transition to retirement is where to live and this is the case, too, in men’s interviews. Both males and females describe geographic location (proximity to children, weather and available

amenities) and physical characteristics of the home (one level, little maintenance needed) as important considerations in this arena. However, men and women talk about the third theme of cleaning/purging the home in different ways. Women talk about an urge in retirement to update or clean their home as a way to make it easier to sell the home and/or avoid leaving a mess for family members. Men also talk about updating/cleaning their current home as a way to prepare it for sale but they do not describe a desire to clean/purge the home to avoid leaving a mess for family members (i.e., it does not frequently emerge as a topic of conversation in male interviews). This notion of cleaning/purging the home does come up in one interview where Nathan (72, realtor) talks about resenting his wife's reasoning for doing so.

She [my wife] wants me to clean out things, to get rid of things and she says I'm a hoarder. I'm not a hoarder. I keep things that are important to me; I keep things that I think I may need again someday. If it looks like I really am never going to use something again, I'll be glad to get rid of it, but some things I just keep because I like them and she wants me to get rid of things... My library or loft is upstairs, a lot of my books are up there and at some point I know I'm going to go up there and get rid of them... We have a set of World Book encyclopedias from 1954, which our grandchildren all love and one granddaughter that lives in St. Louis, when she comes over here, the first thing she does is run upstairs and get a book and bring it down and start reading it and sometimes it's the World Book... I'm not getting rid of those things, they're not hurting anybody and Sue says, "our kids are going to have to get rid of those things." Well, fine, let them. I had to do it for my parents...

In summary, both male and female participants discuss similar issues with regard to where to live in retirement including geographic location, physical characteristics of the home, and updating/cleaning the home to make it easier to sell. Males do not concern themselves with cleaning/purging the home to avoid leaving a mess for children.

4.3.2.2 Relational aspects.

Although discussed much less than they were by female participants, some males also describe relational issues that became salient during the transition to retirement including changes in friend relationships and spending time with family members.

4.3.2.2.1 Changes in friendship relationships.

In terms of changes in friendship relationships, a handful of men (3 participants) mention a loss of connection resulting from no longer having regular contact with co-workers. Bobby (62, maintenance equipment operator) illustrates this idea.

The bad thing about it [retirement] is I miss all the guys I worked with. We bonded so well. We were a close-knit group, you know? And we had dinner at work. We'd have each one of us would either cook a dinner or somebody would bring in a dinner and we'd cook right there and so I miss that. So I still do that occasionally. We go out to eat...and get caught up on everything.

Nathan (72, realtor) also talks about missing the relationships he developed with co-workers, commenting that some of these individuals were unlikely friends.

Relationships with people that I worked with and I do miss that. I miss seeing them. There are people, too, that you work with that you wouldn't necessarily be

friends with otherwise, because you don't have anything in common except your work, but you become very close with those people and I miss that.

Women describe their efforts to remedy a loss of social connection that resulted from retiring. Only a few men talked about undertaking similar efforts. For instance, Bobby, in the above quotation remarks that he still goes out to eat with his former co-workers to “get caught up on everything.” Christopher (72, printing supervisor) talks about the attempts he and his wife are making to “get more people like us” (although it is not clear that these are attempts to fill any gaps left by a loss of social connection resulting from retiring).

Christopher: We are actively trying to get more people like us. And as some of her friends have retired we're starting to build a little collection of folks.

Interviewer: What does it mean to be like you?

Christopher: Politically similar. We're both quite liberal... And so that's where we start screening people. And we've got some really good friends that we've spent time with and had dinner out with – a pair of them that are likeminded. One is retired recently. One is going to do it at the end of December. And so we've fallen in with kind of a little crowd of people who enjoy each other's company. We talk politics or anything else we want to and not step on anybody's toes.

Timothy (61, nurse anesthetist), too, talks about things he is considering becoming involved in as a way to meet more people in a new Floridian community he and his wife reside in part-time.

Timothy: I'd like to expand our circle of friends down there for sure.

Interviewer: Are there opportunities to do that where you're living or not?

Timothy: I think we'd have to get more involved with volunteering at the Dali Museum or something like that. Florida is the south, and it's very religious, and we're not involved with a church and that kind of limits your options. And, actually, it kind of makes us a little bit of outsiders because we're not religious. But that's certainly something I want to address and I would feel – but I'd feel a lot better about Florida if we had closer friends that I identified with.

Thus, women talk more than men about the loss of connection that resulted from retirement and also more about their efforts to re-build (or maintain) friendship relationships. This depiction is in line with research about sex and friendship/support. For instance, in a sample of older married couples (aged 50 to 95) men were more reliant on their wives as a primary source of support whereas women reported having larger social networks and receiving support from multiple sources (Antonucci & Akiyama, 1987). This might begin to explain why men were not as concerned about or did not experience as a great a sense of loss of connection through retirement: their primary source of support remained.

4.3.2.2.2 Valuing relationships with family members.

Women emphasize the idea that retirement provides an opportunity to value relationships with family members. Male participants did this as well, but to a lesser extent. First, females frequently talk about spending more time with children and grandchildren. Males mention this, too, but it is discussed as a point of contention in their spousal relationships. Timothy (61, nurse anesthetist) indicates that he should spend more time visiting his children and grandchildren. When asked if he spends a lot of time

visiting the couple's children, Timothy responds: "Probably not enough....not as much as I should."

Jared (67, psychologist) uses the term "enmeshed" to refer to how close parents and their adult children should be. He advises married retirees to talk about their level of involvement in their children and grandchildren's lives.

Jared: One of our things was – so if we retire, how much time are we going to spend with the kids? And to what extent do we want to be sort of enmeshed in their lives, as opposed to carving out – that's an ongoing, ongoing kind of thing.

Interviewer: Do you have different opinions?

Jared: Yeah. I think I could probably spend a little less time, be a little less involved, and I think it would be more difficult for Temple to do that. I mean I'm not always checking out on Facebook or – she's more likely to hear about what's going on with the kids than I am, and that's okay with me.

Analysis reveals that women often view retirement as an opportunity to become more involved in their children and grandchildren's lives whereas some men have different views. These differences of opinion create tension for some couples (which will be discussed in greater detail in Chapter 6).

Second, females discuss retirement as a time when they can assist family members in particular ways. Male participants seem to do this in equal measure (typically, husbands and wives describe the same events where, together, they were able to help family members). For instance, Timothy (61, nurse anesthetist), like his wife, talks about being able to take his son to the Mayo Clinic for treatment soon after they retired.

My stepson, Ethan, and, again, he's my son. I've been with him since second grade. He's been sick. He has kidney disease and uncontrollably high blood pressure...And, in November, he had an episode of really high blood pressure and double vision and took an ambulance ride. He was admitted. They couldn't control his blood pressure. At that point, I said to Greta, "You know, I'm not really happy with the care he's getting there because the nephrologist is dropping the ball. So this is not right. Let's take him to the Mayo Clinic. And he has no say in the matter. He's going." And we had – now, in the past...we would have been able to do it, but it would have been a real struggle to get time off from work.

While Timothy describes his ability to spend time taking care of his son, Manuel (60, principal) talks about gradually becoming caregivers for his wife's parents.

And then other people is that they've retired because they needed to give their parents. To take care of their parents. So we are...we're not on grandchild watch at this point. But we're slowly spending more time [caring for Leslie's parents]...you know we just drove to Iowa taking my in-laws on a trip because they're not up to travelling, driving themselves long distances. So that's another thing. Another thing that we hadn't thought but it's you know—we should of—it's just. That's something that we're going to deal with as we go forward there.

In conclusion, both males and females talk about retirement as a time when they can value relationships with family members in a range of ways.

4.3.2.3 Identity aspects.

4.3.2.3.1 Loss of professional identity?

Women describe variation in identity shifts that become salient during the transition to retirement that range from “I suffered a loss of my professional identity” to “Not only did I not suffer a loss of my professional identity, but I gained more of myself.” It does not appear, based on the interviews from this sample, that loss of professional identity varies as a function of gender alone. On one end of the spectrum, men suggest that everyone experiences some loss of identity during the transition to retirement. For instance, Jim (NA, auditor) has not yet retired but reflects on identity changes associated with a career shift in his life.

I think the hardest transition – I know it will be for me – it already has been kind of in the role that I'm in currently, and if I step away from this role, I think the hardest thing is dealing with that loss of a big chunk of your identity. I – in my prior life, I was a director of development for Central and Eastern Europe. I came back from that ex-pat assignment and I became a vice president of retail operations. Now I'm a manager of a department store credit center. So, big change. So, with every evolution – or in this case, devolution of your business role, it's – your identity morphs. Your self-identity, your self-concept morphs. When you all of a sudden get to the point where all of those titles, all of those – not really extracurricular, but the things that really identify 40 hours of your life – drop off completely, I think that's a very tough transition for people. I think for everybody it's a loss, whether they wish to admit it to themselves or not.

Manuel (60, principal), a recent retiree, provides additional detail about the aspects of himself he feels he “lost” as a result of retiring.

I think I used the word irrelevant, that all of a sudden, you’re irrelevant. As a principal, that would accord some respect usually. But when you’re retired, you’re just retired. It doesn’t really matter. It’s a mish-mash and you’re just in the general pool of people.

In contrast, other male participants say they experienced no identity loss at all. Timothy (61, nurse anesthetist), for instance, indicates that he does not think about himself differently at all now that he is retired because he never equated himself with his work.

Interviewer: Do you think about yourself differently at all?

Timothy: I told you I’m a happy, happy man.

Interviewer: Yeah. Not an issue for you.

Timothy: Not an issue...my identity is not what my work was.

Moreover, TJ (62, pressroom foreman) indicates that he did not experience a loss of identity and, in fact, thinks work prevents people from being able to truly know themselves.

It’s [identity loss] never been an issue for me...if you have spent most of your life determined to be introspective and discover who you are, then living with that is just something you’ve done all your life. So that would describe me. I don’t think you get a pat on the back. Most people I think don’t – work keeps them from being introspective. Often their careers keep them from being introspective. They don’t have to think about so much about themselves but what they’re trying to accomplish.

Hence, just like for women, men express a range of feelings of identity loss associated with retiring from paid employment.

4.3.2.3.2 Age/Aging.

Age or aging is a second aspect of identity that becomes salient for men during the transition to retirement. As described above, women discuss multiple meanings for age including: (a) old but not OLD, (b) changes in behavior that manage or accommodate the effects of aging, and (c) nearing end of life. Related to women's talk about managing or accommodating the effects of aging, males focus quite a bit on participating in exercise as a way to remain healthy and active. Jared (67, psychologist) explains that he now has more time to spend at the gym.

Jared: I like to exercise...that's been nice. I have more time to spend at the gym.

Interviewer: Is that something you had wanted to do when you were working?

Jared: Yeah. I wanted to do it, and it was always a matter of fitting it in. I mean, I got to cram this in. I'll go work out at noon and then I'll come home, or right after I'll leave work I'll go and work out, but now it's something I can decide whether I want to do it in the morning or the afternoon.

Like females, males also make reference to nearing the end of life but tend to either frame the discussion either in a neutral or positive manner (there are no instances of extremely negative framings like in the female interviews). Ray (81, director of insurance sales), the oldest participant in the sample, lost his first wife to prolonged illness and talks about his own aging and death in a matter of fact way. He recounts

conversations that he has had with his current wife (aged 66) about these kinds of issues. At the end of this passage, Ray emphasizes the importance of exercise.

I've got her [my wife] going to my doctor, because she wasn't going regularly when she worked, so he asked her all these things, "What about your family?" [Lynn said to the doctor] "Well, my father died at 65, my mother died at 64, my sister died at 66," or 63 or something. "Both my sisters had triple-bypasses and all that." He [the doctor] goes, "Boy, you've got bad genes." Right after she comes home she goes, "That wasn't a good thing to say." I said, "Well, he's being honest with you. That's why you have to take that into consideration, what you eat and what you don't eat, and what you're doing and exercise," so we both joined the gym.

Nathan (72, realtor) puts a positive spin on aging in retirement by thinking about this time as an opportunity to enjoy the remaining years of his life.

I feel I'm enjoying what time there is and hell, today, you could live to be 100. My mother is 94 and perfectly healthy and I had a grandmother who lived to be over 100 and two grandparents who lived to be almost 92.

Men do not seem to be engaged in the same type of identity work when it comes to positioning themselves in terms of age. That is, while women work to identify themselves as old but not OLD, men are not as involved with these efforts. So, while some might describe themselves as "early in the retirement process" (e.g., Jared, Manuel) they do not use the term "young retiree." Again, this may be a function of the variation in length of retirement for males in the sample (i.e., more time in the retiree role has afforded greater comfort with it).

There are a few noteworthy age-based discussions with male participants. First, Ralph (69, distinguished professor) has been retired for 3 years and did so primarily for health reasons. He is still highly active in his career work. On one hand, he seems to be realizing his age and accepting what it means.

Ralph: So I said [to my wife] “tell you what. We’ll do something we always said we would never do. We’ll pretend to be snowbirds for a week and drive down to Florida. See what’s there.” We went down the west coast which we have been to as a family on and off over the years with the children, rent like a condo or something. And we were in Venice, Florida which is an island between Sarasota and Fort Myers. And we said “Hey. This is actually rather nice.”

Interviewer: You start to understand why people do this.

Ralph: Yeah. Well yeah but they’re old. I mean it’s old people. Then come to find out two things. Number one, we’re actually part of that old people community. And secondly that community has the largest, the highest per capita age in Florida. Average person lives to 90 or 88 or something like that in Venice, Florida. So hey, this is my kind of town. And so before leaving we bought a condo.

The above quotation illustrates Ralph realizing that it might be okay to join a community of “old people” because he recognizes that he and his wife might belong in this group. Still, he is quick to point out that the average lifespan of someone in this new town is older than either he or his wife. Like the female participants, Ralph (a recent retiree) uses linguistic devices to situate himself in his desired age cohort.

Ralph makes another age-related comment later on in the interview that suggests he is still working through his feelings about age/aging. He and his wife purchased a retirement home with a large amount of outdoor property. My question about the lawn mower he purchased inadvertently prompted Ralph to talk about some of the responses he and his wife receive for making decisions that are not necessarily “age appropriate.”

Ralph: Last Mother’s Day I got her [my wife] a beautiful lawn mower. She was very happy.

Interviewer: Riding mower?

Ralph: No.

Interviewer: Oh no?

Ralph: No. That’s for old people.

Interviewer: Sorry.

Ralph: Yeah. I’m not – see, that’s the kind of stuff. And so we get all of this grief about why did you spend money on a lawn mower? Why didn’t you just go and sign a contract with somebody? Just suck it up and start doing it? Well because frankly it’s exercise. And it’s for a specific reason, to maintain certain strengths. But I’d say people telling us what we should be doing and what we shouldn’t be doing. Like buying that condo left everybody speechless. It was sort of like “do you think they’re ok?” Yeah. We’re ok.

To summarize, there are both similarities and differences when comparing Baby Boomer women’s retirement experiences with men’s (not all Baby Boomers). Findings suggest that the overall meaning of retirement differs between the two groups, yet points of overlap include both men and women feeling greater control over their time in

retirement and equating meaning with doing. Many aspects that become salient for women during the transition to retirement also do so for men (e.g., finances, how to spend time, valuing family relationships, loss of professional identity) but there are nuanced differences within some of these large topic areas. The next chapter addresses research questions RQ2, 2a, and 2b.

CHAPTER 5. SOCIETAL DISCOURSES ABOUT RETIREMENT IN THE UNITED STATES

Whereas Chapter 4 analyses were focused on interview data, Chapter 5 focuses on the sample of media texts to identify broader societal Discourses about (the transition to) retirement in the United States. Five broad themes that emerged from a thematic analysis are described (RQ2) and the extent to which Discourses articulate the impact of forms of difference on the retirement experience is discussed (RQ2a). Then, three sites of tension within broader Discourses are explicated (RQ2b).

5.1 Research Question 2: Discourses about Retirement

Research Question 2 was aimed at identifying Discourses about the transition to retirement (especially the process of adjusting to retirement) for the Baby Boomer generation. The visual (created in WordItOut) in Figure 5.1 represents the titles of all articles in the sample. Words are included in this visualization if they occur more than four times and the variations in size correlate with frequency of occurrence (i.e., larger words occur more frequently). Four things about this visual are worth noting.

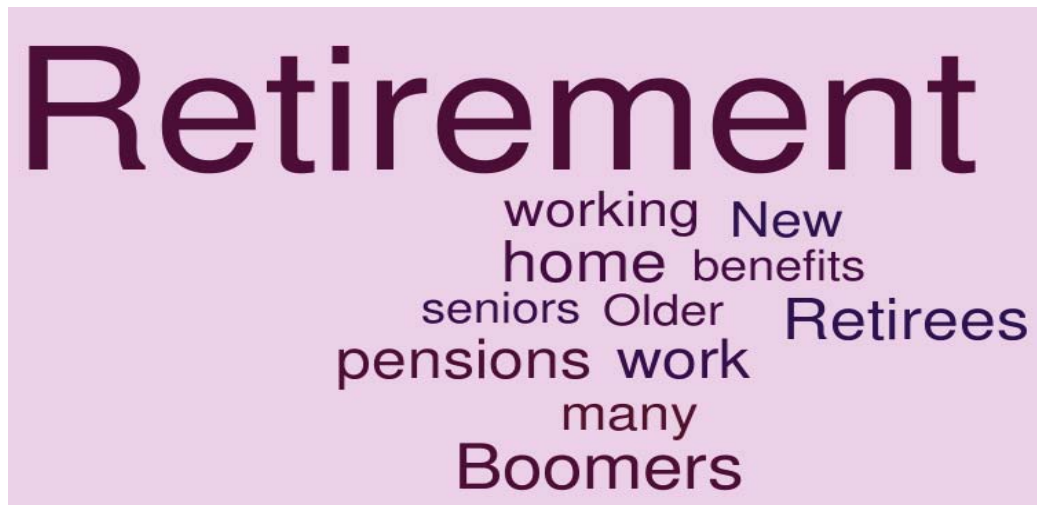


Figure 5.1: Visualization of article titles

First, important titles and descriptive terms like ‘Retirement’, ‘Retirees’, ‘seniors’ and ‘Boomers’ frequently occur. This is perhaps not surprising given that ‘retirement’ and ‘retiree’ were search terms used to create this sample of texts, although terms could have appeared in titles or in the article content. Second, ‘many’, ‘new’ and ‘older’ speak to current demographic trends where more Americans than ever before are altering their patterns of paid employment (i.e., ‘working’ and ‘work’). The term ‘older’ also speaks to the graying population. Moreover, this large cohort of individuals is said to be experiencing a retirement that differs from those of previous generations of retirees in significant ways (hence ‘new’). Third, notions of finances (i.e., ‘pensions’ and ‘benefits’) are evident. Fourth, ‘home’ underscores the notion that choosing where to live in retirement is a key issue. Of course, this visual just provides an initial look based on the article titles from this sample.

An iterative thematic analysis of this sample of texts identified Discourses that can be grouped into five broad categories (see Methods section for detailed description of

approach to analysis): (a) the “new” retirement, (b) finances in retirement, (c) remaining active in retirement, (d) relocating in retirement, (e) and aging in America. Some of these categories include sub-themes, which are described below. Articles from *USA Today*, *New York Times*, and *Wall Street Journal* were quite similar in nature whereas articles from *AARP The Magazine* took a different tone or stance in relation to some Discourses.

5.1.1 Theme one: The “new” retirement.

The notion that retirement for today’s generation is unlike the retirement experienced by previous generations was animated by two related Discourses: retirement is “new” for you and you’ll probably need help to figure out retirement.

5.1.1.1 Retirement is “new” for you.

This Discourse indicates that Baby Boomers are adjusting to a retirement that is unique when compared to the retirement experiences of previous generations (e.g., Boomer’s parents). The subtitle of one article emphasizes this idea: “As the idea of the American retiree evolves, not so many in this generation will hit the links” (Olen, AARP, 2014). Along with this “new” and unparalleled retirement comes a need to define and make sense of what it means to retire now. This Discourse is communicated in language like “The Baby Boomers who grew up during the hippie counterculture movement are unlikely to follow in their parents’ footsteps as they approach retirement. But Baby Boomers, many of whom are turning 65, have no road maps” (Dugas, USA, 2013). Baby Boomers, then, are left to create this “road map” for themselves, which can be a challenging endeavor.

Part of one's retirement "road map" is first determining whether it is possible and/or desirable to retire at all. Then, Baby Boomers must consider which retirement format fits best, given a range of options from phased retirement to full time bridge employment to complete retirement. For instance, articles describe retirees' journeys to finding rewarding second careers in retirement such as retired Navy captain, Donald Covington, who parlayed a childhood love for the circus into becoming company manager for the Big Apple Circus (Kerry, NYT, 2014). Another article discusses retirees' entrepreneurial efforts including a couple in Oregon who started an alpaca farm (Petrecca, USA, 2010). Developing one's "road map" also entails determining what retirement means to you. Indeed, "figure out what retirement means to you" is listed as one of five things Baby Boomers can do to prepare for retirement (Brooks, USA, 2013).

5.1.1.2 You'll probably need help figuring out retirement.

A complement to Discourses that retirement is "new" for you is articles that recommend Baby Boomers get help when trying to chart their retirement "road map." In other words, precisely because retirement is "new" for you and other Baby Boomers, you will likely need help to figure it out. Possible sources of assistance for soon-to-be and recent retirees include financial advisers, of course, but also retirement coaches, elder life advisers and certified senior advisers (Dugas, USA, 2013). For example, individuals considering retirement might enroll in a "retirement boot camp" that focuses on finances, but also aims to demonstrate "what retirement feels like" (Siegel Bernard, NYT, 2009, para. 1).

One stream of this Discourse takes a cautionary tone which speaks to the possible consequences of not getting help. “Do-it-yourself investors” are an illustration of this idea. The majority of workers manage their 401(k) plans on their own, however, half of these individuals are “unengaged” and thus not getting the largest possible return on their investments (Hellmich, USA, 2014). These individuals would benefit from “professional management” of their portfolio. Similarly, online retirement calculators that individuals use on their own to evaluate financial needs for retirement can be useful, but are “no substitute for a qualified retirement planner” (Wasik, NYT, 2011).

5.1.2 Theme two: Finances in retirement.

The importance of finances in retirement was a recurrent theme that played out in at least three related Discourses.

5.1.2.1 You need to financially prepare for retirement.

First and foremost is Discourse emphasizing the necessity of financially readying yourself for retirement. Some articles frame this message in a positive way. For instance, an article titled “Boomers need to act now to erase money fears: Outliving savings can be avoided with planning” (Brooks, USA, 2013) makes specific suggestions aimed at assisting Baby Boomers with their preparation. These include things like “set a goal and start planning” and “manage your debt.” The overall idea is that retirement is attainable if you “act now” and that “money fears” can indeed be “erased.” In contrast, the majority of articles frame this Discourse in a more negative manner, depicting a bleak outlook and declaring that “most Americans, by and large, cannot afford to retire” (Anonymous, NYT, 2012, para. 2). Claims like these are buttressed with references to the “financial

shortfall facing many retirees” (Stern, WSJ, 2013) or the mistakes Americans are making that cause their financial retirement plans to “blow up” (Lauricella, WSJ, 2012).

5.1.2.2 Saving for retirement is solely your responsibility.

Related to the importance of financially preparing for one’s retirement is Discourse about personal responsibility. That is, it is up to you (the individual) to financially plan for retirement and you should not expect much assistance from your employer or the government (another difference from the retirements of previous generations when Social Security and pensions were viewed as more reliable and/or sustaining). Appropriately saving for one’s retirement might require sacrifice, but the message is clear: “sacrifice now or suffer later” (Krantz, USA, 2013, para. 1). Moreover, “saving a small amount...just isn’t going to cut it” (Krantz, USA, 2013, para. 5). Implications of this Discourse suggest that individuals who do not appropriately save for retirement are personally responsible for this failure. One article, for instance, reports the words of a financial adviser who states “Lack of discipline is the No. 1 reason people do not save enough for retirement” (Olson, NYT, 2014, para. 12).

State governments are unprepared to assist retirees, although some are considering measures (e.g., plans that allow workers to direct pretax money from paychecks directly to retirement accounts) aimed at helping older residents save more money for retirement (Olson, NYT, 2014). According to Hellmich (USA, 2014), retirement readiness is “grim” based on criteria such as anticipated retirement income, major retirement costs (e.g., housing) and labor market conditions for older workers. Wyoming, Alaska, Minnesota and North Dakota are best prepared and California,

Florida, and South Carolina are the worst (based on 2012 data). This article concludes that “people have to take ‘ownership’ that their future is up to them” and cannot rely on any external sources to support them (Hellmich, USA, 2014, para. 1).

Finally, unlike previous generations, Baby Boomers cannot and/or should not rely on their employer for (much) financial assistance during retirement. This notion is underscored in an article entitled “Pensions and the lucky few: If your job offers a traditional retirement plan, congratulations! You have an increasingly rare but reliable benefit” (Hamilton, AARP, 2009, para. 1). Even if you are employed by the public sector your pension is not necessarily safe (e.g., Kelley, USA, 2009; Wagoner, USA, 2010). For example, the outcome of arbitration in Detroit, MI allowed the city to reduce the pensions currently earned by its police sergeants and lieutenants (Cooper & Williams Walsh, NYT, 2011).

To sum up these ideas, Stern reports on a discussion about finances and Baby Boomers (WSJ, 2013, para 3). Joshua Gotbaum, director of Pension Benefit Guaranty Corporation, made the following statement.

What worries me is that we are seeing what ought to be thought of as great changes—people are living longer, they’re living healthier lives, opportunities and possibilities are getting better. Yet the institutions to help people through retirement aren’t getting better. A generation ago, about half of workers had some form of retirement plan, and most of them were traditional plans that basically provided them lifetime income. Today, still, only about half of people who work have any kind of employer-provided plan. But the vast majority now are defined-contribution plans that force people to figure out how much to save, how to

invest, and they're not doing a very good job of it. The thing that worries me is that the baby-boom generation will discover when they retire that they are less capable of retiring than their parents.

5.1.2.3 Unexpected issues will ruin your financial planning efforts.

Discourse that seemingly competes with the previous two ideas of “you need to financially prepare for retirement” and “saving for retirement is up to you” emphasizes the seemingly endless list of unexpected issues that can, and likely will, ruin one’s financial planning efforts. This list includes the effects of financial recession, family requests for money, and health care costs. In other words, you need to financially prepare for retirement, but given all the unexpected happenings, you really cannot actually or adequately prepare for financial aspects of retirement.

Given that this sample included articles published in the years during/after the Great Recession, the unprecedented impact of this economic downturn on retirement savings was a salient issue. For instance, one article states that “because of the plunge in the markets, many retirees are worrying that they might outlive their money” (Tarquinio, NYT, 2009, para. 1). A second from 2009, which argues for greater government oversight of retirement investments, states that “the wipeout in 401(k)’s has made it clear that it is not enough to get people to save more. There needs to be a better way to reasonably ensure that a lifetime of savings can’t be undone by forces beyond one’s control” (Anonymous, NYT, para. 11). Yet another claims that the recession caused many Americans to “put their retirement dreams on hold as they face a dismal financial reality” (Dugas, USA, 2010, para. 1). Related issues range from reduced income and job

loss to increased levels of debt and declaring bankruptcy. The financial recession—an influence largely outside of any individual’s control—delayed retirement for some individuals and completely prevented it for others.

Another unexpected issue that hinders individual’s financial planning efforts is family members requesting money. In the case of Baby Boomers, this can mean assisting their adult children (and grandchildren) or helping their own parents (e.g., Fleck, AARP, 2009). The end result is that these generous individuals have less saved for retirement or have used up their emergency funds. To this end, Baby Boomers are advised not to financially assist family members. For example, Angela Gregor took money from her individual retirement account and stopped contributing to it so she would have money to pay for her sick mother’s medical needs (Ensign, WSJ, 2011). Now, at age 67, she would like to retire by age 70 but believes doing so will be a challenge for her (especially if she cannot sell her home where much of her money is tied up). Similarly, older Americans are advised not to “give your college graduate a free ride” (Downing Peck, AARP, 2011, para. 1). Again, because it is not possible to have a “second chance to save for retirement” it is imperative that parents require their adult children to handle their own expenses or at least create rules that regulate any aid parents do give. Rules should include an “exit strategy” (i.e., how long will adult child live at home?), dollar limit (i.e., keep track of how much money is given to a child and stop when the limit is reached), and signed/notarized contract (i.e., get any loans given in writing). It is worth noting that, in line with ideals of individual responsibility when it comes to finances (described above), this advice takes a highly individualistic tone. That is, it is easy to suggest parents be strict when it comes to assisting adult children but, in lived experience, this may be

particularly difficult advice to follow (and/or this advice pushes individualism to new bounds by suggesting retirees are not responsible for helping immediate family members).

Finally, medical expenses and health care costs are also a “rotten surprise” that can “derail retirement” (Brooks, USA, 2013, para. 1). Retirees under the age of 65 are not yet eligible for Medicare and, depending on employer coverage, may experience a “medigap” that must be covered using private insurance coverage, which can be extremely costly (Carrns, NYT, 2013). Further, “estimates of retiree health costs suggests that, if long-term care costs are included, it is not difficult to come up with a situation in which a couple's tab for out-of-pocket costs post-retirement could approach--or even exceed--\$1 million” (Carrns, NYT, 2013, para. 2)

5.1.3 Theme three: You need to stay physically, mentally, and socially active in retirement (or bad things will happen).

Several articles describe the kinds of activities retirees should engage in during retirement and, although there are a few different categories of activities, the bottom line is clear: you need to stay active in retirement (or bad things will happen). Perhaps ironically, one piece of advice for how to remain healthiest and happiest in retirement is to keep working. That is, one study found bridge employment that is close to one's career work results in the best retirement outcomes because it allows individuals to stay physically and socially active (Hanc, AARP, 2010).

5.1.3.1 Keep moving so you can “walk all the way to heaven.”

Staying physically active is critical to a healthy, happy retirement. Support for this claim can be found in articles that first report statistics like “in a Harvard study of 5,422 people over 50, those who had retired were 40% more likely to have a heart attack or stroke than those who will still working” (Lloyd, USA, 2013, para. 5). These articles then offer exercise as a way to “mostly prevent” these “pitfalls” (Lloyd, USA, 2013, para. 9). As reported in “Is this the anti-aging secret?,” Marie Bernard, deputy director of the National Institute of Aging, states “Exercise is the closest thing we have to a fountain of youth...with all the gains we’ve made over the years allowing people to live longer, it would be nice if more people would take advantage of exercise to improve quality of a longer life” (Lloyd, USA, 2011, para. 4). Regular exercise can also help retirees recover faster when they do suffer illness or injury.

5.1.3.2 Your mind: Use it or lose it.

A few articles talk about the importance of keeping one’s mind active in retirement as a way to preserve memory and mental acuity. And, the recommendation is to do more than the “traditional” crossword puzzles and Sodoku (Kolata, NYT, 2010). Failing to actively engage one’s mind during retirement results in memory decline. According to the Kolata, “researchers repeatedly find that retired people as a group tend to do less well on cognitive tests than people who are still working” (NYT, 2010, para. 5). In another article entitled “Key to a healthy, happy retirement,” Lloyd points out that seeking out opportunities to continue learning can help maintain a retiree’s mental health (USA, 2013).

5.1.3.3 You will need to find a new reason to get up in the morning (because you are no longer working).

One reason retirees should stay active is so they can (still) have a sense of purpose or meaning in their lives. The implication here is that Americans may lose purpose or meaning when they cease engagement in paid employment. For example, Lloyd describes the retirement of Jake Chesson, a former lawyer (USA, 2013). Chesson states “When you no longer have a job, you need to find a new mission” (para. 10). Later in the article, Lloyd talks about the importance of “find[ing] new meaning” in retirement and quotes Dan Buettner, an author of retirement books, “then you stop working and lose that thing that gets you up every morning” (para. 17). Underlying these statements are ideas that work provides us with a great deal of purpose and/or that routine/structure is beneficial. It follows that we need to find or create purpose and routine in other/new activities in retirement.

In addition, there seems to be guidance for how to most appropriately find one’s new purpose. For instance, Laurie Lawson, a life transition coach, suggests that even those retirees who are able to pay to “take cruise after cruise still need a game plan for when the ship finally docks” (Lloyd, USA, 2013, para. 7). In other words, travel is not enough of an activity to provide purpose. In contrast, volunteering emerges as an “appropriate” way for retirees to find new purpose. For example, one article describes the experiences of Sheila Salmon, a retired teacher/librarian, who volunteered for an outpatient mental health clinic (Mascia, 2010, NYT). Key messages from the article support the idea that volunteering prevents retirees from spending time

“twiddling...thumbs,” provides them with social connection, and is “deeply satisfying work” that offers “instant gratification” (Mascia, 2010, NYT, para. 10).

5.1.3.4 Retirees ought to stick together.

Part of staying active is socializing with others, primarily other retirees. Analysis of articles suggests that retirees lose the social connection provided to them by/from work and, therefore, feel a loss of social connection. One article describes the Dull Men’s Club and similar organizations, which are part of a nationwide proliferation of commitment-free, no-membership-required clubs of retired men, who meet simply to gather and discuss everyday aspects of life (Levitz, WSJ, 2012). A member of Retired Old Men Eating Out (“ROMEО”), Harvey Pierman from Arizona, says “Most of the guys [in the club] had a group of workers they went to lunch with every day, and when they retire, they lose that connection” (para. 10). Another ROMEО member, Tom Grono of Massachusetts, belongs to the club because “it just makes me feel good, like I have a lot of friends” (Levitz, WSJ, 2012, para. 19). Other articles support this idea that making new friends yields a happy retirement: “People who replace work contacts with other contacts are happiest” (Waldinger as quoted by Lloyd, USA, 2013, para. 15). Of note, this Discourse does not include the possibilities that you might maintain your “former” work friends, that family members can also be friends, or that you might have non-work based friendships that have existed for years. There is also a gendered element of this Discourse, which will be discussed below.

An additional article speaks to the importance of retirees socializing and situates renovated libraries as an important community resource where this can occur (McDonald,

AARP, 2011). Libraries are tasked with creating “inviting senior spaces” that can serve as “old-fashioned general store(s)” where people can interact with others in the community (para. 6). Moreover (and running somewhat counter to other articles), libraries allow for intergenerational socializing rather than retirees only interacting with other retirees (i.e., bridging in-group/out-group boundaries). Programs like a weekly “Tech Nite” attract multigenerational crowds where teens teach older citizens how to use Skype and Facebook.

5.1.4 Theme four: Retirees re-locate and you probably should, too.

Discourse about living arrangements for retirees was evident in this sample of texts. “In choosing how they want to age, and where, boomers are helping shape the future of housing” (Abrahms, AARP, 2011, para. 3). Two interconnected streams of Discourse create this category: retirees moving to new geographic locations and retirees moving into new living arrangements. Of note, *AARP* had more articles focused on where to live in retirement than the other sources (total of 7).

In terms of moving to a new geographic location, two *AARP* articles and one *Wall Street Journal* article offer lists of great places to retire. For instance, Santa Fe, New Mexico and Lincoln, Nebraska are included based on criteria like tax rates, cost-of-living estimates, low unemployment rates and plentiful job opportunities for seniors (Anonymous, WSJ, 2011). Justification for these last two criteria (in line with the theme that retirement is “new” for you) is that “not too long ago, the whole point of retirement was not working. But today’s retirees are increasingly counting themselves among the job seekers” (Anonymous, WSJ, 2011, para. 1). *AARP*’s lists feature 10 places to retire if you love the outdoors (e.g., Boulder, CO; Anchorage, AL; Tucson, AZ; 2011), as well as

10 great small cities to retire (e.g., Burlington, VT; Bloomington, IN; Bellingham, WA; 2013). Another article detailed Maine's efforts to attract retirees because the state views them as an "economic engine" (Levitz, WSJ, 2011). Capitalizing on the choice many retirees make to re-locate, those who choose to live in Maine are viewed as an asset because they volunteer, pay for schools and create demand for services (e.g., health care). Other retirees choose a "home-free" life in retirement by getting rid of all their possessions, selling their home and undertaking a nomadic lifestyle (Hellmich, USA, 2014). The couple described in this article no longer calls any single geographic location "home," but instead constantly travel around the world.

In addition to relocating to new geographic locations, articles talk more generally about retirees being attracted to new living situations. And, given the growth in the population of retirees, "families and the retirement industry have reworked old lifestyle formats and created hybrids" such as "group homes that try to be family-like, and 'villages' of individual households" (Hawthorne, NYT, 2013, para. 3). Implicit in most of these articles is the notion that traditional housing options for retirees do not suit or satisfy today's Baby Boomers (e.g., Abrahms, AARP, 2011). For example, Tarken (2011) explains a movement from the nursing homes of the past to Green Houses, a model of nursing home that attempts to de-institutionalize elder care (NYT). Green Houses are small residences (e.g., 10 individuals) that are home-like (i.e., have the typical rooms in a house but with private bedrooms and baths surrounding these public areas; no nursing stations, no corridors, food is not delivered to rooms but rather eaten family-style around a table).

Another possible living arrangement is the “village concept,” which is a new format that involves a neighbor-helping-neighbor system so the “elderly grow old at home” (El Nasser, USA, 2010, article sub-title) and “age in place” (Price Johnson, AARP, 2010, article sub-title). This format facilitates older individuals looking out for one another. Membership fees and grants fund services like transportation and home repairs. A third option is called “pocket neighborhoods” which are clusters of approximately 12 compact houses that share a green space (Abrahms, AARP, 2012). These neighborhoods allow Baby Boomers to feel connected to a community and offer an alternative (reaction) to the sprawling, car-centric suburban model that many Boomers lived in for years. Finally, some retirees move to cities in search of a new living arrangement. For example, one article explains that retirees are “shedding the big homes and even the cars in search of communities where they can walk to restaurants, stores and social events” (Brooks, USA, 2013, para. 2).

Embedded in this Discourse is a caveat to think about finances when considering a geographic move or new housing situation. One article directly addresses the intersection of where to live and finances for older Americans by considering issues associated with renting or owning one’s home (Pepper, AARP, 2010). Readers are encouraged to think about issues like how much liquid cash is available/is needed, is a mortgage interest deduction beneficial, will you be penalized for selling your home, etc. Another article offers a cautionary tale about a couple who wanted to move to Florida from New York in retirement (Lauricella, USA, 2012). Their initial plan was to downsize as a way to reduce costs. However, they ended up purchasing a larger house in Florida (so there would be room for visitors) and missing their family in New York so much that

they purchased a new (albeit smaller) home there. Instead of reducing housing costs, they nearly doubled them.

5.1.5 Theme five: Aging in America.

Implicit in the sample of texts are Discourses about aging in the United States. Three of these have a negative tone and one is slightly more positive. It is important to note that, although retiring is not synonymous with aging, retirement makes ideas of age and aging more salient (as was seen in the analysis of interview data in Chapter 4). Articles from *AARP* take a markedly different tone and hence will be distinguished below.

5.1.5.1 Aging makes you a more dispensable worker.

Several articles describe increasing joblessness among Baby Boomers that is occurring for a variety of reasons. First, some Baby Boomers planned to remain in the workforce longer but were let go from their companies. In line with this thinking, Ensign (2011) describes efforts that older workers can take to maintain employment: “in this tight labor market, working into your golden years isn’t easy. And you’ll have to make your age and years on the job comes across as assets, not liabilities (WSJ, 2011, para. 7). Her suggestions include staying on top of the latest technology and volunteering to mentor younger workers. Another article notes that “the advice in recent months...has been unvarying: retirees whose nest eggs have cracked wide open should go out and find a job...easier said than done” (Greene, WSJ, para. 1).

This aim to continue working can also cause tension between older and younger workers. “Older Baby Boomers are trying to postpone retirement... With U.S.

unemployment at 8.6%, and much higher among people in their teens and 20s, younger members of the labor pool accuse Boomers of refusing to gracefully exit the workplace. But their long-held grip is slipping, as employers look past older Americans to younger, cheaper workers” (Browning, WSJ, 2011, para. 6).

A related article describes older lawyers’ current legal battles to resist forced retirement. For years, many American law firms have imposed mandatory retirement ages (e.g., 70), “which they say are necessary to make room for younger partners to advance” (O’Connell, WSJ, 2010, para. 3). These policies also stem from fears that “as industry competition intensifies... older partners may be less productive than younger ones” (O’Connell, WSJ, 2010, para. 3). Narratives like this underscore the broader societal idea that aging makes you a dispensable employee and also casts generations as being pitted against one another in a zero-sum fashion (i.e., older vs. younger workers).

Second, some Baby Boomers are actively trying to find full-time employment—perhaps because they were laid off or because they chose to retire but now would like to re-engage in the labor force—but are unable to do so. For instance, Browning (2011) shares the story of Kathi Paladie, a 64 year old who lost her job and has been unable to find work for 6 years. She spent her entire retirement savings already and barely gets enough Social Security and unemployment benefits to cover monthly expenses. Paladie says she rarely goes out, does a lot of puzzles, watches TV and plays with her bird. “To save money, she sometimes eats Frosted Flakes for dinner. She shares them with her African Grey parrot, Muffin, who also likes the sweetened cereal” (Browning, WSJ, 2011, para. 26). She has not visited a doctor in 5 years because of the financial burden. It is worth noting that stories this bleak tend to occur more frequently in the years closest to

the Great Recession compared to the later years represented in the sample (i.e., more in 2009-2011 and fewer in 2012-2015). In summary, analysis of texts reveals that older workers can be cheaply replaced by younger workers and, once unemployed, have a difficult time finding work again, which can result in poverty (Anonymous, NYT, 2012).

5.1.5.2 Aging makes you a burden on your family.

A few articles implicitly communicate the idea that aging makes you a burden on your loved ones. For example, one article describes the “village concept” as an emerging living arrangement for aging Americans. This concept, which involves a neighbor-helping-neighbor system, helps individuals “age in their homes” (El Nasser, USA, para. 1). Retirement homes and assisted living facilities are offered as the alternative living arrangement. However, due to the sharp increase in the aging population “we simply don’t have enough space, and if we don’t have a village, that burden will fall on families” (Julie Maggioncalda, University of Pennsylvania geriatric social work student, as quoted by El Nasser, USA, 2010, para. 7). The article does not elaborate on the exact nature of this “burden” but it could include housing one’s older relatives or caring for them. A second article focused on the elderly designating a caregiver. In doing so the article states that “Some children are better than others at caring for aging parents, but at least the expectations are clear. Children are often the ones to check up on their parents, to hire caregivers or to help with the transition to new housing” (Korkki, NYT, 2012, para. 2).

When it comes to aging in the workplace, articles from *AARP The Magazine* take a very pro-older worker stance (in contrast to the other sources). In many ways, perspectives in these four articles respond to or are in defense of the claims made about

older workers in other sources. For instance, two articles give advice to employers about how to best support older employees. “How employers can support working caregivers” encourages managers to offer eldercare benefits and other tools because they help retain experienced employees, given that many Boomers are caring for elderly parents (Anonymous, AARP, 2013). Moreover, the article argues that businesses should address eldercare or offer benefits because if they do not do so they will “wind up paying for them” anyway through lost productivity (The Cost to Employers section, para. 2). “Recruiters’ tips for screening the resumes of older applicants” advises potential employers about how to carefully consider applications from older employees (Anonymous, AARP, 2013). For instance, hiring managers should “not expect to see everything you need to know about mature workers on their resumes” and not automatically assume gaps are a red flag. Taken together, these articles are in support of hiring older workers (Resume 1 Analysis section, para. 2).

Two other articles attempt to debunk myths that primarily deal with perceived conflict between young and old. The first claims that Baby Boomers are helping—not hurting—the economy and are should be considered as a target for businesses desiring growth because of their large net worth (Burgess, AARP, 2013). A second addresses similar concerns: combating the ideas that older people are a drain on the economy, that Social Security and Medicare only benefit older Americans, and that the young and old are rivals in a struggle over finite resources (Romasco, AARP, 2013/2014).

5.1.5.3 Aging makes you a target for abuse.

Aging makes individuals vulnerable to financial, and other types, of abuse. One

article is entirely focused on this increased vulnerability and begins “They’re weak, physically or mentally disabled, or both, and often at the mercy of people they depend on the most: relatives and caretakers. They’re the nation’s fast-growing elderly population, and many are prime targets for abuse—physical, financial, sexual or emotional” (El Nasser, USA, 2012, para. 1). Some estimates suggest that “as many as one in 10 seniors at some point are victims of elder abuse” (as quoted by El Nasser, USA, 2012, Recipe for Disaster section, para. 4). Another article cautions childless, older individuals to “beware of people swooping in to perform these services [e.g., caretaking, handle medical decisions, serve as power of attorney for financial decisions] for the wrong reasons” and that “seniors should beware of people with ulterior financial motives” (Korkki, NYT, 2012, para. 12). Finally, Rosenthal (NYT, 2015) describes an increasing trend in medical care where retirees from the northern states travel south for the winter and are preyed upon by medical professionals. These dishonest providers suggest more medical tests and tests of “questionable utility” to increase revenue (para. 3).

5.1.5.4 Aging Americans have positive impact on their communities.

The three previous Discourses cast aging in a somewhat negative light. However, this sample of texts suggests that aging Americans do provide some benefits for others by making contributions of time and resources to charitable organizations, assisting family members, and creating demand for services. Several articles make reference to retirees volunteering. For example, one article talks about the experiences of Joe Funai, a retiree, who volunteers his time to be a utility advocate (McKelvey, AARP, 2012). His work entails monitoring decisions made by utility companies and serving as a consumer

advocate/representative (“watchdog”) when needed. Another article features Sheila Salmon, a retired teacher/librarian, who volunteers for an outpatient mental health clinic and gay men’s health crisis center. She explains why she volunteers her time to these organizations: “It’s deeply satisfying work, and to be able to do something very directly. It’s easy to donate money, but you don’t see the results of it.” (Mascia, 2010, NYT, para. 10). The story of Celia Glenn, who retired from a career in social work, aligns with this notion that volunteering offers “satisfying work” for older Americans (Lamb, AARP, 2011). The article starts with the line: “Social work was fulfilling for a people person like Celia Glenn. Retirement, not so much” (Lamb, AARP, 2011, para. 1). A final article, which describes a boot camp experience for retirees, suggests that individuals considering retirement should think about how “charitable giving fits into their financial life” (Siegel Bernard, NYT, 2009, Charitable Giving section). The boot camp coaches suggest that, in retirement, individuals should “consider donating more of their time in retirement” rather than money (Siegel Bernard, NYT, 2009, Charitable Giving section). In sum, aging Americans, especially retirees, are useful because they are more likely to spend time volunteering for charitable organizations than those who are still engaged in full-time employment.

According to this sample of texts, Baby Boomers are likely to assist family members in various ways, even when it is to their own detriment. Articles describe Baby Boomers who pay for their parent’s medical care, who give money to relatives to start businesses or who are in financial trouble, who supplement adult children’s wages, who assist with paying for grandchildren’s college tuition and who take on the responsibility of raising grandchildren. For instance, 62% of 10,000 older adults who completed a

nationwide survey reported they had provided financial support to their adult children and grandchildren in the previous 12 months (survey conducted by Grandparents.com and reported in Fleck, 2009, AARP). This money paid for day-to-day expenses, mortgage/rent payments, health care costs, day care tuition, and education. Older Americans who choose to financially assist family members may be putting themselves at risk, akin to too much of a good thing.

Aging Americans also benefit others because they create demand for services such as medical facilities. Although this Discourse is implicit within many articles, one article makes it clear. Maine was aiming to attract retirees because they are an “economic engine” (Levitz, WSJ, 2011, para. 1). “State officials say they [older Americans] are a real asset. They volunteer, help pay for schools without using them and create demand for everything from medical services to home repair” (Levitz, WSJ, 2011, para. 4).

In sum, aging in America is portrayed as a negative endeavor where individuals are described as (a) more dispensable workers, (b) a potential burden on their family, and (c) a target for abuse. Positive discussions of aging focus on the ways in which aging Americans offer benefits to the rest of society (e.g., volunteering time).

5.2 Research Question 2a: Is retirement one size fits all?

Research question 2a explores the extent to which Discourses include recognition or articulation of the ways that various forms of difference influence the transition to retirement. For the most part, articles discuss retirement like it is one size fits all. Only a handful of articles (9 out of 100) discuss the ways that retirement might be shaped by gender, race, socioeconomic status, sexual orientation, relational status, mental or physical disability status or other forms of difference.

First, gender influences the retirement experience. In terms of finances, long-term unemployment among males—including some who are close to “conventional” retirement ages—is increasingly problematic since the longer a person is unemployed, the more difficult it is to find a job. Moreover, according to Peters and Wessel “men without jobs stand apart in a society that has long celebrated work and hailed the breadwinners who support their families” (WSJ, 2014, para. 10). Gender may also influence the social aspects of the transition to retirement. For example, groups like the Dull Men’s Club, which are commitment free no membership required organizations, include only men (Levitz, WSJ, 2012). In fact, Joanne Tavares, a retired woman tried to start a “Not So Dull Women” club but was unsuccessful in doing so. Tavares commented that the failure may be due to most women (compared to men) already having “other women they talk with” and, therefore, not needing a club to maintain social connections (para. 14).

One article describes the impact of gender on health for coupled retirees (Rattner Heilman, AARP, 2011). Specifically, males are more likely to report that their own health improves after their wife retires. Females reported no changes in their own health as a result of their husband’s retirement. In terms of their own health and own retirement: women generally rated their own health as worse in the few years following retirement and then a steady increase while men rated their own health as worsening each year following retirement.

Second, race may impact the retirement experience according to one article that describes the increasing wealth divide between whites and blacks in America (Young, USA, 2009). Young (2009) provides statistics from a report from the non-profit group United for a Fair Economy such as “nearly 30% of blacks have zero or negative worth vs.

15% of whites” and “only 18% of people of color have retirement accounts compared with 43.4% of their white counterparts”(USA, para. 3-4).

Third, class influences retirement. Americans engaged in physical labor feel “forgotten” because most policy discussions about older workers focus on those who hold “relatively undemanding jobs at desks and computers” (Leland, NYT, 2010, para. 5). A statistic from the Center for Economic and Policy Research finds that 45% of older workers hold physical jobs such as janitors, nurses’ aides, plumbers, cashiers, waiters, cooks, and carpenters. However, policymakers have talked about raising the retirement age (for Social Security) as high as 70, which would mean Americans engaged in physical labor would somehow have to “squeeze more years of work out of aging bodies” (Leland, NYT, 2010, para. 7). In addition, blue collar workers start paying into Social Security earlier than other workers because they, on average, start full-time employment earlier.

Fourth, there are a few mentions of sexual orientation and/or relationship status and its influence on retirement. These discussions are primarily focused on the impact of these factors on living arrangements. For example, one article describes a range of alternative housing options for retirees and points to “Rainbow Vision... primarily—but not exclusively—for lesbian, gay, bisexual and transgender (LGBT) clients. While it has assisted living, there’s also a cabaret, an award-winning restaurant and a top-notch spa” (Abrahms, AARP, 2011, Niche Community section, para. 4). This segment of the population is expected to double by 2030 and, typically, results in older Americans who have no adult children to care for them. Divorced, widowed or never-married older women are another group mentioned in terms of living arrangements in retirement. Some

women choose to live with their friends and/or rely on agencies (e.g., Golden Girls Housing) that facilitate introductions between like-minded women.

Finally, physical and mental disabilities influence one's ability to save for retirement and/or retire at all. For example, Hamilton (AARP, 2009) writes about individuals who want to work but have physical and mental disabilities that prevent their ability to do so (some chronic, some sudden such as cancer). Thus, although many of these people—like other Baby Boomers—planned to work longer so they would be financially prepared for retirement it has become impossible for them to do so. The time it takes to determine Social Security benefits amplifies any financial issues.

5.3 Research Question 2b: Tensions between Societal Discourses about the Transition to Retirement

In response to RQ2b, considering this set of Discourses as a whole reveals at least three sites of tension: (a) You need to financially plan for retirement but you can't really plan, (b) You can create a "new" retirement but you can't have/live it, and (c) The "new" retirement is all up to you but you're probably doing it wrong.

5.3.1 Tension one: You need to financially plan for retirement but you can't really plan.

Societal ideas make clear that it is imperative to save money for retirement and that these efforts are up to retiring individuals themselves (i.e., they cannot rely on the government or company pensions to financially support them during retirement like previous generations). Competing with this Discourse, however, are descriptions of the myriad unexpected events that have ruined/are likely to ruin even the most careful planning efforts (e.g., downward trends in the economy, family requests for money, health care costs). Moreover, retirees have little to no control over these unexpected

events (i.e., responsibility implies the possibility of control but external events make it difficult/impossible to control).

For instance, in the case of the Great Recession, having appropriately saved for retirement by investing in the stock market worked to the detriment of many Baby Boomers in that their retirement savings shrank in a short period of time. Many of these individuals—who had planned to retire soon—were now forced to continue working or, if that had already retired, made the decision to return to work. Negative ideas about older workers (see Aging makes you a more dispensable worker) coupled with the far-reaching impacts of the Recession prevented many of these Baby Boomers from maintaining employment or returning to comparable positions. In situations like these, individuals financially prepared for retirement but could never adequately plan for an event like the Great Recession.

In other instances, such as family member's requests for money or help, retirees have a bit more control over the extent to which their planning efforts are foiled but still likely feel their choices are constrained. As the "sandwich generation" Baby Boomers often provide assistance to both their aging parents and their children (and, by extension, their grandchildren). Even individuals who carefully planned for the financial aspects of retirement likely did not plan to pay for an ill parent's medical needs or to financially prepare to bail out a child's failing business endeavor. Baby Boomers could choose to refuse loved one's requests for assistance (indeed, this is the advice given in this sample of texts) but this might essentially mean consenting to the death of a parent or watching one's child (and likely his spouse/partner and/or children) struggle to make ends meet. Faced with this decision, Baby Boomers often choose to offer financial assistance even

when it puts their own financial lives—and/or retirements—at risk. Again, in situations like these individuals may have financially prepared for their own retirement but could never adequately plan for the needs of all extended family members.

5.3.2 Tension two: You can create a “new” retirement but you can’t have/live it.

Articles about retirement suggest that retirement is “new” for the Baby Boomer generation and point to the unique opportunity this generation has to construct retirement anew. Characteristics of the “new” retirement include choosing the age at which one retires (rather than doing so at traditional retirement age), engaging in a novel form of retirement (rather than the traditional retirement of a complete and permanent exit from one’s career job), remaining active during retirement (rather than the stereotype of sitting in an easy chair and doing crossword puzzles), and relocating somewhere different/exciting (rather than the stereotype of moving to Florida). On one hand, this “new” retirement is touted as a blank slate where today’s retirees have the freedom to create and do anything they would like. On the other hand, several Discourses compete with this notion by placing constraints on this freedom.

For example, many Baby Boomers cannot simply choose the age at which they retire because they do not have the financial means to do so. Or, they may identify an age when they would like to retire but the realities of unexpected events (e.g., becoming a caretaker for one’s grandchildren) compete with the “new” retirement being a blank slate. A second example here is Discourse suggesting that every Baby Boomer has the entire gamut of retirement forms open to them is constrained by the reality that many older workers are devalued in their workplaces or, in some cases, laid off (especially in the years immediately following the Recession). Similarly, some Baby Boomers who

envisioned starting a second career in retirement faced multiple setbacks (e.g., see financial challenges faced by couple who started alpaca farm).

5.3.3 Tension three: The “new” retirement is all up to you but you’re probably doing it wrong.

A third tension that emerged from this set of texts is between Discourses touting that retirement is an individual endeavor (e.g., saving is a personal responsibility, determine what retirement means to you) and those that seem to suggest that you (as an individual) are likely not able to correctly enact retirement on your own. The “new” retirement allows (and/or requires/expects) each individual to make their own way into and in retirement. It is up to the individual to financially save for retirement (personal responsibility). Every retiree has the opportunity to decide what retirement means to them and to construct how it looks. However, this emphasis on autonomy contrasts with repeated recommendations that retirees (and soon-to-be retirees) seek out help in the form of an adviser or coach to assist them with the financial, social, and/or other aspects of retirement. Media texts describe financial planners or advisers, elder life advisers, certified senior advisers and retirement boot camp coaches--all who assist the individual with varying retirement issues. If the “new” retirement is truly up to the individual, then is all this assistance necessary? The answer to this question underscores the inherent tension: even though Baby Boomers seem to have additional latitude in creating a “new” retirement, their experiences and choices are still (or ought to be, according to these texts) influenced by external forces. Moreover, much of this assistance costs money and, hence, is not available to everyone, which implies that those who cannot afford such advice may be bound to “fail”.

One article in particular highlights this tension because it describes a decline in one's ability to handle money as one ages and a denial that this is the case (Roth, AARP, 2014). This coupling (i.e., financial competence decreases about a percentage point each year after 60 but perceived skill level increases) is problematic because it coincides with retirement timing, which can lead to increased chances of costly financial blunders. This article offers way to combat this including investing in a single-premium immediate annuity that “protects you from your own mistakes”, getting help by discussing money issues with family/friends or advisers, and considering a trust that ultimately gives control away if needed.

To summarize, analysis of media texts revealed five broad societal Discourses associated with the transition to retirement: (a) the “new” retirement, (b) finances in retirement, (c) remaining active in retirement, (d) relocating in retirement, (e) and aging in America. In addition, analysis revealed that Discourses tend to overlook the impact of various forms of difference on the transition to retirement. Inherent tensions within and/or between these themes were discussed. The next chapter explores the extent to which retirement processes are conceptualized as individual and/or dyadic.

CHAPTER 6. COUPLES COMMUNICATING THROUGH THE PROCESS OF RETIRING

The previous two results chapters primarily conceptualize the transition to retirement as an individual endeavor, focusing on meanings and the most salient aspects of the process (Chapter 4) as well as on broader societal ideas about retirement (Chapter 5). Chapter 6 shifts gears to explore the possibilities for conceptualizing the transition to retirement as a dyadic endeavor in two sections. First, this exploration seeks to understand the extent to which the transition to retirement is treated as an individual and/or dyadic process by broader societal Discourses (RQ3) and by Baby Boomers participants (RQ4). One part of examining how couples themselves frame the transition to retirement involves understanding the kinds of issues they treat as individual and/or dyadic (RQ4a). For instance, is the decision to retire something a couple considers together? Is it viewed as part of individual negotiations between an employee and employer? Or does it fall somewhere in between these two ideas? A second part of examining how couples frame the transition to retirement looks at variation across couples in the kinds of issues they frame as individual and/or dyadic (RQ4b).

Second, conceptualizing the transition to retirement as (at least in part) a dyadic endeavor implicates questions about how couples communicate about/throughout it. This chapter addresses the communicative nature of this process by identifying dilemmas couples face when talking about the transition to retirement (RQ5), including the strategies they use to manage these dilemmas (RQ6). Recall that dilemmas, from Goldsmith's normative theory of social support, refer to conversations that are particularly challenging due to conflicting meanings/interpretations of talk. It is important to note that meanings are shaped by the sociocultural contexts where people are situated and conversations occur. Hence, dilemmas can be linked to Discourses about retirement—an idea that will be explored more fully in Chapter 7.

6.1 Research Question 3: Discourse Conceptualizing Retirement as Individual and/or Dyadic

Research question 3 explores the extent to which retirement is considered an individual and/or dyadic issue by Discourses. To address this question, media texts were identified as treating retirement as individual or dyadic through an iterative coding process (see Methods in Chapter 3 for additional detail on analysis). An article was placed in the dyadic group if it: (a) made references to household(s) in a substantive way, (b) used an illustrative story about a couple that was more than just a passing mention (i.e., story that describes/takes 2 or 3 sentences), and/or (c) explicitly mentioned the marital dyad doing something together. An article was placed in the individual group if it did none of the things characteristic of the dyadic group.

Overall, media texts treat the transition to retirement as an individual issue. In this sample of articles, about three quarters of the articles framed retirement as individual (72

out of 100) and the other quarter at least made reference to possible dyadic processes associated with retirement (28 out of 100). “Individual” articles focused on topics like one’s saving efforts (e.g., 401(k) contributions or lacks thereof), decisions one makes that negatively impact retirement savings, individual employment/unemployment, physical (and personal) aspects of aging (e.g., memory loss, importance of exercise) and individual passions to explore in retirement. “Dyadic” articles focused on topics such as combined retirement savings, couples moving or investing in real estate in retirement, couples dealing with health costs, and couples giving money to children/family members.

Since most articles treat retirement as individual, almost none explicitly discuss the need for couples to communicate about transitioning to retirement nor do they provide advice on how this might be accomplished. One exception is an article that posits that couples may not always agree on what their ideal retirement looks like (Edleson, NYT, 2014). The article is focused on couples deciding where to live in retirement, but suggests that these decisions about location typically stand in for more complex issues. George Kinder, a life planner and author, indicates that when couples argue about where to retire, “something else is going on...it’s a failure of intimacy. Put everything on the table, not just the place. Explore the richness of these questions. There is a lot more than where. The place—the location—is almost always more superficial than the other issues” (Edleson, NYT, 2014, para. 10). Couples are advised to “reconnect and explore what is important to each spouse or partner as they face retirement” (Edleson, NYT, 2014, para. 11).

Advice such as this (“put everything on the table”, “explore what is important...”), on the face of it, makes sense yet may not be desirable (e.g., telling one’s

spouse everything could be problematic) or practical (e.g., it's not clear how one actually goes about finding out what is important to his/her spouse). Beyond the question of whether total openness is desirable for couples, then, is the issue that multiple meanings for what counts as being open complicate advice that couples should openly communicate about retirement. Analysis of interviews with Baby Boomers yields more specific suggestions for communicating with one's partner about retirement issues (see RQ6 in this chapter).

To summarize, Discourses of retirement primarily treat related processes as individual and with rare exception overlook the need to discuss aspects of retirement with a partner. The next set of research questions (RQ4, 4a, 4b) explores these issues on the level of discourse (i.e., how participants themselves frame them).

6.2 Research Question 4: Participants Conceptualizing Retirement as Individual and/or Dyadic

Research question 4 explores the extent to which the process of adjusting to retirement is constructed as an individual and/or dyadic process by those who are currently engaged in it. To address this more general question, two specific sub-questions are posed. First, this section explores the issues associated with retirement that participants frame as individual and/or dyadic (RQ4a). Second, the possibility of couple types is examined based upon variation in those issues that couples consider to be individual and/or dyadic (RQ4b).

6.3 Research Question 4a: Issues Participants Frame as Individual and/or Dyadic

To address research question 4a two different chronological phases are considered: (a) the decision to retire and (b) transitioning to retirement. Participants chose

to reference both of these phases in their responses to interview questions about whether retirement is individual or dyadic.

All participants readily describe the factors that led them to make the decision to retire. For women, these reasons include personal (e.g., “I was tired of working.”), relational (e.g., “My husband had already retired and I wanted to spend more time with him”), work-related (e.g., “I wanted to leave now rather than be forced out of the organization.”), and other (e.g., “I reached the age at which I thought I should retire.”).

Table 6.1 provides additional detail on the reasons women describe for retiring. A simple answer to whether these reasons are individual or dyadic is that both types are present. In support of constructing the decision as an individual one are primarily personal reasons such as being tired of working or wanting to retire now so one can truly enjoy the retirement experience. In support of constructing the decision as dyadic, though, is the relational reason of being encouraged to retire by one’s husband or wanting to retire at the same time as one’s husband. Male participants provide similar reasons for retiring. Hence, participants frame the decision to retire as both individual and/or dyadic

Table 6.1: Women's Reasons for Retiring

Participant	Reasons: Personal	Reasons: Relational	Reasons: Work-Related	Reasons: Other
Mickey	<ul style="list-style-type: none"> • Tired • Retired now while can enjoy 	<ul style="list-style-type: none"> • Care for family member 	<ul style="list-style-type: none"> • Didn't want to do bad job/forced out 	<ul style="list-style-type: none"> • Reached "that" age
Rebecca				<ul style="list-style-type: none"> • Not sure she is retired
Lynn	<ul style="list-style-type: none"> • Tired • Determined it was financially feasible 	<ul style="list-style-type: none"> • Spend more time with family member • Husband encouraged/same time 	<ul style="list-style-type: none"> • Didn't want to do bad job/forced out 	
Betty	<ul style="list-style-type: none"> • Nothing new 	<ul style="list-style-type: none"> • Spend more time with family member 		
Greta	<ul style="list-style-type: none"> • Entitled to not work 		<ul style="list-style-type: none"> • Didn't want to do bad job/forced out • Changing nature of job 	
Temple	<ul style="list-style-type: none"> • Tired 	<ul style="list-style-type: none"> • Care for family member • Spend more time with family member • Husband encouraged/same time 	<ul style="list-style-type: none"> • Trained replacement (don't jump ship) 	
Sarah			<ul style="list-style-type: none"> • Boss/Company/Co-workers encouraged • Trained replacement (don't jump ship) 	<ul style="list-style-type: none"> • Reached "that" age

Table 6.1 Continued

Tiffany		<ul style="list-style-type: none"> Care for family member Husband encouraged/same time 	<ul style="list-style-type: none"> Boss/Company/Co-workers encouraged 	
Leslie	<ul style="list-style-type: none"> Nothing new Determined it was financially feasible 	<ul style="list-style-type: none"> Care for family member Husband encouraged/same time 		
Peg	<ul style="list-style-type: none"> Tired Determined it was financially feasible 		<ul style="list-style-type: none"> Boss/Company/Co-workers encouraged Changing nature of job 	
Rachel	<ul style="list-style-type: none"> Retired now while can enjoy 	<ul style="list-style-type: none"> Husband encouraged/same time 		
Sue	<ul style="list-style-type: none"> Physical pain 		<ul style="list-style-type: none"> Changing nature of job 	
Candy	<ul style="list-style-type: none"> Tired 	<ul style="list-style-type: none"> Care for family member 	<ul style="list-style-type: none"> Changing nature of job 	<ul style="list-style-type: none"> Reached “that” age
Rose			<ul style="list-style-type: none"> Didn’t want to do bad job/forced out Boss/Company/Co-workers encouraged Changing nature of job 	<ul style="list-style-type: none"> Laid off

Table 6.1 Continued

Ashley		<ul style="list-style-type: none"> • Spend more time with family member 	<ul style="list-style-type: none"> • Boss/Company/Co-workers encouraged • Trained replacement (don't jump ship) 	
Courtney	<ul style="list-style-type: none"> • Retired now while can enjoy 		<ul style="list-style-type: none"> • Boss/Company/Co-workers encouraged 	<ul style="list-style-type: none"> • Reached "that" age
Jill	<ul style="list-style-type: none"> • Retired now while can enjoy 			
Megan				<ul style="list-style-type: none"> • Didn't choose to retire
Beverly	<ul style="list-style-type: none"> • Physical pain (original plan) 		<ul style="list-style-type: none"> • Boss/Company/Co-workers encouraged 	<ul style="list-style-type: none"> • Feels shortchanged because working PT

Transitioning to retirement is also constructed as both an individual and dyadic process. One way to analyze this issue is to consider the aspects that become salient during the transition to retirement (addressed in Chapter 4, RQ1a for women and RQ1b for men) and reflect on whether the aspect is an individually-focused one or one that requires negotiation with a partner. These aspects include: finances, how to spend time, where to live, changes in friendship relationships, valuing relationships with family members, loss of professional identity and age/aging. For the most part, participants talk about loss of professional identity and age/aging as individually-based issues. In all couples, finances (even where couples kept their finances separate) and where to live are discussed as dyadic issues. The remaining issues vary in whether they are individual or couple issues (i.e., how to spend time, changes in friendship relationships, valuing relationships with family members). For instance, the members of some couples emphasize the importance of shared activities and talk about a range of common interests. The members of other couples do not think it was particularly important to engage in activities with one's spouse (or never mentioned it during the interview) and/or had a difficult time describing common interests.

6.4 Research Question 4b: Variation in Treatment of Retirement Issues Yields Couple

Types

Due to the variation in both the extent to which the decision to retire and the transition to retirement is constructed as an individual and/or dyadic process (see results for RQ4a), it is possible to locate all couples on a grid (see Figure 6.1). On the horizontal axis is the decision to retire where one end represents an individual decision and the other end represents a highly interdependent (i.e., dyadic) decision. On the vertical axis is the

transition to retirement where one end represents an individual decision and the other represents a highly interdependent (i.e., dyadic) transition. The term interdependent is used here rather than dyadic because it more accurately reflects the notion that one partner's ideas/behaviors influence the other partner's ideas/behaviors and vice versa. In other words, a purely dyadic decision suggests that both members of a couple decided to retire (and announce their retirement) at exactly the same moment in time, which was not the case for any couple in this sample.

Placing all couples on the grid in Figure 6.1 creates four couple types (only couples in which both partners are retired are included; Megan/Jack and Jill/Derrick are not shown). The purpose of assigning couple types is to illustrate combinations of ways in which retirement is constructed as an individual and/or dyadic process. There are no exact quantities assigned to any couple. In other words, the goal of describing couple types is not to assign a "7" to one couple for decision and a "2" to another couple. Moreover, each participant was asked whether they view retirement as an individual or a couple issue and while their response to this question was analyzed as couple types were developed, their response was considered in the context of how members of each couple talked about other issues as well.

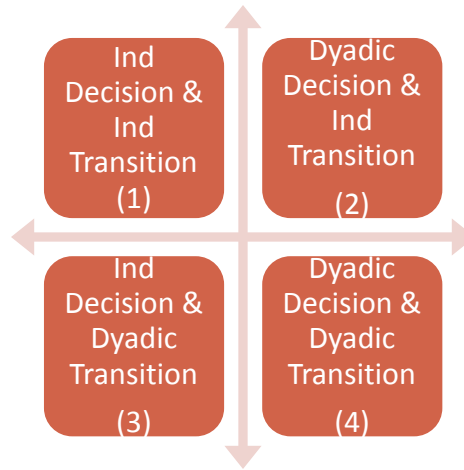


Figure 6.1: Four couples types

In classic work that takes a similar approach, Fitzpatrick (1988) grouped individuals into three marital types: traditional, independents, and separates. I summarize these three types and point to areas of similarity and difference between Fitzpatrick's work and the four retirement couple types below. It is important to note, from the outset, that Fitzpatrick's work classifies *individuals* into one of three types (though some work also has looked at couples where members do/do not share the same view of marriage) whereas the classification here groups *couples* into one of four types. A more elaborate treatment of these issues can be found in the discussion (Chapter 8).

Fitzpatrick's typology (and Relational Dimensions Instrument; RDI) is based on individuals' beliefs regarding conventional-unconventional ideology, interdependence-autonomy, and conflict engagement-avoidance (Fitzpatrick & Indvik, 1982). The conventional-unconventional dimension refers to the extent to which an individual is committed to a traditional ideology (e.g., a women should take her husband's last name) or embraces an ideology of change/uncertainty. The interdependence-autonomy dimension assesses an individual's notions of companionship in marriage and how time

and space is shared/used. Finally, the conflict engagement-avoidance dimension refers to one's level of assertiveness with his/her partner.

Traditionals are characterized by conventional ideologies, are highly interdependent, and engage in conflict about serious issues. Independents are characterized by unconventional ideologies, as they believe that relationships should not constrain individual freedoms. These individuals are autonomous in terms of behaviors but are psychologically interdependent. Independents are comfortable engaging in conflict on issues that range from small to large. Separates are characterized by somewhat conventional ideologies: in private, separates are similar to independents, but in public separates are more traditional. Separates are very psychologically autonomous but demonstrate some level of behavioral interdependence (e.g., maintain a regular daily schedule that includes mealtimes together). These individuals do not regularly engage in conflict, but when it occurs it is aggressive but fleeting.

The RDI is a 77-item scale that measures the following eight subscales that tap the larger three aforementioned dimensions: Sharing (23 items; e.g., "My spouse/mate expresses his/her feelings and reactions to me"), Ideology of Traditionalism (12 items; e.g., "Our wedding ceremony was (will be) very important to us."), Temporal Regularity (5 items; e.g., "In our house, we keep a fairly regular daily time schedule"), Assertiveness (6 items; e.g., "We are likely to argue in front of friends or in public places"), Autonomy (6 items; e.g., "I have taken separate vacations from my spouse/mate even if only for a day or two"), Ideology of Uncertainty and Change (8 items; e.g., "The ideal relationship is one which is marked by novelty, humor, and spontaneity"), Undifferentiated Space (8 items; e.g., "We share many of our personal belongings with each other"), and Conflict

Avoidance (9 items; e.g., “It is better to hide one’s true feelings in order to avoid hurting your spouse/mate”). Scores on subscales are then used to classify individuals into the traditional, independent, or separate marital type. Keeping this background in mind, I describe the four couple types that emerged in my analysis of interview transcripts.

6.4.1 Group 1: Individual Decision and Individual Transition

The first couple type in my sample views both the decision to retire and the transition to retirement as primarily individual issues. Couples in this quadrant include Rebecca and Luke, Lynn and Ray, Rose and John, Sue and Nathan, and Betty and Ralph.

Rebecca (56, homemaker) and Luke (56, vice president for operations at gas and oil company) are the only dyad from this sample where the wife was a career homemaker and the husband worked outside the home. When asked if retirement was an individual or couple decision, Luke responds “I think it was principally individual” and indicates that there was no discussion about this decision but that he announced to his wife “I’m done.” Rebecca tells the same story, indicating that the decision to retire was an individual one (Luke’s) and elaborating that Luke has always focused on Company business and she has taken care of everything else. Aside from areas of finances and where to live, the transition to retirement appears to be an individual one in that Luke intends to relax and Rebecca is not sure that her life will change at all. As each of them describes it now, then, transitioning to retirement is a solo endeavor.

Three of the other couples in this group had long periods of time between the husband and wife’s retirement (Lynn and Ray 18 years, Rose and John 9 years, and Sue and Nathan 6 years). Ray (81, director of insurance sales) made the decision to retire before he and Lynn (66, insurance agent/agency owner) were even a couple (he was

married to his late wife when he retired but points to an incentive from his employer as his main reason for retiring). Lynn was reluctant to retire and, although spending more time with Ray factored into her decision to do so, it was not the primary force (they had been married for 7 years when she made the decision to retire). In terms of the transition to retirement, the couple does not seem to be particularly interdependent. One reason for this may be that Ray has already established patterns since he has been retired for so long and also explains that he is content being a homebody (e.g., doing projects around the house, washing their cars, etc.). Lynn is recently retired and, despite her saying that Ray is a wonderful husband who will do anything she wants, neither provide many examples of living interdependent lives. The closest illustration is when Lynn talks about the activities they enjoy in common: “We like to do movies. I like to read books. I do a lot of reading. He likes to shop. We just find things that we like to do together. We like the same – we love music. We love concerts.”

Ray knows that Lynn wants to travel more. For example, he indicates that she would be interested in taking a cruise but he says they really are not his thing (“Cruises are not all, to me, when you have to do it a few times, it’s a big expense”). Both of them also talk about Lynn’s desire to go to Las Vegas but, because Ray had no interest in going, she arranged the trip with a friend (and ultimately cancelled at the last minute).

Rose (63, security awareness coordinator) and John (NA, pharmaceutical lab technician) exhibit this same type of independent transition. John retired several years ago for health reasons that began to impact his work and changes at his employer. When asked about things he and his wife enjoy doing in common, John struggles to provide examples (other than eating).

She quilts. I don't quilt. I go into my den and read and do my activist stuff and she doesn't do that. We'll go out to eat. And chat. We eat in common. There's things around the house I guess to some extent. Even then we don't exactly agree on what to do with stuff in the yard. She's got a garden and I don't necessarily do the garden. And then she'll infringe upon my territory.

In sum, Group 1 includes couples who constructed the decision to retire as independent and describe the transition to retirement as an individual process.

In terms of Fitzpatrick's couple types, the members of Group 1 most closely resemble Separates in that they are psychologically autonomous but do exhibit some degree of behavioral interdependence. Fundamentally, constructing both the decision to retire and the transition to retirement as individual processes illustrates the lack of psychological interdependence that characterizes members in this group.

Characteristically, though, this group does engage in some activities together. For example, Rose and John do not have much in common but they do eat together.

Moreover, research suggests that separates tend to disclose more to outsiders rather than one another and are not as successful as other marital types at predicting one another's beliefs and behaviors (Fitzpatrick & Indvik, 1982; Williamson & Fitzpatrick, 1985).

Rebecca and Luke illustrate this in that Rebecca discloses to me (but indicates she has not said as much to Luke) that she believes he will be bored in retirement. Luke, on the other hand, has no concerns about this. Lynn and Ray have a similar dynamic in that Ray thinks Lynn is bored in retirement but Lynn says nothing about this.

6.4.2 Group 2. Dyadic Decision and Individual Transition

Couples in this quadrant include Tiffany and Scott, Greta and Timothy, Beverly and Bobby, Temple and Jared, and Sarah and Donald. Tiffany (59, information systems auditor) and Scott (deceased) are unique in this sample because Scott passed away within their first year of retiring. Scott had planned on retiring, but once he was diagnosed with ALS he went on disability for a few months and then retired one month later than he had originally intended. Tiffany tried to continue working but ultimately retired a month after Scott. He required a great deal of care such as assistance getting to and from doctor's appointments and Tiffany did not get the flexibility she needed from work to manage both care and her job. Tiffany's decision to retire was predicated on Scott's health/retirement and, hence, was highly interdependent.

To some extent, a few months of their transition to retirement was dyadic as Scott's health worsened and the couple became increasingly housebound. Tiffany explains that the couple had plans for doing things together in retirement but that Scott became housebound "which made me housebound." At this point the couple spent the majority of their time together watching television. Scott passed a few months prior to my interview with Tiffany, though, and it is clear that she now views the transition to retirement as an individual process. She says she has spent some time dealing with Scott's estate and celebrating her son's graduation from college. Her perspective is that she is just "now" retired: "So now I just kind of feel like okay, now I am retired, and what am I going to do? Haven't quite figured it out."

The members of the remaining couples in Group 2 retired at about the same time as their partners and describe their decisions as interdependent. Greta (65, nurse

anesthetist) and Timothy (61, nurse anesthetist) were both employed as nurse anesthetists at the same hospital. Greta is older than Timothy but Timothy has worked more years than Greta. She talks about the decision to retire as a couple issue and provides their reasoning for simultaneously retiring.

Greta: Timothy is a couple of years younger than I am, and the way our retirement is, we couldn't get into our retirement money until 59 and a half, but I was 59 and a half three and a half years before he was, and I knew it was not going to work out to retire and have him get up and go to work every day. That I knew was just not going to work.

Interviewer: Yeah. Why not?

Greta: Because he would have hated it. He would have not liked it and I wouldn't have handled it well. I would have felt guilty. I know I would however much I could justify not having to feel that way, I would have. I wouldn't have liked him getting up in the morning and me staying in bed or staying home in my robe or something. So I – we continued [working]. So he retired when he was 59 and a half but I was 62 and a half.

Despite making the decision to retire as a couple, the members of Group 2 describe fairly individual transitions to retirement. For Greta and Timothy, the transition to retirement is characterized by a lack of common interests (similar to Lynn/Ray and Rose/John in Group 1). For example, Greta describes her new-found photography hobby and how she regularly visits with the couple's grandchildren, whereas Timothy talks about his love of jazz music and his dedication to visiting the horseracing track to watch his horse race.

In the cases of Temple (67, clinical nurse specialist) and Jared (67, psychologist) and Beverly (60, librarian) and Bobby (62, maintenance equipment operator), bridge employment for one or both of them has, in essence, prolonged their working years and prevented them from transitioning to retirement (i.e., transitioning to retirement is akin to still working independent jobs). Bobby retired, ultimately, because of a cancer diagnosis (he is now in remission). Beverly is technically retired from her career job but works part-time for a home healthcare organization. When asked what retirement is like for her she talks about having “maybe a half a day off” and that “it goes so fast.” As a result, Beverly does not feel “really retired yet” and points to that “little mental thing going,” even on weekends, because she will have to go to work again on Monday. She goes on to describe how part-time work feels a lot like full-time work.

For retired individuals who are still working in some capacity, the transition to retirement can resemble their pre-retirement years when each member of the couple worked outside the home (in these couples, at least). Couples who currently are in Group 2 for reasons of bridge employment may change groups in the future as they decrease or cease employment. In sum, Group 2 includes couples who construct the decision to retire as dyadic, but construct the transition to retirement as an individual process.

Considering Group 2 in light of Fitzpatrick’s marital types points to relational patterns but also structural issues that may influence how and/or when couples negotiate issues associated with retirement. That is, the members of Group 2 suggest a high level of interdependence when it comes to their approach to the decision to retire. However, the transition to retirement reflects a great deal more independence. Some of this independence seems to stem from fundamentally different beliefs about relationships

(e.g., Greta/Timothy) but the lion's share emerges from structural issues. In other words, bridge employment takes away the need for some couples to re-establish (or alter) relational patterns, at least in the short-term. In their present state, Group 2 might closely resemble Independents, given the illustrated balance of independence and interdependence.

6.4.3 Group 3: Individual Decision and Dyadic Transition

Couples in this quadrant include Rachel and TJ, Ashley and Christopher, Courtney and Matthew, and Mickey and Tim. In most of these couples (except Mickey and Tim) there is a long period of time between the husband's decision to retire and the wife's retirement. TJ retired for health reasons, Christopher retired because he had worked his entire career at the same company (i.e., he had "put in his time") and Matthew retired because he sold his business. Similar to what was described in Group 1, then, the decision to retire for these men was primarily individual. Women in this group also describe making individual decisions to retire (although their husband's being retired factored into this decision in some cases, it was not a singularly motivating factor). Rachel wanted to retire while she could still enjoy it, and Ashley and Courtney were facing challenges at work. Mickey and Tim retired at approximately the same time, although Tim notes that he had already been cutting back on his personal training client roster. Mickey came home from work one day and said "I'm ready."

Unlike Group 1, though, these couples talk about transitioning to retirement as an interdependent process. In some ways, it is like a second or new transition for the already retired husbands (whereas the already retired husbands in Group 1 seemed to stay the course despite their wives' retirement). For instance, both TJ and Christopher were

involved in volunteering but ceased these activities now that their wives are retired. Sharing many common interests is a characteristic shared by all the couples in Group 2. Rachel and TJ describe a shared love of video gaming, Ashley and Christopher are avid bikers, Courtney and Matthew care for their land and bees, and Mickey and Tim are involved in dancing. These couples also talk about their spouse as a friend. Rachel (61, IT project manager) says: “We’ve always thought the other one was or should be our best friend and I think probably we’re growing into the reality of it more [in retirement].” In sum, Group 3 includes couples who construct the decision to retire as an individual one, but talk about the transition to retirement as a dyadic process. Group 3 considered in the context of Fitzpatrick’s couple types will be discussed below (alongside Group 4).

6.4.4 Group 4: Dyadic Decision and Dyadic Transition

Leslie and Manuel are the only couple from this sample in Group 4. This pair talks about both the decision to retire and the transition to retirement as processes they navigate together. Leslie (56, teacher) offers the following comments: “I definitely think it’s a couple [thing] – it’s a decision when to do it, how to do it, and then to negotiate past that and what is your life ‘gonna look like.” A combination of factors served as the impetus for Manuel and Leslie considering retirement (e.g., his knee replacement surgery, changes in educational policies in their state given that both work in education, Manuel’s out-of-state father requiring care). Manuel (60, principal) says “it was my wife who suggested that we retire and we go to Ohio and live with my dad.” Leslie’s description is a bit different.

He [Manuel] was definitely ready to retire. And I just had visions in my head of him sleeping in every day and me getting up in the dead of winter and getting

dressed and running out the door. And I couldn't process that in my head. It was like, "That's not 'gonna work. How did I ever think that would work?" So I'm like--I think if I can retire at age 55, and he was 59...we need to crunch the numbers. And we need to see if we can. But I think it [retirement] really is a couple thing. And I think it is – it's a thing to negotiate, because now we're – in the traditional sense, we're negotiating all of our time together. And we never had this much time together. But I think we're doing okay.

Both Manuel and Leslie speak to the interdependent nature of their decision to simultaneously retire. In addition, Leslie refers to the ongoing negotiations they have as they transition through retirement. The pair moved to Ohio to take care of Manuel's father who passed away three weeks after they arrived. They have returned to their hometown and talk about several shared interests (e.g., an upcoming dream trip to Paris). In addition, they have an adult son who still lives at home due to mental illness. Together they serve as his "case managers" and help him "stay on track with everything that needs to be done in his life, which is a lot." According to Leslie, their son "definitely lacks structure in his life, and he depends on us for that." Their son keeps this couple bonded and, perhaps, explains some additional interdependence as they transition to retirement. In sum, Group 4 includes couples who construct both the decision to retire and the transition to retirement as dyadic processes.

In terms of Fitzpatrick's marital types, Groups 3 and 4 exhibit high levels of interdependence, characteristic of traditionals, but it is unlikely that both groups are wholly traditionals (i.e., they may not adhere to traditional gender roles). All of the couples in the sample (with one exception) are dual earner couples, which may be most

typical of independents. These two groups differ because one group constructs the decision to retire as individual (Group 3) and the other constructs it as dyadic. An argument could be made that the decision to retire is, conventionally, an individual one. That is, if we consider employment as part of the public sphere that only involves an individual and his/her employer then the decision to retire need not involve an employee's spouse/family. Elaboration of these ideas can be found in the Discussion.

In summary, the preceding results (RQ3, 4, 4a, 4b) describe the extent to which D/discourses of the transition to retirement conceptualize it as individual and/or dyadic. Four couple types emerged based on variation in the issues couples treat as individual or dyadic. The remainder of this chapter focuses on challenges couples face in communicating about retirement issues by identifying dilemmas and strategies.

6.5 Research Question 5: Dilemmas Associated with Talk about Transitioning to Retirement

Research Question 5 asks whether dilemmas arise from potentially conflicting meanings in couples' talk about retirement. Analysis reveals four dilemmas that result from the differences in interpretation between members of couples: (a) I love you but I don't want to spend all my time with you, (b) Retirement is enjoyable for everyone but you aren't enjoying it, (c) (Good) parents do X in retirement but you're doing Y, and (d) Retirement means freedom (from work) but you're still "working" (see Table 6.2). Couples describe seven strategies they use to address these four dilemmas (RQ6).

Goldsmith's normative theory of social support emphasizes the importance of considering what is said, how it is said, and the broader context in which talk occurs as a way to gain a full understanding of how communication achieves (or fails to achieve)

specific outcomes via interaction. Some conversations are more challenging than others because the talk aimed at achieving one individual's goals may threaten other important aspects (e.g., important relational qualities, a partner's valued identities). These conflicts, which are undergirded by potentially conflicting meanings, are referred to as dilemmas. In the analysis that follows, some dilemmas arise not only from the multiple meanings couples attribute to talking about the transition to retirement, but from differences in the extent to which individuals "buy into" Discourses about retirement and relationships.

Table 6.2: Dilemmas of Couples Transitioning to Retirement

Dilemma	I love you but I don't want to spend all my time with you	Retirement is enjoyable for everyone but you aren't enjoying it	(Good) parents do X in retirement but you're doing Y	Retirement means freedom (from work) but you're still "working"
Description	Couples negotiate spending time together and apart	Couples where one partner is not enjoying retirement or is/seems bored in retirement	Couples have different perspectives on how to parent and/or engage with children/grandchildren	Couples have differing views on meaning of "work" and whether one should "work" in retirement
Potentially Conflicting Meanings	<ul style="list-style-type: none"> You/our relationship is important to me I want to spend time without you (alone or with others) 	<ul style="list-style-type: none"> I'm concerned about you/want you to feel fulfilled in retirement You should enjoy retirement/change your retirement behavior so that you're not bored 	<ul style="list-style-type: none"> You should spend more time with our children/grandchildren; You should assist me with purging so we don't leave a mess for our children; You should be more concerned about leaving money for our children You are a caring parent 	<ul style="list-style-type: none"> You should not be "working" in retirement You are a valuable human being (without your "work")

Table 6.2 Continued

Connection to Retirement	One or both members of the couple have more time in retirement that could be spent together, if desired.	Retired individuals, potentially, have more discretionary time that must be “filled”	Retired individuals can choose to spend more time with children/grandchildren; Retirement makes aging salient, which highlights end of life preparation issues (purging, leaving money)	A range of retirement options are available to retirees (e.g., phased retirement, bridge employment)
Task Meanings	The physical reality of time together and time apart (i.e., can’t spend same chunk of time both together AND apart); Also activities the couple enjoys doing together (vs. separate)	How one spends their time; Activities one chooses to engage in	How much time one spends with children/grandchildren (vs. other activities); Time spent making life “better” for children upon one’s death; Objectively clean house or physical money	How much time one spends engaging in “work” activities (vs. other activities); What activities “count” as work
Identity Meanings	I am a good husband/wife.; I earned the right to be alone.	There’s something wrong with you (because you should be enjoying this); You haven’t earned the right to do whatever you’d like in retirement (e.g., relax)	You’re a bad father/mother; You’re selfish/self-centered?	Asking “worker” to stop/reduce work rejects the part of their identity associated with paid employment

Table 6.2 Continued

Relational Meanings	I value my husband/wife; Our relationship is important to me.	Since we spend much of our time together, you saying that I am bored indicates there might be something wrong with our relationship	You don't value your relationships with your children like you should	I thought we would have more time to spend together in retirement but you're still working just as much as you did when you were engaged in paid employment
Discourses Shaping Meanings	"Good" couples should want to spend a lot of time together; We demonstrate that something is important to us by spending time with it/doing it.	Retirement should be enjoyable for everyone ("Golden Years"); There are some activities that are more acceptable for retirees to engage in	Baby Boomers should be there for their children/grandchildren in every way possible; "Good" parents are very close with their children, purge their homes before they die, and leave money for their children	Retirement has taken on new meanings but some are still more acceptable than others; You shouldn't work too much or too hard in retirement
Participants	Mickey/Tim Greta/Timothy Temple/Jared Sarah/Donald Leslie/Manuel Rachel/TJ Rose/John Ashley/Christopher Beverly/Bobby Betty/Ralph Lynn/Ray Jill/Derrick	Rebecca/Luke Lynn/Ray Sarah/Donald Sue/Nathan Ashley/Christopher	Lynn/Ray Greta/Timothy Temple/Jared Sue/Nathan Rachel/TJ Rose/John	Beverly/Bobby Betty/Ralph Jill/Derrick

6.5.1 Dilemma 1: I love you but I don't want to spend (all) my time with you.

The most prominent dilemma that emerged in couples' talk about adjusting to retirement deals with the ways in which couples negotiate spending time together and apart. On one hand, participants recognize that they have, potentially, more time to spend together in retirement than they did when they were working (this is especially true in cases where both partners are retired). Indeed, they could conceivably choose to spend all of their time together now! On the other hand, participants emphasize their desire to have time alone in retirement. Some participants talk about realizing that they actually enjoy being alone for the first time in their lives. Conversations where partners try to negotiate being together and apart represent dilemmas due to multiple interpretations of what it means for a partner to want to spend time alone, as well as ideas about how "good" couples should want to spend their time.

Mickey (59, insurance executive) articulates this dilemma when she responds to a question about what has been most challenging for her and Tim (62, personal trainer & ballroom dance instructor) as they adjust to retirement. She and her husband recognize the potential for spending all of their time together in retirement, but simultaneously realize that having individual interests is important, too. Although this has not led to expressed disagreements between her and Tim, according to Mickey, she sees how different interpretations of negotiating time with a partner could become problematic.

Mickey: I think we both went into it [retirement] realizing that we're going to be together a lot more but we don't need to be like 24/7. So, we find time and things that we both enjoy separately, too...

Interviewer: Did you talk about that before the actual retirement?

Mickey: Before, during and we still do.

Trying to negotiate time together and apart has meaning as a task issue in that couples need to talk about being in the same physical space in some cases (e.g., Did one spouse make dinner plans for them both on Friday night?). Additionally, Mickey references activities that she and Tim like to do separately and independently. She also implicates relational meanings for negotiating time together and apart. In their case, she explains that they have been upfront in discussing that they “love being together” (a reference to societal ideas that couples *should* enjoy spending time together) but that “sometimes...somebody’s got to do something” on their own and, for Mickey and Tim, “that’s fine.”

Differing interpretations of what it means to spend time together and apart are evident in the case of Rose (63, security awareness coordinator) and John (NA, pharmaceutical lab technician). John retired 10 years before Rose and, as Rose sees it, was anticipating that she would be around more and/or that they would spend more time together when both were retired. As she talks about the advice she would give to couples who are transitioning to retirement, she describes her husband being “hurt” because she was not spending more time with him, at least initially. She explains that couples “have different ideas on retirement,” which can lead to one’s partner being “upset.” In fitting with the meaning of retirement for Baby Boomer women, Rose points to the years prior to retirement where she felt she had less control over her own time because she was parenting and doing other things as justification for wanting to be “free” now and not “just sit around.”

Rose: I retired last year and I was gone a lot. And my husband was kind of upset. And I was like, "Honey I stayed home with the kids, and I did this and I did that. But I'm free now. So don't expect me to just sit around. I'm not going to."

Interviewer: What do you think his expectation was?

Rose: I think he was just hurt 'cause...It was just a series that happened...it was a lot of being gone in a short period of time...I knew it wouldn't continue but I don't know if he thought it would...So yeah I think you can't assume that you're going into retirement with the same ideas.

John does not talk about being hurt or upset in his interview. In fact, his expectations of retirement do actually seem to align with his wife's in that he recognizes that much of the process can be an independent experience. He suggests that spending more time together in retirement can "be a bone of contention" since it represents a shift from pre-retirement life.

Sometimes retirement can be a bone of contention because whereas before, especially if you had professional lives where you're pretty much independent. And I mean you're together but you're not. You work independently and then you bring that independence back into the relationship...If somebody wants things to be more stable and doesn't want things screwed with like me and she's wanting to root around and do this and do that. It can be a bone of contention.

In the case of Rose and John, Rose clearly articulates a dilemma associated with the challenges of negotiating time together and time apart. In her view, the trips she took in the earliest days of her retirement communicated to John that (a) they would not be physically spending time together in retirement because she was travelling (task), and (b)

she did not value their time together and/or their relationship (i.e., he was “hurt”; relational).

Similar to Rose, Ashley (65, director of research group) also describes not wanting to “hurt Christopher’s feelings” by requesting some time alone. For his part, Christopher (72, printing supervisor) never mentions feeling “hurt” by this behavior but does mention that they have their “separate spaces” in their home and talks about her need to “stay busy.”

Ashley: Every now and then, I just want to be alone. Because I am – I’m really an introvert and I do – I like to be alone. And I don’t want to hurt Ted’s feelings by saying “Get out of my face!” You know, it’s not his fault.

Interviewer: How do you manage that?

Ashley: It’s really – it’s usually kind of a momentary thing. Or I just open a jigsaw puzzle and sit with it. Or I go shopping. Or – we all – we each have an office in the house too, so it’s easy. It’s just I don’t like to be messed with. He knows it, poor thing. He’s so sweet. *[Laughter]*

The dilemma “I love you but don’t want to spend (all) my time with you” represents a challenging conversation for couples during the transition to retirement for a few reasons. First, negotiating autonomy versus interdependence is a fundamental tension for all relationships (Baxter & Montgomery, 1996). However, this tension is potentially exacerbated during the transition to retirement as couples have more time to negotiate than ever before and do not necessarily have experience doing so (i.e., when both members of a couple worked outside the home there was no need to negotiate this particular issue). Second, negotiating time together and time apart occurs within a

sociocultural context (i.e., middle to upper class, Caucasian Baby Boomer Americans) which emphasizes the idea that people in couples should want to spend (a lot of?) their time together and should find it enjoyable. Couples attribute task meanings to talk about negotiating together and apart time, but there are also relational implications. Identity issues are also implicated in the sense of what it means to be a “good” wife or husband.

6.5.2 Dilemma 2: Retirement is enjoyable for everyone but you aren’t enjoying it.

Despite changing conceptualizations of retirement, Discourses in the United States still offer some—albeit sometimes contradictory—prescriptions about what retiring should be like (e.g., see Chapter 5, RQ2b: The “new” retirement can be whatever you’d like so long as it’s exactly like this). That is, because Baby Boomer retirees are described as having the ability to create retirement anew it is assumed that they will create something enjoyable. The dilemma “Retirement is enjoyable for everyone but you aren’t enjoying it” emerges in couples’ talk about the transition to retirement, and is motivated by (differences in) the extent to which individuals buy into this assumption. For many retirees, retirement represents a positive time when one can engage in activities she enjoys (and finds fulfilling). However, it can be challenging when one partner is not enjoying retirement and/or when one partner believes the other partner is bored in retirement.

Perhaps the most extreme example from this sample of “Retirement is enjoyable for everyone but you aren’t enjoying it” occurs in the case of Sue (72, adjunct professor) and Nathan (72, realtor). Nathan retired seven years before Sue and enjoys being retired. Sue is recently retired and is struggling with being retired because, to her, it means she is nearing the end of her life (see Chapter 4, RQ1a for additional discussion about

age/aging). Nathan may wish to discuss Sue's feelings as a way to assist her in finding possible solutions. However, it is challenging for the couple to talk about Sue's unhappiness in retirement because she thinks the conversation means he does not understand her or does not understand why she is unhappy. In addition, Sue thinks that Nathan bringing up the topic of her dissatisfaction with retirement means that he thinks that her feelings are "wrong" (and he admits "to some degree" this may be true because he does disagree with her view of retirement).

Nathan: I enjoy being retired and Sue doesn't and we're sometimes at cross purposes on that and I can understand that she doesn't like being retired. I can understand that [work] was a big part of her life. I think she resents the fact that I am enjoying my retirement. She would like it if she would think I understood better, but I understand that was very important to her...her work and interacting with people all day, every day and having some place to go every day, some place where you were expected and you were needed. For me, it's not necessary. I can find a million things to do to keep me busy. I'm perfectly content.

Interviewer: What do those conversations sound like, where you are discussing how you enjoy it and she doesn't enjoy it? What does that sound like?

Nathan: We don't actually discuss it that way. She will tell me how she's unhappy being retired and I think she feels that I think she's wrong and maybe I do, to some degree, but I understand that...When we do discuss it, she'll say something. I know she gets to feeling depressed and I know she thinks that she should be happier than she is. I don't think that's necessarily the case but I don't want to be made to feel that I should feel unhappy because I'm not working. We don't fight

about it, but it's a thorn there and I don't know, I don't know what else to say about it. We don't argue about it, but it's not pleasant to discuss it.

This dilemma stems from conflicting ideas about what it means to discuss Sue's negative feelings about retirement. In terms of relational meanings, Sue interprets conversations about her not being happy in retirement as Nathan not understanding her and/or what was important to her about work. Thus there are identity implications as well because suggesting that Sue should just find things she enjoys in retirement to replace what she misses from working conflicts with the value Sue placed on her identity as an employee (i.e., activities in retirement cannot simply be exchanged for the work she did). Moreover, the idea that hobbies in retirement and Sue's work are interchangeable overlooks the relational aspects of her employment. This micro level dilemma is influenced by Discourses about retirement as an enjoyable time in one's life. In other words, the meaning Sue assigns to retirement is different from that assigned by her husband *but also* different from mainstream Discourse about retirement as one's Golden Years (i.e., a time that is, by definition, enjoyable). Sue herself points to this disconnect.

Interviewer: What does retiring mean to you?

Sue: That's another issue that's difficult. Many people look at it as, "Oh, it's a time to relax." For me – I'm gonna start crying, now...It's the end of life. So that's been part of the issue.

If there was greater variation in accepted Discourses about how retiring should or really *could* feel then perhaps Sue's struggle may not be as acute.

There are other—albeit perhaps less comprehensive—examples of the dilemma “Retirement is enjoyable for everyone but you aren't enjoying it” in couples where one

individual believes his/her partner is bored. An important aspect of enjoying retirement is engaging in pleasurable activities. In some couples, one partner believes his/her spouse is bored in retirement and, therefore, not fully enjoying retirement. However, conversations where one partner tries to convince the other that s/he is bored and should behave differently in retirement are challenging.

For instance, Ray (81, director of insurance sales) suggests that Lynn (66, insurance agent/agency owner) is bored in retirement because she is so used to working and has not yet found new ways to spend her time. In his view, part of the issue is that she has money to pay others to do household work and so chooses not to do the work herself (like he says he does/would).

But I think she's in a way bored, especially if you have money [like she does]. She just paid \$400.00 to have all the windows washed. I would get up on the ladder and do them. She says, "Why should you do that? This guy for \$400.00 will do them all inside and out, and they do the screens." She's got a lady that comes in and cleans, vacuums, so she has nothing to do, which I guess some people would think that's great. That's an adjustment and we're going through it.

Later in the interview Ray points to Lynn's lack of hobbies as another reason she is bored (he views household chores as a hobby). Further, one of her main hobbies is "taking care of the grandkids" but they are growing up and no longer require much care.

I didn't think she had hobbies. See, I liked putting around the yard on all these houses... But she didn't have those hobbies, so it's been hard for her because she didn't enjoy working in the yard and trimming bushes, or

raking lawns or anything, or planting flowers. Her and I are having discussions along that line, that I said, “Lynn, you’ve got to get some other hobbies.” One of her hobbies is taking care of the grandkids, and that’s one of the reasons we moved here, she bought here, so she would be near the grandkids. But, all of a sudden, one is 16 and he’s got his car and license [and doesn’t need her as much].

For her part, Lynn does not talk about being bored. However, she says she is “not unhappy” that she retired and does identify her grandchildren as a primary way she spends her time (in addition to travel).

I’m not unhappy. We’ve done a lot of trips. We’ve gone on several vacations and stuff and it’s really nice to be able to spend time. My grandkids are getting big. My grandson is 16. My granddaughter’s 14. My little guy is eight. So it’s like the 16-year-old just got his license... And he’s working and he’s doing good. So they’re getting older. Pretty soon, they’re going to go to college. We’re not going to see them.

Lynn reveals that it is not only her husband who wonders how she is spending her time—a question that seemingly implies she will not have enough to do.

It’s funny because my daughter always says that to me, “Ma... Why are you retiring? What are you going to do?” I said, “Well, just whatever I want to do. That’s the beauty part about it is if I feel like going to go get my nails done, I’ll go get my nails done.” I still have to maintain my nails and my...hair.

One interpretation of Lynn’s comments is that she is finding it a bit challenging to spend her time in retirement and truly does not have many hobbies. However, the

understanding I gained of Lynn from her interview (and from interviewing her husband) is that she would never admit to being bored or struggling to find enjoyable ways to spend her time. Ray does mention that he attempts to broach the topic of Lynn finding more hobbies with her but analysis of both his and Lynn's interviews suggests that no progress has been made in this area. Neither mentions any new hobbies or interests.

Ray initiates these conversations presumably because he wants her to enjoy retirement and believes that engaging in (new) hobbies is a way to achieve this enjoyment. He views the issue as one primarily associated with task/instrumental issues. Lynn may assign different meaning to these conversations and interpret Ray's attempts as infringement on her autonomy or perhaps even a negative commentary about their relationship. In other words, she prides herself on having worked extremely hard in her career and now being able to do "whatever I want to do" in retirement. His attempts to suggest activities that Lynn might enjoy could be construed as discounting her hard work and the right she now has to spend her time in whatever ways she would like (an identity issue). Or, given that Lynn describes that her and Ray spend all their time together, his attempts at encouraging her to find things to do (on her own) could communicate undesirable relational meanings. That is, Ray telling Lynn to find hobbies might suggest to her that he wants to spend less time together. Ray and Lynn's case provides a clear example of the challenges associated with trying to negotiate the "Retirement is enjoyable for everyone but you aren't enjoying it" dilemma where one partner believes his/her partner is bored.

Rebecca (56, homemaker) is also concerned that her very recently retired husband, Luke (56, vice president for operations at gas and oil company), is going to be bored as his retirement progresses.

I think he's not really being honest when he says he's not gonna be bored, 'cause I think he will be. Unless he starts taking more of an initiative to do stuff, get involved, I think he's gonna be bored. So right now, he's got the [horse racing] track and golf. So we'll see.

Analysis of Luke's interview indicates that he has not given much (if any) thought to how he plans to spend his time in retirement. He says that he has worked hard for many years and now aims to "just kind of relax for a little while." He also likes to golf and fish.

Rebecca's beliefs about Luke may be accurate given that he has not considered how he intends to spend his time in retirement or it may be the case that Luke is perfectly content in retirement. Regardless, conversations where Rebecca encourages Luke to "get involved" are challenging because the partners view them differently. Rebecca's attempts would be aimed at preventing what she perceives as Luke's boredom (task). Luke might view Rebecca's attempts as efforts to control his time and/or perhaps even indications that he has not "earned" the right through years of hard work to spend his time in retirement however he sees fit (identity).

Adding to the complexity of this dilemma in the case of Luke and Rebecca is that Rebecca, who is a career homemaker, also wonders if he will take over any of "her" roles. She talks about managing contractors on their homes as an example. She asks "Do I get to get rid of some of this [work], or should I say, 'No. He's worked hard. I still gotta handle these people.'" It becomes evident from this passage that Rebecca is

concerned that conversations about re-negotiating their roles since Luke has retired would conflict with Luke's beliefs that he has "worked hard".

Undergirding this dilemma is Discourse that there is something "wrong" with individuals who do not enjoy retirement or who find themselves bored in retirement. Although the previous discussion alludes to this idea, Leslie (56, teacher) is explicit in describing this sentiment.

I've heard some people talk about this [retirement] as a time in their life when they're feeling bored or like they don't know what to do with them self. And that just *[laughs]* it just kills me to think about that. I'm like, 'Just look around you. There is much to be done, or that you could be doing.' And so I don't get that attitude at all. I just – so, I guess, a positive time in my life. Positive would be a good word, but definitely not boring. No, no.

6.5.3 Dilemma 3: (Good) parents do X in retirement but you're doing Y.

This dilemma is associated with both of the first two dilemmas ("I love you but..." and "Retirement is enjoyable...") because it involves couples' talk about their interaction with children and grandchildren. Thus, it deals with couples negotiating time together/apart and speaks to how retired people *should* employ their time or resources. "(Good) parents do X in retirement but you're doing Y" plays out in three particular ways in this sample. First, some female participants indicate they would prefer that their husbands spend more time with their children/grandchildren (especially now that they are retired and, presumably, have more discretionary time). Second, as described in response to Chapter 4 RQ1a, women engage in activities aimed at "purging" their homes to avoid leaving a mess for their children. Although men vary in their response to purging

activities, none actually report engaging in them themselves. Finally, couples' talk about leaving money for their children (upon their death) and do not always see eye to eye on this issue. In all of these cases, conversations where one partner tries to encourage the other to spend more time with children/grandchildren, assist in purging efforts, or leave (more) money for children could be heard as critiques of one's abilities as a parent/grandparent or a lack of caring for children/grandchildren.

6.5.3.1 Spending More Time

Greta (65, nurse anesthetist) and Timothy (61, nurse anesthetist) both mention the difference between the time Greta spends with their children/grandchildren compared to the time Timothy spends with them. Initially, Greta mentions that she visits the children more than he does. She elaborates by saying that she wishes Timothy would change this behavior. Greta seems to suggest that some of the difference may have to do with one child being his from a previous marriage but then switches gears and indicates that her husband just is not interested in "babies and kids and stuff." In addition, she offers both "the cat" and the different goals they have during visits (i.e., she is there to help and be with family while he wants to seek entertainment) as reasons Timothy does not accompany her to visit their children/grandchildren more often.

Greta: That's something that I wish would change and that I hope will over time. The baby in Anytown [approximately 30 minutes away] is his son from a previous marriage. The other two kids are mine from a previous marriage. So there's just that feeling of I want him to be as excited about going out there [to California from New York] as he is about

seeing the baby in Anytown. And but it's not a – he doesn't get into babies and kids and stuff, so.

Interviewer: I don't know how frequently you go to, say, North Carolina [one child lives there], but, when you plan a trip there, how does it get decided that maybe you'll go and he'll stay here?

Greta: Go by myself. Hmm. Usually, well, North Carolina, we tend do together for the most part. California, it's just I'll say I'm going out to California, and he'll sit down and make plane reservations for me.

Interviewer: Okay. So it's not really a discussion. He doesn't say, "I'll stay here because I have to do X."

Greta: The cat is a reason...Someone has to stay with the cat...And a lot of it is, if he's out there, he wants to entertain himself, and I just go out and I'm with the family...and I'm pitching in and I'm trying to make some memories. So, sometimes, it's easier to just go out but I would – that's something that I would like us to do more together.

Timothy admits that he should be spending more time visiting his children (and grandchildren) and confirms Greta's statements that she does more visiting than he does.

He does not allude to the idea, however, that Greta wants him to do so more. His

reasoning for not accompanying Greta to California tomorrow to meet their new grandchild is that the horseracing track is open.¹

Interviewer: Do you spend a lot of your time visiting your children?

Timothy: Probably not enough. On our trips back and forth to Florida, we always stop in Charlotte and see him [one son] and his kids. California, not as much as I should. Greta's going out. A new baby was born yesterday.

Interviewer: Congratulations!

Timothy: And she's going out next week. But I'm not.

Interviewer: Yeah. Why not? Just have things to do here?

Timothy: Horse racing. Track's only open for a short period of time. And they're going to be there forever, but I've got to get out there sooner than later.

Temple (67, clinical nurse specialist) and Jared (67, psychologist) describe this dilemma in a slightly different way. Jared uses the term “enmeshed” to refer to closeness between parents and their adult children. He advises married retirees to talk about their level of involvement in their children and grandchildren's lives to determine if partners are on the same page. Couples ought to reflect on questions like: “How much time are we going to spend with the kids? And to what extent do we want to be sort of enmeshed in their lives”? Temple does not directly address her and Jared being “enmeshed” in the lives of their two daughters. However, when she is describing their reasoning for remaining in

¹ This interview took place in a town with a horseracing track that does have a season of 7-8 weeks.

Timothy has recently bought into a racehorse that runs on the track. Our interview was scheduled for a Tuesday, which are always “dark” (i.e., no live races run).

Texas during retirement, she indicates how important it is that they stay near both daughters. She also remarks “Actually both of our daughters would like for us to sell our house and move in with them but that’s not going to be a happening thing for a long while I don’t think. So yeah.”

In the case of Greta and Timothy, Greta clearly expresses her desire that Timothy spend more time with their children (and grandchildren). Timothy knows that he “should” do so. In the case of Temple and Jared, Jared shares that he prefers to be slightly less involved in his daughter’s lives than Temple does. Although these are somewhat different situations, the dilemma that emerges from couple’s communicative attempts to negotiate these issues is very similar. One task goal in such an interaction would be to get one’s partner to adjust his/her behavior (i.e., Timothy to spend more time with kids, Temple to be less enmeshed in kids’ lives). A second goal—arguably in conflict with the first—is to affirm one’s partner’s parenting abilities or at least not come across as suggesting that you are a superior parent. This second goal is associated with identity and relational issues. It can be challenging to communicate messages aimed at behavior change in a way that does not attack or threaten a parent’s valued identity as a “good parent.” Potential relational implications include suggesting the relationship one parent has with his/her children (and grandchildren) is less than ideal.

6.5.3.2 Assisting with Purging

A second way in which “(Good) parents do X in retirement but you’re doing Y” plays out deals with purging one’s home of “unnecessary” objects. Many of the women in this sample who talk about purging behaviors experienced the death of a parent and subsequent closing of an estate and explain that they do not want to leave as many loose

ends for their own kids. Rose (63, security awareness coordinator) talks about her experiences following the deaths of both her parents in a 10 month period.

And I didn't want to do it to our kids. So I think I probably overcompensate for that because we had three properties, four dumpsters, two estates. It wasn't fun....and I was trying to do grad school and I had some health issues at the time. And it was just – It was overwhelming... So I didn't want to do that to our kids. So we have one property and I'm trying to downsize junk so they don't have to deal with it...So yeah I try to plan so that they don't have that kind of a hassle. It's always a hassle to deal with estates.

Rose's husband does not mention the death of her parents nor does he speak to her current desire to clean/purge. In another couple, Nathan (72, realtor) does respond to Sue's attempts to purge their home of items she believes are unnecessary (although Sue does not speak directly to this issue herself). In the following passage, he talks about one of Sue's efforts to get rid of books.

She wants me to clean out things, to get rid of things and she says I'm a hoarder. I'm not a hoarder. I keep things that are important to me; I keep things that I think I may need again someday. If it looks like I really am never going to use something again, I'll be glad to get rid of it, but some things I just keep because I like them and she wants me to get rid of things....She had maybe a dozen, 18 books on a chest standing up, with book ends on either side. They were novels that she had read and she said one day, "I'm going to get rid of the books in the guest room." ...So then she got them all put in a bag and then she started crying. She says, "I feel like I'm preparing to die." Well then why get rid of things if that's

how that makes you feel? It doesn't make me feel that way at all. My library or loft is upstairs, a lot of my books are up there and at some point I know I'm going to go up there and get rid of them....Sue says, "our kids are going to have to get rid of those things." Well, fine, let them. I had to do it for my parents, but no, I won't make them wait that long unless I die in a hurry. I don't feel I'm waiting to die, I feel I'm enjoying what time there is and hell, today, you could live to be 100.

Albeit from different perspectives, a dilemma related to cleaning/purging behavior emerges from analysis of these two excerpts. On some level, both Rose and Sue have a goal of getting rid of items that, in their view, are no longer needed so that they do not leave a mess for their children. Members of these couples, though, interpret the meaning(s) of these behaviors in different ways. For example, Nathan views cleaning/purging as a task to be accomplished. He is comfortable getting rid of the things in his house that he truly feels he will not use again but wants to keep those things he sees himself (or his family members) using in the future. Moreover, he feels that leaving some "mess" for his children to clean up after he dies is acceptable.

Sue views this activity very differently. For her, cleaning/purging means preparing to die and also ensures that they do not leave a lot of work for their children to deal with upon their deaths. Rose's beliefs align with this second meaning, too. In conversations where Nathan tries to encourage Sue to keep more items or decrease her purging behavior, he is also confronting her fundamental beliefs about the meaning of retirement (i.e., waiting to die) and her identity as an aging (dying, in her view) individual. In addition, Sue (and Rose) place relational value on the activity of

cleaning/purging and so asking them to reduce/stop such activities also asks them to stop being “good” mothers. Sue and Rose’s perspectives align with Discourse that “aging makes you a burden on your family” (see Chapter 5, RQ2).

6.5.3.3 Leaving Money for Children

A third way in which this dilemma plays out is in couples’ conversations about giving money to their children. Sarah (67, continuing lecturer) and her husband, Donald (69, information technology auditor), both agree they want to give money to their four children but have differences of opinion about when they want to do so. Sarah would prefer to spend “extra” money with them now while both she and Donald are living, whereas Donald would like to leave money for the children to spend after he and Sarah die. (The excerpt from Sarah’s interview can be found above; See Chapter 4 RQ1a: Salient Aspects of Adjusting to Retirement—Finances: Having Enough Money). Jill (67, professor) also describes how she and her husband discuss giving money to the kids now or leaving money for them upon their deaths. She states, “We want to leave money for them, but we also want, to the extent we can afford, get it into their hands now.”

Both Sarah/Donald and Jill/Derrick plan to give/leave money for their children. TJ (62, pressroom foreman) is torn over whether he wants to leave money for his only daughter (his wife, Rachel, does not talk about this topic in her interview).

TJ: The trick is don’t be afraid to spend a little... too because unless of course you want to leave \$500,000.00 to your kids – again, that’s the individual part [of retirement] I guess is, “What do people do with what they have in retirement and what do they see as the legacy they have to leave?”

Interviewer: What do you think?

TJ: I'm torn a little bit. I wouldn't – I don't – I'll be dead. What the hell do I care? If I don't leave them anything and she curses my name I won't hear it. I hope she's figured out in the 50 years of age that she'll be by the time I'm dead she'll have figured out that it wasn't because I didn't want to leave her anything. It's just I needed it to live on and she's got the same opportunities I do to make money. But I think Rachel [my wife] feels a little differently. She would like to leave them [their daughter and son-in-law] something. So we're trying to fall somewhere in the middle of that.

Conversations about giving/leaving money to children take on task meanings of literally putting money aside in one's bank account or making other arrangements to give/spend money. Discussions about this issue may also implicate identity and relational meanings. For instance, cultural ideas that “good” parents give/leave money to their children influence the ways that couples talk about this issue. T.J. responds to this implicit idea when he suggests that his daughter might “curse his name” when he's dead if he does not leave her anything. Moreover, he remarks that he hopes she will realize he did not leave her any money *not* because he did not want to but because he could not. Here, T.J. is providing justification for not being able to “value” his relationship with his daughter by leaving money for her upon his death.

6.5.4 Dilemma 4: Retirement means freedom from work but you're still “working.”

This dilemma emerges in couples where partners assign different meaning(s) to what constitutes work and retirement. Although each case is somewhat unique, couples' talk about “working” in retirement is shaped by Discourses that continuing to work full-time, especially for one's career employer, in retirement does not constitute retirement.

Despite increasing variety in acceptable shapes/forms for retirement there are still boundaries around what counts as retirement and what does not.

Betty (69, executive director of healthcare organization) and Ralph (69, distinguished professor) best exemplify “Retirement means freedom from work but you’re still working.” Ralph was forced to retire due to acute health issues and would still be working full-time given the choice. When asked what he enjoys most about being retired he says “I’d say it’s taken – it took nearly a year to get to enjoying any aspect of it because I didn’t – I mean I was really resistant to the idea this [retirement] is being forced on me.” Although Ralph is technically retired from being a professor at a university, he still engages in many “work” activities. Betty would prefer that he reduce his engagement with “work” activities even more but has, for the most part, come to accept Ralph’s choices. Work takes on different meanings for this couple, as Ralph explains.

Interviewer: Do you think about retirement as an individual or as a couple issue?

Ralph: Oh I think for us it’s both. It is an individual issue because I continue to do what my wife considers to be a form of work. She considers the publication and the research behind it which is twice as long as the actual publication, active publication, to be work. And that creates some tensions. Because formerly we had a commuter marriage and then when she retired and I was ill she came to be with me.

Betty and Ralph lived in different cities (approximately 3 hours apart) for many years of their marriage (i.e., “commuter marriage”). As they were retiring, they decided to move to the city Ralph had been living in but Betty insisted on moving into a new home that they selected together. A primary reason for this was, as Ralph describes, because “I had

a 3,000 square foot house which one time [a friend] described as the largest one person office in this city. Every project has its own bedroom.”

Betty’s description of his home and their decision to select a house together is similar. She goes on to explain what it is like to plan their time together given Ralph’s ever-present “work” activities.

I mean, now, sometimes we’ll say, “Well, what’s the plan for today?” or “What is your plan for today?” or “What do you – when do you want to get this done?”

More, I think, around Ralph than me because he’s still working on publications and stuff that may not be directly related to, say, a job, but things that he would do anyway.

Their conversations about short-term planning center around what Betty views as Ralph’s “work” commitments. This idea is reprised when Betty talks about what has been challenging for Ralph as he is adjusting to retirement. Ultimately, Ralph is not truly retired in her eyes (“he’s not completely gone out of there”).

Oh, I know. I can answer that in, like, a couple of sentences. Talk about your self-worth and your self-esteem... very tied up in the university. Very. Ralph was – he had a great career there. And he was, you know, chair of the senate twice. He’s got all of these, like, honorary things. He was a distinguished professor and very well thought of... And so, I know that Ralph misses that... And he likes it when they ask him to do something as a distinguished professor: “Come to this meeting” or “Could you advise us on this?” He likes that! So, I would say that’s been hard for Ralph. On the other hand, he’s not completely

gone out of there. When he is completely gone, I don't know how that is going to be for him...

Betty goes on to explain that she is "fine" with Ralph continuing to work because she "likes[s] Ralph to have stuff to do." However, she takes issue with the times when Ralph "gets stressed out" because "he's a procrastinator. And he works best probably under pressure. So, when the pressure is really bad he goes crazy and gets all this great work done. But in the meanwhile, it stresses me out. So, if he could just go along at an even pace."

Ultimately, Betty recognizes that she will not be successful in getting Ralph to completely stop working even if that was what she wanted to do. She makes several comments that underscore this idea. First, she remarks "When you're an academic, though, it's kind of like you can just keep on being an academic. You don't have to be employed! And I think that that's what Ralph is going to do." In her view, Ralph can—and will—continue the work of an academic even though he will not be paid or employed to do so. Second, when asked if she ever tries to encourage Ralph to decrease his workload she responds "No, that's too pointless... because this is Ralph."

According to Betty it is futile to have conversations with Ralph about him cutting back on his work. Betty retired from a very satisfying, successful and lucrative career job but has not had any desire to return to it in retirement. She views work activities as those behaviors she engaged in and was paid for during her years of full-time employment. She is able to separate her pre-retirement work behaviors from how she identifies herself in retirement. However, Ralph views these same work behaviors as linked to who he is and how he thinks about himself (identity meanings). A conversation in which Betty tried to

convince Ralph to stop all work activities would be challenging because, to Ralph, she would be asking him to stop being himself. This dilemma emerges based on conflicting meanings of work and retirement.

Albeit in a bit of a different situation, this dilemma is also present in the case of Jill (67, professor) and Derrick (67, not retired). Jill is recently retired from academic work but Derrick is still employed (and not interested in retiring). Like Ralph, though, Derrick is a university professor. He explains what retirement means to him.

Well, it means the traditional thing about having spent a lifetime at work and then no longer doing it. But it certainly doesn't mean the same thing as it did a generation ago...I mentioned my own work – my academic work, and it's – that sort of thing is natural and organic to me. I mean, I go into my home office and I do things, and work every day. So retirement to me doesn't mean retiring from my work. It would mean having fewer outside pressures and obligations. I mean, you know, teaching fewer courses and having fewer university obligations, but I would still continue to do my work. So, retirement to me means continuing what I've been doing, except with a little bit more control over what I do, what I choose to do, what I spend my time on, et cetera.

Derrick is aware that his wife would like him to consider retiring but he does not believe the actuality of him retiring would meet her expectations. He believes that she envisions them both being retired and engaging in activities together but he does not think that would occur.

Derrick: She seems to kinda want me to retire...I was saying she seems to express more disdain and impatience and lack of interest in the things that we

used to share, like academia. I think that she wants me to retire so that we can do more together.

Interviewer: Does she directly say that, or that's just a sense you get?

Derrick: Directly say that "I want you to retire?"

Interviewer: Yeah.

Derrick: She doesn't directly say it, but she comes close to it. I think if I said I wanted to retire, I think she'd be happy about that, but I'm not so sure she's right about that. I'm not so sure, in the end, she'd be all that happy. I mean, 'cause I wouldn't be particularly happy... She wanted to retire, she did it... She would like me to be more interested in the things she's interested in, but that isn't gonna happen.

Jill would like Derrick to retire but recognizes that she will not be able to wholly “change Derrick’s timeline.” Similar to Betty, Jill understands that Derrick will always have a desire to engage in “work” (identity meanings) and she accepts that. However, she would prefer that Derrick reduce his work commitments both so they can spend more time together and because of his chronic illness.

Interviewer: So switching gears kind of a little bit, do you think about retirement as an individual or kind of a couple decision, and why do you think this is the case?

Jill: The financial planning, the earlier phases were entirely a couple, but I think – I couldn't change Derrick's timeline if I wanted to. He couldn't have changed mine, either. That was so individual. And in some ways, I don't even think he approved of my timeline, and in some ways, I don't approve of his timeline, only

because he has some health challenges, and I think it's time for him to cut back and spend more time on his personal life, but it turns out his work life is his personal life. So I think for me, the ultimate decision was the financial constraints were removed by good planning. Yes, the decision was highly individual.

Jill says her efforts to encourage Derrick's pseudo-retirement as "two-pronged. Do less of what you're doing, and how about finding something else that might really draw from things that you're so good at?" She wants him to reduce his work commitments but also try to find other (non-work) ways to apply his skills (ways that, presumably, take him away from the university).

I keep trying to encourage him to look at other ways his skills might be useful in the world. He's like the best dad. He was a fabulous father. He's a wonderful grandfather. He's terrific with kids. He's patient...I go, there are so many kids in the world without male role models of any sort. What would it look like if you read stories to little ones, or found yourself at a Boys' and Girls Club, just being the honorary grandpa, or just – I don't know. I keep trying to encourage him to go down a path I might choose. But we're different people.

Jill articulates her understanding of why Derrick is resistant to alter his commitments.

Jill: Why is he resistant? I think he absolutely loves his work. I think he loves what he's doing. Sometimes I try to think--psychologically if he's trying to get everything done in case he can't, but mostly, I think he just loves what he's doing. He loves his identity. He said he could retire if he could still go into the office and do his work, and have his life at university. He could let go of teaching. He could let go of some of that. But he loves being a professor. He loves the

academic community...He has a very affable set of colleagues, where they – that's – some of his closest relationships are there. And that was not necessarily the case for me. And I think he has a very different relationship to his work identity.

For Jill and Derrick, talking about retirement has task meanings in that—on one level—they are discussing Derrick continuing to engage in “work” activities. However, both partners recognize how big a part work is to Derrick’s identity and social network and so these conversations require facework as well. For Jill, who wishes they could be together more, Derrick’s continuing to work has relational meaning, too. Derrick, too (according to Jill), finds relational value by continuing to work.

The third couple where this dilemma emerged is Beverly (60, librarian) and Bobby (62, maintenance equipment operator). Beverly had planned to retire a few years before our interview but had to put those initial plans on hold because her husband was diagnosed with cancer (see Chapter 4 RQ1; Unsure what retirement means). Once his doctors indicated he was in remission, she decided to retire from her career job at a university library but had to take a part-time job to pay for insurance. Because of this part-time commitment, Beverly does not feel fully retired. She says she is “not really retired yet” and feels “gypped” because she is still working. She indicates, jokingly, that I should ask her husband what retirement is like because he—unlike her—is fully retired. Bobby seems oblivious that Beverly resents working part-time. He has been unable to return to work due to his medical issues but goes so far as to suggest that he would

consider getting a part-time job. Beverly quickly tries to discourage this idea (seemingly describing her own experiences and dislike for working part-time).²

Bobby: And I still may as I recover [from cancer], I still may, get another job or a part time job. If I, you know, if I want to. Just to have something to do. Possibly. The money...

Beverly: You'll get sucked in. I'm telling you. Part time you'll get sucked into more hours than what you want. You'll get stressed there.

A conversation about this issue would be challenging and so the dilemma remains unexpressed. In other words, Beverly likely recognizes that complaining to her husband about not *really* being retired because she has to pay for their insurance would imply several undesirable meanings. For example, he could interpret these comments to mean that she resents him for getting cancer and nearly dying (relational). There are also potential identity implications such as what constitutes a good husband (e.g., provider but Bobby cannot provide) or sick person/patient.

6.6 Research Question 6: Strategies Couples Use to Address Dilemmas

Four dilemmas were identified in response to research question 5: (a) I love you but I don't want to spend all my time with you, (b) Retirement is enjoyable for everyone but you aren't enjoying it, (c) Good parents do X in retirement but you're doing Y, and (d) Retirement means freedom from work but you're still working. Research question 6 seeks to understand the strategies couples use to manage these dilemmas. Analysis identified seven general strategies: (a) Rely on pre-retirement communication, (b) Be

² Recall that a portion of Beverly and Bobby's interview was conducted with them both present.

open and honest, (c) Be direct, (d) Set (and manage) realistic expectations, (e) Engage in activities together, (f) Choose one “pole” over the other, and (g) Unsure of what to do/do nothing. As illustrated in Table 6.3, some dilemmas are applicable to all four dilemmas whereas others are tailored to specific dilemmas.

Table 6.3: Strategies to Manage the Dilemmas of Couples Transitioning to Retirement

Dilemma	I love you but I don't want to spend all my time with you	Retirement is enjoyable for everyone but you aren't enjoying it	(Good) parents do X in retirement but you're doing Y	Retirement means freedom (from work) but you're still working
Strategy 1:	Rely on Successful Pre-Retirement Communication Patterns (e.g., “Marital Dance”)			
Strategy 2:	Be (mostly) Open and Honest			
Strategy 3: Be Direct	Communicate directly to negotiate both time together and time alone	Encourage partner to get hobbies/find things that interest him/her	Communicate wishes to spouse (e.g., spend more time with children)	Encourage “worker” to cut back on work (but not fully cease); Recognize “work” is core of identity
Strategy 4: Set and manage realistic expectations	Discuss how you/your spouse intend to spend time in retirement			
Strategy 5: Engage in Activities Together	Engage in shared activity to assist with transitioning	Invite partner to join you in activities (you believe) they might enjoy		
Strategy 6: Choose one “pole”	Spend all time together	Visit grandchildren alone		
Strategy 7: Unsure of How to Address/Do Nothing		Unsure of how to address		Do nothing now; Look forward to the future (specific to Beverly/Bobby)

Note: Strategies that span all dilemmas are general in nature.

6.6.1 Strategy 1: Rely on successful pre-retirement communication patterns.

Several couples allude to the idea that they have already developed effective ways of communicating with one another over the course of their marriage (i.e., pre-retirement years) and that they simply apply their previously successful approach to any retirement-related issues. For instance, when Leslie (56, teacher) is asked if there are topics she and Manuel (60, principal) avoid discussing, she says “the two of us have been for 34 years – we’ve been good communicators with each other.” Matthew (64, restaurant owner) reinforces Leslie’s sentiment by referring to how long he and Courtney have been married as support for the idea that the transition to retirement—and arguably the communication associated with this transition—is not challenging for them. He says: “We’ve been together too long to have any [issues]... We know each other pretty well so I don’t think there’s going to be any challenging parts – so we met each other in ’71. That’s quite a few years we’ve been together.” Couples view communication about adjusting to retirement as not particularly challenging because they claim to have already established, successful patterns of communicating in their (long) marriages.

A few couples are very explicit in talking about their patterns of communication with one another. Leslie and Manuel both refer to the “marriage or marital dance” as an analogy for their approach to negotiation. Manuel references this “dance” when he is talking about the conversations he and his wife have had about potentially relocating in retirement (note: Leslie and Manuel live in Wisconsin).

Manuel: Well, we’ve talked for years about if we retired, whether we would relocate because the cold, and particularly some of the winters, have been – the

last two winters have been substantially obnoxious...but we're doing the marital dance.

Interviewer: What does that mean?

Manuel: Well, the marital dance is what I call it. You can put that one in quotes there.

Interviewer: I probably will. What do you mean by that though?

Manuel: The marital dance, the give and the take there.

Interviewer: Okay, got you.

Manuel: So we've been doing that tango for a while. She wants to go where it's warm but she doesn't want to go where there's hurricanes or tornados. I'm trying to be the voice of reason...so anyway, we haven't decided.

Leslie suggests that their method for communicating (she calls it "the marriage dance") is the same before and after retirement, but that the content has changed.

Well, it's [our way of communicating] not different in terms of the actual process of negotiating. We still – it's what we call the marriage dance when we dance back and forth, "Now, it's your turn to lead. Now, it's my turn. Now, you get a chance to say it. Now, it's your..." so that part is the same. I think it's the actual thing that we're negotiating about. We have more opportunity to do something spontaneous or not, or go here or not...we were much more limited when we were working. We just knew what our day was gonna be. Go to work. Go to work. Go to work...So it's – it goes back to that negotiating thing and figuring it out. There really is no defined way to do this for anybody, I don't think. I think it's you just – you take each day as it comes, and you work it out. You just – you make sure

you're both at the table, and you're talking to each other and negotiating your way through it.

Leslie and Manuel's marital dance is likely a successful approach to communicating about a range of issues (including retirement) because it gives them both a voice, shares decision-making, and avoids destructive conflict patterns (e.g., reciprocal negative escalation). These actions work because they allow the couple to manage multiple goals and achieve positive outcomes such as each of them feeling as though they have been heard by their partner, communicating that their partner's view matters, etc. Although the "marital dance" may not work for everyone as a pattern of communicating, the outcomes it achieves are certainly important for most couples.

Besides these more general statements indicating that couples' communication during the transition to retirement is similar to their pre-retirement communication, some participants make explicit comparisons to other relational turning points (e.g., when a couple is first married, when a couple has children) that they view as equally or even more challenging than adjusting to retirement. The suggestion here is that life transitions can be stressful but couples who have navigated some of these previous challenges—and are still together—should feel a sense of efficacy and be positive about what is to come (in retirement and beyond). For example, Temple's (67, clinical nurse specialist) advises new retirees to recognize that the transition "is an adjustment and be prepared for it. It's okay that things aren't flowers and romance...you'll work through it. You've taken care of other bigger problems than that in your lifetime...raising your children and so forth." Participants suggest that, although retirement may require some adjustment for members of a couple, other phases in their lives required bigger, more challenging adjustments.

6.6.2 Strategy 2: Be (mostly) open and honest.

A second general strategy couples use to manage dilemmas is to “Be open and honest,” which is related to the first strategy of relying on pre-retirement patterns of communication. That is, participants suggest that being together for a long time has allowed them to establish “successful” ways of communicating that, in turn, indicate they know one another well and can be open/honest with each other (both hallmarks of good communication). For example, Leslie (56) indicates that, to her, being a “good communicator” means being honest with one another even when a topic is challenging to discuss.

We don’t hold back or not discuss a topic because it’s painful or uncomfortable...So we are honest with each other. We are forthright. I think in the beginning of our marriage we had to work that out. I would admit that I had communication problems at the beginning, but it’s much better now and I really don’t think there are any topics that we avoid.

Greta (65, nurse anesthetist) also suggests that being able to discuss any and all topics with her partner makes for good communication and that this is something she and her husband have “always” done. When asked if there are topics that she and Timothy discuss more now that they are both retired compared to pre-retirement, she says: “Nothing I can really think of...I mean we’ve always talked about whatever we felt was important at the time.”

Two connections are worth noting. First, the strategy to “Be open and honest” echoes the media advice described in response to RQ3 (this chapter), which was to “put everything on the table” (Edleson, 2014, NYT, para. 10). This is not to say that these

couples are not open, but only that they are relying on and/or reflecting this Discourse as a way to explain why they think they have communicated well regarding the transition to retirement (and in pre-retirement years).

Second, these views of openness map onto Goldsmith and Domann-Scholz's (2013) exploration of openness among couples following a cardiac event. That is, nearly all couples in their sample described their communication with one another as being very "open" but had different interpretations of what openness meant (e.g., they engaged in "one big talk" about health issues/personal fears and then didn't need to do so again, they understood one another well enough from being together so long that that they know what the other thought without talking explicitly). The same is true in this context given that participants value being open/honest and many couples indicate they are open/honest with one another. However, there are at least two topics that some participants report they avoid or prefer not to discuss (which may reflect variation across participants in the meaning of openness): health and/or end of life issue and "hot button" topics.

Some participants report they prefer not to discuss health and/or end of life issues. The degree to which health topics make them uncomfortable varies from being reluctant to discuss to almost completely avoiding. Jared (67, psychologist), for example, describes his own hesitation in regards to talking about health issues with his wife: "I don't really like to talk about health issues. What concerns you might have about health... If I had something that's on my mind, I might be reluctant to bring it up. But not too much. Not to any great extent."

Derrick (67, professor-not retired) talks about the differences between his wife's and his own preferences when it comes to talking about health issues. Notably, Derrick

suffers from Parkinson's disease, which distinguishes their talk about health issues from that of most of couples in the sample (i.e., talking about a diagnosed chronic illness may be different from discussing aches/pains/potential future illnesses).

Derrick: Age and health, probably is one of those things [that is difficult to discuss]. She talks more about getting older, and physical changes, and health needs, and that's one difference on the things we talk about also is that she talks about the house, and how the house would be accommodated or adjusted to satisfy health needs and health issues, and I don't want to talk about any of that.

Interviewer: Because you don't wanna think about it, you don't think it's necessary?

Derrick: I don't think it's necessary. I'm not afraid of it or anything like that. It's not a macho thing. I just don't think it's necessary, you know? Everything's fine now. If we deteriorate, which everybody does, then fine, we'll deal with it. I'm not saying we can't have a certain amount of modest planning, but you know, why do I wanna talk about future debilitating physical issues when they're not even a real issue?

On the far end of this spectrum is Rachel's (61, IT project manager) depiction of how her and TJ avoid discussions of health and end of life.

Rachel: It does worry me a little bit since we are that together focused, I think, if he would pass away first. I haven't been alone for a really long time. I'm sure I can do it, but it's a little intimidating.

Interviewer: Is that something the two of you discuss ever or is that a topic –

Rachel: We run from it. The two of us look at the other one and think, I don't think I want to not have you here, you know? I just don't – no, we have not done enough of that sort of planning and we need to come to grips with it. You know when you're – well, you don't know. When you're young it seems like it's off in the future. Well, I don't honestly feel a whole lot different than I did when I was 35 or 40 and it still seems off in the future, but it's not.

As a point of contrast, there are some participants who do not report having difficulties discussing health or end of life issues with a spouse. For instance, Megan (66, clothing business owner) says: “We talk about that [health issues]. We talk about preparing...like a death folder that our kids will have. All the information that they need if something would happen to both of us...we talk about things like that. It's not a problem.” Megan and Jim have been married for 35 years. Additionally, the couples who were more recently married note that, prior to marriage, they extensively discussed end of life issues (e.g., Ashley and Christopher married 7 years, Ray and Lynn married 8 years). For example, Ray (81, director of insurance sales) describes the discussions he and Lynn had prior to getting married, especially given that each of them had already experienced the death of a spouse.

Interviewer: Can you talk about the future or health-related issues pretty easily?

Ray: Yeah, because she's 66 and I'm 81, so that was one of the things that when we were talking about getting married, she goes, “Well, you're 15 years older than me and you could end up getting sick.” I said, “Well, that's what I thought with my wife.” I was two years older than her. She died at 69 and I'm still around, so you never know

A second group of topics that participants report they avoid are ones they know will elicit a negative reaction from their spouse. Because their exact nature varies depending on the couple, they are referred to here as “hot button” topics. Sarah (67, continuing lecturer) describes that her husband has become more pessimistic and easier to anger in retirement. As a result, Sarah tries to avoid bringing up topics of conversation that might trigger negative responses.

Well, every once in a while, we might get on a topic...like world events, that kind of thing. But again, because he's such of a pessimist on things, you know the world is coming to an end. Everybody is – he gets so frustrated when he tries to do anything and it gets messed up. He sees most people as being incompetent now, especially when he's working with something at the university [his former employer] and you have to do something two or three times to get it right...So that's why, in a lot of topics, I don't even like to get in with a discussion. And little things like stoplights; he hates stoplights. There is no real traffic in this town. But he gets so frustrated and he'll go on this thing when we're trying to get out of town and he gets all these red lights. So I just don't get into those discussions.

John's (NA, pharmaceutical lab technician) response to questions about avoided topics starts off talking about how he and his wife both get frustrated in dealing with certain retirement issues, but then shifts to speaking about his own anger about traffic lights.

John: Now some things that we talk about that just automatically tick us off because we're having to talk about it and health issues is probably one of them, health bills and the way that the system is. Traffic. I really get ticked off at traffic. I was talking about the lights. I can go through town and I get used to a

sequence and then it will go off sequence and I'm sitting there and there's no traffic and the damn thing is sitting there. That really pisses me off.

Interviewer: Fair enough.

John: So sometimes we're off on our tangent and one of us is already geared something else. We're not as open to sit there and listen.

To summarize, participants utilize a general strategy of being open and honest with one another to manage issues related to the retirement transition and others. Despite placing value on openness and honest, however, meanings associated with these terms vary as some couples report avoiding topics like health/end of life issues and “hot button” topics.

6.6.3 Strategy 3: Be direct.

The third strategy couples use to manage dilemmas is to “Be direct.” This strategy is reminiscent of the second strategy (i.e., Be open and honest) but explicitly speaks to a partner addressing or confronting issues of concern with the goal of bringing about change (as opposed to a general willingness to share thoughts/ideas). As a result, being direct, as described by participants in this sample, manifests differently across each of the four dilemmas.

First, most couples choose to address the “I love you but don't want to spend all my time with you” dilemma by directly communicating to negotiate the time they will spend together and apart. Several participants first voice the idea that it is okay to want to spend time alone. This is an implicit response to Discourses that “good” or “healthy” couples should enjoy the fact that they have more time together post-retirement and, thus, saying one wants more time alone could be heard as meaning one partner is not enjoying more time together. Greta (65, nurse anesthetist), for example, talks about the relatively

new discovery that she actually enjoys spending time alone and that her new-found photography hobby affords her some of this solo time (because Timothy does not enjoy accompanying her for this activity).

Greta: One of the things that I absolutely love about retirement is that I've learned that I love my alone time. I really didn't know if I would or how I would handle it.

Interviewer: Do you think you didn't really have an opportunity before to have that?

Greta: No. Not really at all....And, initially, I didn't even, when we were retired, because everything he planned, he planned for us to do, and that's another area where my camera gave me because I knew he didn't want to go out. He took one walk with me with my camera, and said, "Okay. That's enough of that," because it took me a half an hour to go a block."

Greta further explains that Timothy (61, nurse anesthetist) has a greater need to schedule things in advance than she does and she is fine with him doing this. However, she also explains that she has grown increasingly comfortable saying "no" to accompanying him if there is an activity she does not want to do. Still, Greta notes that these efforts are "still evolving," meaning that she and Timothy are still working through how to best negotiate time together and time apart.

Greta: He still likes to plan the day around what we're going to do, at least one task every day...

Interviewer: And you're fine with him – that sort of scheduling something for the two of you for the day.

Greta: For the most part and, if I don't want to, I'll say, "No. You go ahead." It took me awhile to get to that point...Not to think, okay, we'll go out. We've done so much in that way for so long that it was just sort of kind of a continuation...So that's taken a little figuring out but I – yeah. We're getting there. It's still evolving.

Like Greta and Timothy, Leslie (56, teacher) and Manuel (60, principal) are both newly retired and working to negotiate time spent together and time spend apart. Leslie talks about the calendar she uses to keep track of her and Manuel's events.

Leslie: I do find the negotiating part with my husband to be a challenge in that he – I don't think he knows really how he wants retirement to go. He's not mulled it over in his head and thought it through. He's just said to himself, "I wanna be done." And then he was done. And he also has the personality where he likes spontaneity. He doesn't like to plan as much, although he knows some things do have to be planned if you want them to go well. So he likes to keep his options open [*laughs*] as he says. And for me and my personality, that's hard. It's like, "No. I wanna get it on the calendar, and I wanna put it on there in ink. That means you're not erasing it." [*Laughs*]

Interviewer: About like what kinds of things? Making dinner plans or a weekend plan?

Leslie: Yeah. It's more like weekend plans. Like, we had wanted maybe to go see the fall colors, but then our calendar's filling out with too many things. And it's not just my things but his things he wants to do, too, and things we wanna do together...and it is – that is challenging when you have a lot of different things

going on in your life that you wanna do, and you don't wanna give any of them up. *[Laughs]* ...so it's not a bad challenge...or a hardship. It's just a little bit more negotiating that we have to do.

Leslie describes her efforts to keep a calendar that includes her activities, her husband's activities and the activities they will do in common. She recognizes that Manuel does not share her desire for planning and would prefer more spontaneity. Leslie explains that these negotiations are not unique to retirement (i.e., the couple had to decide what time to spend alone and together during their pre-retirement years) but that there is now more time that needs to be planned, per se.

Interviewer: And how is that different from before retirement?

Leslie: How is that different? Well, it's not different in terms of the actual process of negotiating....We have more opportunity to do something spontaneous or not, or go here or not, or – it's – we were much more limited when we were working. We just knew what our day was gonna be. Go to work. Go to work. Go to work.

Although Leslie refers to her calendar as a tool that facilitates negotiating time with Manuel, he mentions his efforts to circumvent the calendar.

Interviewer: How do you sort of make those decisions or how then do you negotiate or plan your time?

Manuel: My wife tells me what she's doing.

Interviewer: Okay, and you decide if you'd like to do it as well or you say, "Okay."

Manuel: Yeah. I'm kind of – some people – my admirers call me flexible. My detractors call me wishy-washy. So if it keeps her happy, keeping her busy is a good thing. Otherwise she's making honey-do lists for me.

Interviewer: Now, is this the same or different from kind of pre-retirement?

Manuel: I would say this is the way it's been. This is the way it's been. She puts it on the calendar and then it's written in blood. So you can't change it. So I know when I tell her I'm going to do something, then she's expecting me to do it. So I fight giving her any commitments so that I retain the flexibility. So that's just the way it is. It's the way it is. She hasn't tried to change me.

Notably, Manuel does not seem opposed to the ways in which he and Leslie actually spend their time (i.e., he does not talk about any issues with the time they spend separate/together) but rather voices objections to Leslie's efforts to plan everything. This strategy for managing "I love you but..." also highlights issues of power and control. In both couples, one partner seems to have primary control over the couple's scheduling (Timothy, Leslie) and the other partner has developed ways to avoid "being controlled" on some occasions. For Greta (in retirement), this has meant both recognizing that she enjoys being alone and finding an activity that she enjoys but her partner does not. For Manuel, this means learning when to commit to an activity by letting it be written on the calendar to, presumably, not sharing certain activities/desired activities with his partner to avoid having them included on the calendar.

Second, partners attempt to manage the dilemma "Retirement is enjoyable for everyone but you aren't enjoying it" using the "Be direct" strategy by encouraging their spouse to become engaged in activities. This is a fairly direct approach in that it involves

one partner suggesting to the other that he/she find hobbies or other ways to spend time. As noted in the discussion of dilemmas, Ray believes his wife, Lynn, is bored in retirement and attributes much of this to the fact that she does not have hobbies. He states: “Her and I are having discussions along that line, that I said, ‘Lynn, you’ve got to get some other hobbies.’” Moreover, since one of her primary hobbies is taking care of grandkids who are increasingly independent Ray believes Lynn’s boredom is only going to increase.

Nathan describes his attempts to use this strategy as a way to encourage Sue to find new things, such as volunteering, that can fill the void left by her paid employment. He explains that she “took great pleasure in her work...she misses that...I think she really felt she was doing something good or accomplishing something.” Nathan goes on to state “Now I think she doesn’t feel that way at all and if...I suggest that she find some volunteer work to do, and she has, she gets no pleasure out of it.” Implicit in this strategy is the notion that retirees need to be “doing” something or that they should be able to account for how they spend their time (this idea is discussed above with RQ1: Imperative of Doing vs. Reticence to Commit).

Third, some participants attempt to navigate the dilemma “Good parents do X in retirement but you’re doing Y” by being direct. For instance, when Nathan describes his conversations with Sue about purging, we get the idea that he not only continues his normal behavior by keeping most of the books he wants (i.e., continue to engage in activity alone) but also tries to discuss the issue directly with Sue. Although what he says to Sue may differ somewhat from what he has described, Nathan suggests that Sue stop purging their home if it upsets her and makes her feel like she is preparing to die. He also

tries to convince her that it is okay if their children are left with some of their “mess” because it was something he experienced when his own parents died.

Finally, participants use the “Be direct” strategy as a way to manage the “Retirement means freedom from work but you’re still working” dilemma. In this context, this strategy involves one partner encouraging the worker to reduce—but often not fully cease—work activities. Integral to this strategy is truly recognizing how intertwined the partner’s work is with his/her identity. For instance, Jill explains that she is a “blunt speaker” who directly addresses this issue with her husband.

It tends to be stuff like, jeez, I cannot believe that you are on university promotion and tenure committee again. What the fuck do you need that for? But why don't you just pull back? I get why you want to keep writing your book... And I certainly get why a person would keep wanting to show up and be a good teacher, and add something new each year and each semester, to a course that's an old friend. But I can't understand why he takes on so much of the peripheral, and I'm always trying to get him to at least work at a 110 percent level, instead of 150 percent level.

Notably, the strategy to “Be direct” seems to be more effective in some than others. For instance, Greta and Timothy have successfully employed this strategy to manage how they spend time together and apart. However, neither Nathan’s attempts to be direct in trying to suggest activities for his wife nor Jill’s attempts to adjust Derrick’s commitment to what she views as “work” activities have, to date, been effective.

6.6.4 Strategy 4: Set (and manage) realistic expectations.

The next strategy, “Set realistic expectations,” can be conceptualized in a general sense in that communicating about a range of retirement issues aids partners in getting on the same page (i.e., developing shared expectations), but is also specifically applied to the dilemma “I love you but I don’t want to spend all my time with you.” The heart of this strategy relies on couples proactively addressing dilemmas (or other challenges), for example, by talking about what each wants to get out of retirement in advance of retiring. In line with this thinking, Derrick’s (67, professor-not retired) advice to retiring couples is to “prepare for retirement a little bit. Even more than we have.” He goes on to say that, while thinking about financial issues is important, there are other considerations including how to spend time. His comments suggest that although he and his wife discussed her retirement to some extent, in his view, it would have been helpful if they had they discussed it more (Derrick is still working full-time).

Derrick: And I think you should prepare for retirement a little bit. Even more than we have.

Interviewer: Financially or in other aspects?

Derrick: All aspects. Talk about it as much as you can. Financially, of course, you know. But talk about it. If you can have the conversation with the other person, what are we gonna do? What do you want to do? Are you gonna be home all day? Are we gonna be bumping into each other? Are we gonna do things independently or are we gonna do things together? Are we gonna make spending changes, et cetera? Talk about whatever issues.

Just like Derrick, Rose (63, security awareness coordinator) advises couples to talk about what retirement means to each of them and not just assume they are on the same page. In some way, it sounds as though Rose and her husband learned this “the hard way” because they did not discuss their expectations in advance of Rose’s retirement (her husband retired many years before she did). Rose states that she thinks “couples have different ideas on retirement” and, hence, advises couples to “have that conversation of what it means to you and what you want out of it”. In her view, it is unwise for couples to assume they have similar visions of retirement and doing so will likely cause problems (“Don’t start there ‘cause you’re probably going to get upset.”). Setting expectations emphasizes the importance of couples communicating as a way to get on the same page about a host of retirement-related issues. Although this strategy is related to the strategy to “Be (mostly) open and honest” it is more future-focused in nature. That is, this strategy ideally will be employed in the years prior to the time when one or both partners make the decision to retire.

6.6.5 Strategy 5: Engage in activities together.

Strategy 5 “Engage in activities together” is employed to manage the dilemmas “I love you but I don’t want to spend all my time with you” and “Retirement is enjoyable for everyone but you’re not enjoying it.” First, participants reference the utility of participating in a shared activity—such as finding a new home—that allows a couple to ease into the possibility of spending more time together in retirement by providing a common goal (and perhaps distraction). Betty (69, executive director of healthcare organization) describes this strategy.

Well, early on, to tell you the truth, one of the things that was very distracting to the whole process of getting back together again was that we were doing this huge house hunt. So, a lot of the time that we were spending together... we were looking at houses online, we were over looking at houses... And that probably got us through that. Yes. I would say that it – because we both like looking at houses. And we both found it really a fun thing.

Second, “Engage in activities together” is also a useful strategy for preventing one partner from being/becoming bored in retirement. This strategy involves one partner planning an activity that his/her partner might enjoy and then inviting him/her along. Rebecca describes the attempts she will likely make if she feels that Luke is bored in retirement.

I think I would take the initiative and try to get him – invite him along and not make him – just like, “Hey, I’m going. You wanna come? You might enjoy this.” He was golfing when I did the Habitat for Humanity build, but I think he would have enjoyed that. And I would have invited him to come along and – I definitely would do stuff that I think he might want – enjoy doing just to get him involved. So, yeah, I think I’d take the initiative. So, hopefully, he won’t get too bored. *[Laughs]*

Rebecca is explicit in indicating that she will choose activities she thinks her husband will enjoy and then invite him along. She does not plan to be forceful in employing this strategy.

6.6.6 Strategy 6: Choose one “pole” over the other

This strategy does not necessarily address dilemmas head-on, but rather involves a partner (or couple) choosing one “pole” of a dilemma over the other. In this sample, couples apply this strategy to “I love you but I don’t want to spend all my time with you.”

Most couples negotiate the amount of time they spend together so that there is some of each. A few participants describe a different scenario: they report choosing to spend all their time together. In the case of Lynn (66, insurance agent/agency owner) and Ray (81, director of insurance sales), Lynn indicates that she and her husband have no need to negotiate together and alone time because they “do everything together.” When asked how they decide how to spend their time, Lynn says they “just like to do the same things” and that “it helps when you have a spouse that’s supportive” in that he has similar “likes and dislikes.” She reports that “I haven’t really found anything challenging” about transitioning to retirement, justifying this statement by adding that “I’ve got a great husband, so it helps.” She follows up by explaining that having a “great husband” is helpful “because we don’t want to do opposite things. He’s very – he’s just a good person. It’s just like, ‘Whatever you want to do, let’s do it.’”

When asked about the impact of retirement on her relationship with Ray, Lynn responds by saying: “I think it’s stronger. We do everything. Like everybody goes, ‘What do you do? Do you play golf?’ No, because if he played golf, then he’d be out golfing. We do everything together.” In Lynn’s view, doing “everything together” is the sign of a healthy, strong relationship. It is worth noting that although Ray does not directly contradict Lynn (i.e., he never says that they have little in common) many of his comments suggest that he has a different perspective on their relationship. For instance,

he describes Lynn as being bored in retirement because she does not have hobbies, whereas he is content to spend time working on the house.

Rachel (61, IT project manager) and TJ (62, pressroom foreman) both report choosing to spend the majority of their time together. Rachel recognizes that this is not the case for many couples. For Rachel, reflecting on spending time alone makes her uncomfortable because it forces her to confront the notion that she might, at some point in the future, actually be alone (i.e., without TJ). As a result, discussions about spending time apart is a topic that Rachel and TJ avoid. Whereas Lynn's comments suggest that healthy couples are couples that spend all their time together, Rachel's remarks indicate that couples spending all their time together is not normative (even though she and her partner choose to do so).

Rachel: We've always tended to think of doing things together rather than apart and I know that's not true even for our friends, much less everybody else in the world. So we do some activities apart, but then we're back together and we've been watching the World Series together. I really like baseball. And when we travel, we travel together. So, yeah, we cook together, we just do stuff together...It does worry me a little bit since we are that together focused, I think, if he would pass away first. I haven't been alone for a really long time. I'm sure I can do it, but it's a little intimidating.

6.6.7 Strategy 7: Unsure of what to do/do nothing

Strategy 7 consists of cases where participants report they have not identified viable methods for addressing particular dilemmas. This includes instances when participants do or say nothing in relation to the dilemma and cases where participants

simply do not know how to proceed (often because they have attempted other strategies and been unsuccessful).

First, this strategy is described in relation to “Good parents do X in retirement and you’re doing Y” and “Retirement means freedom from work but you’re still working.” Partners continue to visit their children/grandchildren on their own (or not), they proceed with their cleaning/purging behaviors (or not) and they save or spend money with regard to their children. For example, we see Greta “do nothing” by simply continuing to engage in the activity or behavior she views as appropriate or characteristic of a “good” parent on her own. She describes conversations she has had with Timothy about accompanying her to visit children (it sounds as though she may have made attempts to utilize the “be direct” strategy without success).

Interviewer: Have you brought that up as a topic of discussion or?

Greta: I have a little bit...I’m going to go regardless...And you can make your own decision. I’m not going to tell you what you have to do. But I might wish that it were something else.

In an additional example, we see Beverly and Bobby say nothing and look forward to the future. While Beverly made several comments during our interview about not truly feeling retired when her husband is fully retired, there was not any indication that Bobby was aware of how she felt about working part-time or that the couple ever discussed the issue in this way.

Second, this strategy is utilized in response to “Retirement is enjoyable for everyone but you’re not enjoying it”. In the case of Nathan and Sue, Nathan admits at the end of the interview that he really does not know how to help Sue to enjoy retirement

more. Although not a useful strategy (in the sense that it does not “solve” or change anything), truly not knowing what to do about this issue points to the potentially intractable nature of this dilemma for some couples.

Interviewer: What would you say to someone like that? Someone who says, 'I'm so bored in retirement.'”

Nathan: I don't know. I'm going through that right now, but I don't know what to say to my own wife about it and she's not just bored, she feels very unfulfilled and I feel really bad for her and I don't know how to help her. I don't know what to say to her and for me, it was such an easy transition and she's been retired for two years now, almost two years. So I don't know, I honestly don't know, but I do think that people should have something that they like to do to keep busy and whether it's together or not.

To summarize, Chapter 6 presented results that explore the transition to retirement as a dyadic process. First, analysis determined that Discourses primarily treat this transition as an individual issue but that discourses frame the transition as both individual and dyadic. Furthermore, variation across couples in how the transition to retirement is framed yielded four couple types. Second, analysis identified dilemmas that couples face when talking about the transition to retirement. Seven strategies were described as tools that couples utilize to address these dilemmas. The normative theory of social support provided a lens through which dilemmas emerge and are managed by partners. Dilemmas are one way to think about how broader context shapes communication. The next chapter presents other ways in which we can characterize the connections between D/discourses.

CHAPTER 7. CHARACTERIZING CONNECTIONS AMONG/BETWEEN LEVELS OF DISCOURSE

Chapter 7 characterizes connections among/between levels of D/discourse.

Levels of D/discourse are considered together so as to interrogate sites of (dis)connection between micro (local) discourses and macro (societal) Discourses about retirement (RQ7). This approach identified three sites of (dis)connection as well as three broader dialectics that are animated by interpenetrating D/discourses (RQ8).

7.1 Research Question 7: Drawing Connections among Levels of D/discourse

Research question 7 is aimed at characterizing the connections between micro and macro D/discourses about the transition to retirement. The former refers to the broader societal ideas about retirement while the latter refers to notions that emerged from analysis of interviews with Baby Boomers. Putting all of these pieces together highlights the complexity of the relationship(s) between and among levels of D/discourse. The following connections are explored: (a) The lucky ones: Baby Boomers with the money to retire, (b) The “new” retirement can be whatever you’d like so long as it’s exactly like this, and (c) I’m retired but not old. As described in the methods section (Chapter 3), four different cases of “connection” are considered for this analysis: (a) participant makes

explicit reference to media source, (b) participant makes implicit reference to Discourse (e.g., “most people think...”), (c) D/discourses are “layered” to identify when participants do or do not respond to Discourse(s), and (d) triangulation of three data points (i.e., Discourses, transcript from partner 1, transcript from partner 2) revealed cases where couples worked to “balance” D/discourses. After the heading for each of the connections, I note which case “type(s)” provide evidence for the claims made therein. This section concludes with an exploration of the ways that tensions between Discourses (Chapter 5, RQ2) and those between/among levels of D/discourse exemplify broader dialectics (certainty vs. uncertainty, freedom vs. constraint, autonomy vs. heteronomy).

7.1.1 The lucky ones: Baby Boomers with the money to retire [case b and c]³.

Several Discourses about Baby Boomer retirement are associated with finances. Namely, it is critical to financially prepare for retirement and doing so is a personal responsibility (see RQ2). Due to the nature of this particular sample of participants, the majority of discourses align with these ideas (see RQ1a, 1b). Nearly all of those interviewed are financially stable and already retired. Hence, they are able to describe the hard work, smart decisions and investment efforts that have enabled them to retire (at least in hindsight). For example, Lynn suggests that other Baby Boomers are unable to retire or had to return to work “because they thought they had enough money to retire and they didn’t realize how much money or they didn’t save properly” but that she and her

³ These letters refer to the type of case for multilevel connection. Specifically, case (a) are links where a participant makes explicit reference to a media source, case (b) are links where a participant makes an implicit reference to Discourse, case (c) are links resulting from “layering” D/discourses to identify overlap/points of disconnect, and case (d) are links made by triangulating three data points (i.e., Discourses, transcript from partner 1, transcript from partner 2) to identify instances where couples work to “balance” tensions between D/discourses. See Methods for additional detail.

husband “were big savers. And my accounts were diversified” (see Chapter 4 RQ1a, Finances, “Having enough money” for a more detailed discussion).

There are a few hints of justification, though, from participants who did not “appropriately” save for retirement. Candy (63, administrative assistant), for instance, identifies the Discourses that financial preparation is important and up to the individual (“you’re supposed to pay attention to your money”), but seemingly responds by justifying (or accounting for) her behaviors to the contrary (see RQ1a, Finances, “Not enough money for retirement” for additional discussion).

Interviewer: What kinds of things did you do to plan or prepare for retirement?

Candy: I – you know, you’re supposed to pay attention to your money.

Interviewer: [Laughs] Says who?

Candy: I needed it all just to live and so I didn’t. I mean I had the Employer Retirement Fund and I had an IRA and – but – it wasn’t gonna be enough so I was – mostly did it for my health, mostly did it for my frame of mind.

Interviewer: Retire?

Candy: Retire.

Candy reifies the Discourse surrounding finances in retirement in saying “you’re supposed to pay attention to your money” but justifies her inability to do so because she “needed it [her money] all just to live on.” It is worth noting that Candy did not have a partner at the time of our interview (she divorced many years earlier) and lived with her adult daughter.

Again, because the participants in this sample describe themselves as retired and financially prepared for retirement they have been largely unaffected by unexpected

issues ruining their financial planning efforts (RQ2; or the effects were not as significant for them as they may have been for other soon-to-be retirees). Still, some participants account for their “immunity” to this Discourse by pointing to luck (rather than personal responsibility or other forces). Timothy (61, nurse anesthetist), for example, talks about his financial preparation for retirement.

I watched our financial retirement plan like a hawk, and the luckiest thing I ever did was in '08, before the crash, I talked to Greta, and I just said, “Things are going up too long, and there has to be some kind of correction. And I really think we need to put all our money in cash, take it out of investments.” And we did... So we didn't get hurt at all by '08, and we got back in at the bottom. So our retirement fund really grew.

He describes the decision to take their investments out in cash prior to the Great Recession as “the luckiest thing I ever did”. Ralph (69, distinguished professor) also states that “We've been lucky with our investments,” although his comments are not directly connected to the economic downturn.

Some participants credit luck not only for financial successes, but also for other positive aspects of their lives. Donald, for instance, says that he has been “just damn lucky” because “Life has been good. I've been lucky. I found the right spouse, the right job, the right retirement funds. I have been able to do the things that I think are meaningful for the community and I care about a lot of people.” Mickey also refers to herself as “lucky” in that she and her husband are able to enjoy retirement and recognizes that other people may not be able to do so.

I hope that people get to retire when they want to. It worries me that the economy has impacted people negatively that they—I hear people say that now I’ve gotta work till I’m 70. And I think we generationally we will live longer. You know, each generation. So we’ll live longer. But I just think work can be fun but there is something after work. Period. And I want people to be able to enjoy and I feel so lucky that we can.

For the most part, participants’ talk in the current sample of relatively-affluent couples (see Chapter 3) and Discourses about financial preparation for retirement are aligned. Participants who admit to not adequately preparing for the financial aspects of retirement justify an inability to do so. Participants also explain their financial success by crediting luck (in addition to hard work and smart choices).

7.1.2 The “new” retirement can be whatever you’d like so long as it’s exactly like this
[case b, c, and d].

Discourse indicating that retirement is “new” for you (see RQ2, Chapter 5) suggests that the Baby Boomer retirement experience is unique when compared to that of individuals even a generation ago. Hence, Baby Boomers have an unprecedented opportunity to (re)define retirement for themselves. On a superficial level, at least, interview participants accept and echo these ideas. They are able to recount stories of their parents’ retirement experiences (or lack thereof) and provide commentary about how they want something different for themselves in retirement. For men of their parents’ generation, traditional retirement meant either one quit working and passed away soon after (i.e., short retirement) or one might have retired but then struggled to transition away from work and into retirement. Most women of their parents’ generation did not

have “traditional” career employment outside of the home and, so, did not have traditional retirement experiences.

Mickey (59, insurance executive) explains the ways in which her mother’s and father’s retirement experiences differ from her own. She states that her mother “didn’t really have a career” and thus “didn’t really retire as we would think about retiring”.

Mickey continues to describe her mother’s retirement.

She worked in an office... she would have been 97 today. So she’s back in the depression. She lived through that. So she didn’t really have a career. She had an office job. And then [only] after my sister and I went to school ‘cause my dad just worked in a factory. They didn’t have a lot of education. My dad never graduated from high school. My mom did. But they never went to college. So she went back to work after we went to school just to help out and she worked like you know minimum wage in a department store. So she didn’t really retire as we would think about retiring.

Mickey’s father’s retirement experiences were different from her own as well: he retired early and died soon after. She explains that his experiences influenced her perspective on retirement. She “wanted to enjoy life” and views that she and her husband have much more time in retirement to do “whatever we want to do”.

And my dad...he retired at 61 and had worked in an aluminum plant. Worked hard—physically—all of his life. He retired because they were going through a big change so they gave him a package to retire early. And he died within a year. So he died young at 62. He had stomach cancer and his mother had it, too...I knew I didn’t want to be like that. I didn’t want to retire and then die quickly. I

wanted to enjoy life. We've enjoyed our life while I worked, too. It wasn't like that was awful and this is great. It was great then, too. But now we have so much more time to enjoy friends, travel, ourselves, just you know whatever we want to do.

Rachel's (61, IT project manager) ideas are similar to Mickey's and align with Discourse that retirement is "new" for Baby Boomers. Rachel explains that "we're gonna live longer--and in our case we retired pretty young. And so there's more thought about I'm gonna be doing things, not just retiring and then I die two weeks later." She also reflects on the retirement experiences of her parents' generation. She suggests that for her father and other men, "they really did wrap their self-worth up in their jobs". Rachel goes on to say that "he was a successful businessman and he and my stepmother moved to...North Carolina into a retirement community. Well, I think dad – he was still involved with his company." She talks about career and retirement as a gendered experience.

The women of that generation who a lot of them were housewives because they had executive husbands– at least my perspective...my stepmother actually knows women who had no role in the family finances and the husband did most of the driving and did all the taxes and really they did the household things and the husband did all the business-y type things. And when their husbands died first, they have been really at a loss.

In summary, discourse and Discourse align when it comes to the notion that retirement is "new" for Baby Boomers and that this generation has the chance to re-define retirement for themselves.

In many ways, this notion represents an ideal view of retirement. That is, participants' descriptions of their parents' retirement experiences cast them in a negative light whereas they assume that they themselves will have different—arguably better—experiences in retirement. However, tensions emerge when participants talk about the execution of their ideal retirements. In other words, discourses reveal there are still many boundaries regarding what “counts” as retirement and/or constraints surrounding the ways in which Baby Boomers can construct their retirement in reality. Baby Boomers do not have a true tabula rasa when it comes to re-defining retirement. Two examples will help illustrate this point.

First, although the range of possible retirement forms has arguably expanded to include things like phased retirement or bridge employment, participants still talk about retirement in relation to completely ceasing paid employment or engaging in a lot less work (i.e., traditional retirement still serves as the norm and point of comparison). If these expectations are not met then it becomes more challenging for participants to consider an individual actually retired. For example, Beverly (60, librarian) “retired” from her full-time career job but took a part-time job to help pay for her and her husband’s insurance. She responded to a call for research participants who had retired in the past three years and so, in some sense, considers herself retired. During her interview, though, Beverly says that she does not consider herself retired—or at least not fully retired—because of her part-time bridge employment with a home healthcare company. She states “I’m not really retired yet” and, when asked when she will feel as though she is retired, she responds “when I actually fully retire. When I stop [working]”. Although Beverly is not outwardly resentful of her status, she makes it clear that her situation

(reality) does not align with what she had envisioned for her retirement (ideal). For her, the disconnect between ideal and real results in her feeling “gypped” so far in (or by?) retirement because she still feels the same levels of stress as she did when she was working full time. A dilemma emerges surrounding these issues as described in Chapter 6. See also Chapter 4 RQ1 Negative case analysis: Unsure what retirement means for additional excerpts from Beverly’s interview.

Another example of tension between the idea that a plethora of retirement forms should fit in the “new” retirement but actually do not is illustrated by Betty (69, executive director of healthcare organization) and Ralph’s (69, distinguished professor) discussions of his continued engagement in work. Ralph accepts the Discourse that retirement for his parents’ generation was a certain way and that Baby Boomers have an opportunity to re-define retirement for themselves. Unlike many other participants, though, Ralph’s plan to avoid the “retire and die soon after” model is to not actually stop working. That is, Ralph is technically retired but he still works nearly as much as he did when he was “officially” working. He only retired due to a serious health issue and, even then, at the strong urging of his wife and children. When asked what retirement means to him, he responds: “Well everybody that I have seen retire in my family promptly die or lose their minds. And so for me that aspect of retirement is not very appealing”. His three words to describe retirement are “Not appealing at all. At all being one word.” Betty believes that it would not be possible to convince Ralph to completely stop working but wishes he would significantly reduce his engagement with his work as a university professor. She is fine with him maintaining some involvement with his discipline but wants him to avoid getting “stressed out”. To summarize, while Ralph chooses to continue engaging in a

great number of work-related activities even though he is retired—and this for him *is* retirement—Betty would prefer he work much less. Moreover, Ralph recognizes that his continued labor (despite being retired) is viewed as not really being retired by those in his life. The tension between Discourse and discourse, in this case, results in a dyadic dilemma for Betty and Ralph (see Chapter 6).

A second way in which this tension between ideal retirement and the realities of retirement plays out is that Baby Boomers can now create whatever “new” retirement they would like, but it is imperative that they enjoy it. This may be an extension of the reference to retirement as one’s Golden Years. In other words, retirement is treated as if it is synonymous with words like enjoyment and pleasurable, and participants who express anything else find themselves in conflict. Again, we see that Baby Boomers have the opportunity to create the “new” retirement in any way they see fit, so long as it conforms to certain expectations.

In the case of Sue and Nathan, Sue expresses that she does not enjoy retirement and even recognizes that her ideas differ from broader Discourses about retirement. When asked what retirement means to her she says “That's another issue that's difficult. Many people look at it as, ‘Oh, it's a time to relax.’ For me – I'm gonna start crying...It's the end of life. So that's been part of the issue.” Nathan is aware of Sue’s feelings about retirement but has a difficult time discussing this issue with her because he “enjoy[s] being retired” and believes that his wife “resents the fact” that he is not having difficulty being retired.

Nathan tries to describe the conversations he and his wife have about this issue.

She will tell me how she's unhappy being retired and I think she feels that I think she's wrong and maybe I do, to some degree....We don't fight about it, but it's a thorn there and I don't know, I don't know what else to say about it. We don't argue about it, but it's not pleasant to discuss it.

This disconnect (i.e., Nathan accepts the Discourse that retirement should be/is enjoyable but Sue rejects this idea) results in a dilemma for this couple, which is described in Chapter 6, RQ5. Again, Baby Boomers have an opportunity to define retirement for themselves so long as that retirement is pleasurable.

7.1.3 I'm retired but not old [case c].

Americans still associate retiring with aging (see discussion of age/aging as an aspect that becomes salient during the transition to retirement in Chapter 4 RQ1a). Although this link has perhaps been stronger for previous generations, the Discourse persists (implicitly if not explicitly) and the texts analyzed in this research reflect this. For instance, the age at which an individual can receive full Social Security retirement benefits is discussed, thereby linking (older) age and retirement (full retirement age is 66 for individuals born in 1943 to 1954 and will rise to 67 for those born in or after 1960; Leland, NYT, 2010). Or in an article about new housing arrangements for the “elderly,” El Nasser describes that the village concept is “taking off...as the percentage of elderly rises while the share of the working-age population that supports them declines” (USA, 2010, para. 5). The Discourse, then, is that aging signals retirement and retirement signals aging. Hence, many of the Discourses about aging seemingly apply to retirees as well (See Chapter 5 RQ2; Aging makes you a more dispensable worker; Aging makes you a

burden on your family; Aging makes you a target for abuse; Aging Americans are beneficial).

Overall, analysis of participants' discourse reveals attempts to reinterpret what it means to be a retiree in America: that retirees need not be considered "old." However, achieving a complete overhaul of perceptions of aging is a work in progress. To this end, participants have had some success (a) coopting Discourses associated with remaining active and (b) responding in a range of ways to Discourses encouraging older Americans to volunteer (not merely accepting). However, participants' talk reflects alignment with Discourses that (a) aging makes one a less valuable worker and (b) aging can make you a burden on your family.

Participants have been successful in reinterpreting some aspects of what it means to be a retiree. First, they have coopted Discourses about the importance of remaining physically active to health and happiness in retirement (there is less discussion about mental activity). Media texts frame messages about remaining active as warnings or prescriptions. For example, an article titled "Is this the anti-aging secret?: Exercise may be the closest thing we have to a fountain of youth" asserts that exercise helps older people avoid age-related diseases and remain independent longer (Lloyd, USA, 2011). An extension of this logic is that individuals who do not exercise are more susceptible to diseases and will likely become increasingly dependent on others (e.g., move into assisted care facilities).

The majority of participants in the current sample have taken messages like these as a source of power/empowerment. Negatively framed Discourse becomes positively framed motivation in discourse and enables participants to feel a sense of control/agency.

That is, because many participants in this sample *do* exercise (and engage in other positive health behaviors) they are tapping this proverbial fountain of youth for themselves. Rachel provides a description of the efforts she and her husband are doing (i.e., agency) so they do not “end up with all of the weight and bad diet illnesses” or “die early.” Their efforts include going to the gym, lifting weights, resistance training, swapping unhealthy foods for healthy ones (e.g., frozen yogurt instead of ice cream), cooking with fresh ingredients, decreasing intake of salt and fats, etc. Sarah also talks about the importance of her husband remaining active (she believes he has “slowed down a little bit, but not a whole lot”). Here, again, she supports this assertion with the idea that “the more you exercise, the more energy that will give you and all that.” Rather than perceiving Discourses about not engaging in healthy behaviors as warnings, participants in this sample use these messages as sources of empowerment and/or motivation. These are issues they believe they can—and do—control.

Second, participants respond in a range of ways to Discourse that aging Americans are beneficial because they volunteer. If all retired individuals bought into this Discourse to the same extent then all participants currently would be volunteering. This is not the case. For women, volunteering was discussed in all but two of the interviews, but only 8/19 women actually volunteer. Across the interviews, volunteering took on at least three meanings: volunteering as an activity (interchangeable with any other way to spend one’s time), volunteering as a positive thing but with drawbacks related to commitment, and volunteering as a way to give back.

Male participants both talk about and engage in volunteering less than females. Volunteering is explicitly mentioned in 5/14 interviews, but only two males state that

they currently volunteer. One explanation for this divergence may relate to Baby Boomer's opportunity to redefine what retirement means to them. Although participants, especially females, are still generally in support of volunteering and aware that it is expected of them it is not something they feel compelled to engage in right way (i.e., as a young retiree). (For additional discussion of volunteering see Chapter 4 RQ1a, How to spend time, "Volunteering" and RQ1b, How to spend time)

Participants' discourse reveals that they also accept (or buy into) some aspects of what it means to be an aging American retiree. First, although women do not explicitly state that "aging makes you a more dispensable worker," comments indicate acceptance of this idea to some extent. Four women said that a reason they retired (among others) was because they did not want to do a bad job or be forced out. For instance, Mickey explains her reasons for choosing to retire and includes the term "curmudgeon," which typically refers to an older grumpy person (Merriam Webster online offers "1. Archaic: miser; 2. A crusty, ill-tempered, and usually old man").

I always hoped that I would know when it was time for me to retire. And I didn't want somebody to force me out or even not be happy with my work. And I knew when it was time because I was starting to feel like a curmudgeon. You know how when nothing seems right and—even though the company's great and the people you work with are great—I just was kind of tired and stressed and every new thing that we were doing I almost felt like I had to pretend that it was a good thing. And that wasn't right.

Lynn was similarly grappling with not wanting to continue working to a point where she was no longer "on top". She says "I'm very competitive. So I was always trying to be on

the top...if I couldn't put my all into it, it was time for me to leave while I was on top.” Possible implications of Mickey and Lynn’s reasoning is that as time went on (i.e., as they aged) a point would come when they might be “forced out” or when somebody would not be “happy” with their work or when they would no longer be “on top” and, as a result, it was time to retire. An alternative line of reasoning could have been that these women had a great deal of work experience at this point in their careers and, thus, would remain valuable (and valued) workers.

Second, some female participants (but not men) accept the Discourse that aging makes you a burden on your family (individuals who are still working are rarely—if ever—described in this way). Women talk about this issue in the context of cleaning their homes to avoid leaving a mess (i.e., burden) for their children to deal with upon their death. For example, Candy (63, administrative assistant) does not believe that she herself will live much longer so describes her plans to “get ready to check out” which include updating her will and going through her paperwork to “purge.” Her adult daughter lives with her and, having nearly finished closing her own mother’s estate, Candy wants to get things in order. Rose (63, security awareness coordinator) also intends to purge her home so she does not leave a burden for her children. Like Candy, Rose dealt with her mother’s death and subsequent closing of the estate. This was a big challenge for her and she “didn't want to do it to our kids”. She says “we have one property and I'm trying to downsize junk so they don't have to deal with it...So yeah I try to plan so that they don't have that kind of a hassle.” An alternative way of thinking about this issue might be that parents take care of children for years and so it is only natural for children to take care of

their parents at the end of life or even that each generation of children does this for their parents.

7.2 Research Question 8: Tapping into broader dialectics.

Reflecting on both the tensions between Discourses (Chapter 5 RQ2a) and those across levels of D/discourse (this chapter) suggests these themes tap into sets of broader dialectics⁴. In response to research question 8, I will explore how three dialectics are animated by particular tensions described above: (a) certainty vs. uncertainty, (b) freedom vs. constraint, and (c) autonomy vs. heteronomy.

7.2.1 Certainty vs. Uncertainty

Both “You need to financially plan for retirement but you can’t really plan” and “The lucky ones: Baby Boomers with the money to retire” exemplify a broader dialectic of certainty versus uncertainty. Indeed, this is a dialectic that is explored in many contexts, but how it operates is context-specific and, in this case, influenced by the time period when people retire. For instance, the tripartite model of uncertainty in the context of chronic illness includes medical uncertainty (related to understanding the medical aspects of illness such as making sense of diagnoses; e.g., what does it mean to be “borderline diabetic” or to have “treatable” but “incurable” cancer?), personal uncertainty (related to individual’s concerns about the impact of illness on valued identities, personal and professional roles, or financial stability), and social uncertainty (related to managing potential changes in relationships that result from illness) (e.g., Brashers, Neidig, Reynolds, & Haas, 1998; Donovan, Brown, LeFebvre, Tardif, & Love, 2015).

⁴ This reference to dialectics is in line with the thinking of Relational Dialectics (and RDT 2.0) that explore relational tensions and the ways in which tensions give voice to broader societal Discourses (e.g., Baxter & Montgomery, 1996).

In the context of retirement, a tension between feeling confident in one's financial planning efforts versus recognizing that one's planning efforts can only ever be partial (i.e., tension between Discourses) is one example of how uncertainty operates. Some articles even explicitly discuss the financial "risk" inherent in saving for retirement, suggesting approaches for managing risk that include eliminating the "most" risk possible and sharing risk (Siegel Bernard, NYT, 2012). Moreover, participants' discussions of luck in seeming response to Discourses about the personal responsibility of saving for retirement again highlight this dialectic. Timothy (61, nurse anesthetist), for example, does credit luck for his financial successes in retirement but also highlights the actions he took—those things he did to gain some sense of certainty—regarding their finances. To avoid the uncertainty that surrounds financial markets (and, therefore, his and his wife's ability to comfortably retire) Timothy chose to act by watching their retirement plan "like a hawk", talking to his wife, and putting their savings in cash.

Other ways in which this dialectic plays out include what might be called retirement uncertainty (akin to medical uncertainty). Here, individuals struggle with notions of what it means to be retired, what retirement options are most appropriate, whether one should retire at all, or how to create routines in one's "new" retirement life. For example, an article titled "How Long Will I Live?" describes a calculator that predicts life expectancy (i.e., certainty?), which is supposed to help individuals determine when to retire (Hinden, AARP, 2011). However, the article notes that the calculator does not take things like "current health, lifestyle and family history" into account and that, ultimately, "there is no one best age for everyone" to retire so "it is your choice" (uncertainty) (Answer Section, para 10). Another example emerges in the framework that

explains the meaning of retirement for Baby Boomer women (Chapter 4, RQ1) in that, on one hand, women are certain of aging/death but, on the other hand, are uncertain about how long they (and/or their spouse) would remain healthy.

There is also personal uncertainty in retirement, which relates to individuals' concerns about the implications of being retired on their valued identities, personal and professional roles, and financial stability. Finally, social uncertainty refers to issues of how to negotiate interpersonal interactions and relationships in one's retired life. That is, individuals must determine how to (re) define relational boundaries with partners, family members and friends.

7.2.2 Freedom vs. Constraint

Two tensions (i.e., "You can create a 'new' retirement but you can't have/live it" and "The 'new' retirement can be whatever you'd like so long as it's exactly like this") speak to a dialectic of freedom versus constraint. On the one hand, both highlight the notion that retirement is a blank slate on which Baby Boomers can construct retirement anew. On the other hand, however, are the myriad factors that constrain such unfettered construction.

This tension emerges both between Discourses and across levels of D/discourse. In terms of the former, for instance, analysis of media texts suggests that although individuals of retirement age may desire to stay in the workforce or start a new business (this is their "new" retirement), the economy and stereotypes of older workers may prevent this from happening. In terms of the latter, individuals who have bought into the belief that Boomers can create retirement anew struggle with actually enacting their vision (e.g., because a partner disagrees with their vision).

As will be explored in more detail in the discussion, this tension aligns with Smith and Dougherty's (2012) work that revealed a master narrative of "retirement as freedom." This narrative refers to the notion that individuals pay their dues during their working years and then, upon retirement, spend years free from work. However, "fractures" competed with this master narrative such as financial "freedom" in retirement that did not materialize for all Americans. Smith and Dougherty critique this master narrative because it sets retirement up in a way that is only partially attainable for most, and completely unattainable for some.

7.2.3 Autonomy vs. Heteronomy⁵

A tension between Discourses (i.e., "The 'new' retirement is all up to you but you're probably doing it wrong") and one between levels of D/discourse (i.e., "I'm retired but not old") exemplify a broader dialectic of autonomy versus heteronomy. In other words, there is struggle between individuals' feelings of control/agency and the extent to which they feel as though they are controlled by others/embedded in a larger system.

"The 'new' retirement is up to you but you're probably doing it wrong" points to contrasts between the notion that Baby Boomers can (and, in some cases, ought to) exercise agency in building their retirement and suggestions that Baby Boomer's should seek help/will require help in order to do so. Seemingly, autonomy is highlighted as a positive thing out of necessity. In other words, it benefits retirees, society, and the government to emphasize the control that individuals can have in retirement (i.e., as

⁵ Merriam Webster defines this term as "subjection to something else; especially: a lack of moral freedom or self-determination"

opposed to framing it as problematic). Yet, the reality is that retirees are embedded in broader structures that influence their choices and abilities to actually be in control. Discourse about the importance of involving a retirement coach or financial adviser is only a small part of this constellation of forces. For example, individuals can be—to a great extent—in charge of their own health care decisions in retirement but struggle to understand and negotiate the bureaucracy surrounding systems such as Medicare.

This dialectic plays out in a slightly different way as a tension between levels of D/discourse. That is, women in particular engage in identity work to establish who they want to be in relation to age/aging. For example, they change their exercise and eating behaviors, as well as continue to get their hair and nails done, in part as a way to control (i.e., demonstrate autonomy) in the face of negative Discourses about the impacts of aging. Still, the fact that they feel compelled to volunteer (or at least talk about volunteering) and are concerned about being a burden as they age speaks to heteronomy at play. In other words, identity in this case is autonomous but also exists only in/via interaction with others.

In summary, Chapter 7 characterized connections between D/discourses including (a) The lucky ones: Baby Boomers with the money to retire, (b) The “new” retirement can be whatever you’d like so long as it’s exactly like this, and (c) I’m retired but not old. The chapter ended by linking these connections—and others made in previous chapters—to broader dialectics. Chapter 8 offers a discussion of the key contributions and limitations of this dissertation, in addition to articulating an agenda for future research.

CHAPTER 8. DISCUSSION

This multi-method dissertation utilized the normative theory of social support and organizational discourse perspectives to explore the transition to retirement for Baby Boomer women and their partners. More specifically, the study (a) examined the meaning(s) of retirement for Baby Boomer women, as well as what aspects become salient during their transition to retirement, (b) compared the meaning(s) of retirement and aspects that become salient for women to those for men, (c) identified Discourses about the transition to retirement (from media texts) and tensions therein, (d) sought to understand the extent to which D/discourses conceptualize retirement as an individual and/or dyadic phenomenon, (e) identified dilemmas that emerge in couples' talk about the transition to retirement and the strategies couples use to manage them, and (f) characterized connections among levels of D/discourse.

Chapter 8 will summarize and extend findings across research questions as a way to explicate the theoretical and practical contributions of this project. Specifically, I will begin by summarizing key findings by describing four cross-cutting themes. Next, I articulate both the theoretical and practical contributions of this dissertation. Chapter 8 concludes by outlining the strengths and limitations of this research, which suggest exigencies for future research on the communicative processes of transitioning to retirement.

8.1 Summarizing Key Findings

As a way to summarize key findings of this dissertation, I will first describe four persistent themes that cut across the responses associated with different research questions: (a) age, (b) identity, (c) time, and (d) gender. This section is designed to aid the reader in synthesizing findings by offering new ways for thinking about the results of this research (i.e., in an order that departs from chapter structure). Within each cross-cutting theme, I draw support from multiple levels by providing evidence from the following: (a) individual level female (individual interviews with women), (b) individual level all (individual interviews with women and men), (c) dyadic level (individual interviews with women and men with a focus on couples' interaction), (d) societal (media texts), and/or (e) multilevel (connections among between individual, dyadic, and societal level data).

8.1.1 Cross-cutting Theme 1: Age

First, age and retirement appear inextricably linked in this study. On an individual level, women reference age as an aspect that becomes salient during the transition to retirement and has multiple meanings. Although it is not the case that women never thought about age prior to retirement it garners additional attention through this transition and ushers in recognition of mortality/end of life issues (Chapter 4, RQ1, 1a). Notably, women are comfortable being their age (i.e., participants do not express wanting to be any younger than they are) but do not want to be considered elderly. Age also helps participants determine where others “should” be in relation to work/retirement. For instance, some women are clear in articulating that they are “early retirees” and others describe challenges faced when older siblings are still working when they are already

retired (i.e., they retired out of order). Women also reference having reached “that age” as a reason for making the decision to retire (RQ4). Men, on an individual level, do not talk about these issues to the same extent as women (i.e., recognition of their age, mortality/end of life issues, identity as it relates to age; RQ1b).

Age/aging was related to many other aspects of women’s transition to retirement such as beliefs about finances (do I have enough money to afford the rest of my life?), determining how to spend one’s time (how can I give back for all that I’ve been given in life to this point?), and where to live (what features will be needed in my home as I age?) (RQ1a). Many of these themes re-appear in Discourses about retirement (Chapter 5; RQ2). For example, “Retirees re-locate and you probably should, too” describes the alternative living arrangement options for aging Americans. The majority of these options enable individuals to “age in place,” an aspect that seemingly appeals to today’s retirees.

On a dyadic level, men and women talk about changes they have made and/or are making (both individually and together) to accommodate the impacts of aging (RQ1a, b, RQ7). One of these changes (emphasized by men, in particular) is the importance of taking care of one’s physical health through eating well and exercising. This notion is echoed in Discourses about retirement like “Keep moving so you can ‘walk all the way to heaven’” (RQ2). In line with these findings, Rudman’s (2005) critical discourse analysis of Canadian newspaper articles described aging as a process that “individuals can and should take on responsibility for managing” (p. 155). Notably, end of life issues emerged as a topic that many couples avoid or feel uncomfortable discussing (RQ6).

Another dyadic consideration associated with age (or relative age) was retirement timing (RQ4a). Most of the couples who identified both the decision to retire and the

transition to retirement as individual had retired at very different times and ages (and often were couples with an age gap between an older husband and younger wife). Husbands who retired sooner had already established patterns for their retired lives and so it became a matter of wives “fitting into” such a pattern (or not) as they transitioned to retirement. Other couples made reference to their spouse’s age in determining their own retirement timing. Greta, for example, is older than Timothy but they still decided to retire at the same time because she says she would have felt guilty retiring sooner and “he would have hated it.”

On a societal level, age/aging took a somewhat negative tone in many media texts (excluding *AARP*), with some of these notions being echoed by participants. The Discourse “Aging makes you a more dispensable worker” (RQ2) can be seen in talk about why women chose to retire when they did (i.e., they did not want to start doing a bad job, which they presume occurs as they age; RQ4a). These ideas are also reflected in Megan’s comments about why she was unable to secure a full-time position in the social services sector (“I had a number of interviews for executive director type positions... and I would get like to the last round...and then would not receive an offer. I think a lot of it really was age...”). A second Discourse (RQ2), “Aging makes you a burden on your family,” can be linked to women’s talk about purging their homes so they do not leave a mess for their children (RQ1a, RQ5). In summary, notions of age/aging cut across all levels of findings in this study.

8.1.2 Cross-cutting Theme 2: Identity

A second cross-cutting theme is identity. On an individual level, women’s talk about the transition to retirement reveals their attempts to (re)define who they are and/or

how they view themselves in relation to others (e.g., loss of professional identity as described in response to RQ1a, working vs. not working, retired vs. elderly, Baby Boomer vs. other generational cohorts). One example is how women describe feeling as though they are no longer in the group with those who are still “working” (in many cases, their former co-workers), while simultaneously distancing themselves from the “elderly” (RQ1a). As described in response to RQ1a, theoretical frameworks like Social Identity Theory and Communication Accommodation Theory can be applied to explore and explain how women situate themselves in the social world and how language aids in achieving these goals. Here, women use time, in addition to the aforementioned cross-cutting theme of age/aging (or perceptions of age) to distinguish themselves from two outgroups. Although women, in particular, situate themselves in these ways, both men and women identify as Baby Boomers.

A second marker participants use to create social groups and, hence, to structure their social world is generational cohort (there are clear links to age, here, but my emphasis is on behavioral traits of various cohorts). The majority of participants explicitly self-identify as being Baby Boomers. In their view, being a Baby Boomer places them in a group of people who have the opportunity to experience a retirement that is different from that experienced by their parents (RQ7). For instance, Mickey indicates that her mother “didn’t really have a career” so she “didn’t really retire as we would think about retiring” and her father retired and died quickly after. In contrast, Mickey had a career outside the home and views retirement as an enjoyable time. Within the Baby Boomer cohort, though, both men and women make distinctions between individuals who adequately prepared for retirement and those who did not (e.g., RQ1a).

Participants also differentiate themselves—and their financial behaviors—from generations to come after them. For instance, Ray recounts a conversation he has had with his adult son where his son comments on how much money Ray “makes” in retirement (RQ1b). Ray shares with me that his son is part of “the ones after the Baby Boomers that they just go along and they’re making good money, he’s got three boats and three cars and the whole bit.” In addition to different spending/saving behaviors, though, Ray and other participants recognize a shift in responsibility for retirement savings from pensions to 401k. For example, Ray tells his son “Are you putting anything aside? You don’t have a retirement program like I had.”

Dyadic level identity issues tended to be more implicit. For example, a dilemma like “I love you but I don’t want to spend all my time with you” (RQ5) addresses the extent to which partners spent time together and apart (instrumental). However, there are certainly identity and relational issues that undergird what it means for partners to talk about the time they will spend together and apart such as spending more time together makes me a “good” husband/wife or spending less time together indicates there is something “wrong” with our relationship. Navigating this dilemma requires consideration of multiple interpretations of talk.

On a broader level, analysis of media texts echo intergenerational distinctions (from the individual level) and perhaps conflict (RQ2, 2b). Some of this conflict centers on financial issues (as Ray identifies above). Taking a defensive stance, an *AARP* article aims to debunk several myths like “Older people are a drain on the economy, leaving the next generation with less” and “The young and old are rival armies in a struggle over finite resources, and the old are winning” (Romasco, *AARP*, 2013/2014, see section

headings). A second example emerges around employment issues. For instance, articles describe divides between older and younger workers such as in law firms where, historically, there has been a mandatory retirement age that created space for new (younger) lawyers to progress (RQ2). Other articles describe the struggles of older Americans to re-enter the workforce (e.g., following a lay-off) and that these individuals have a difficult time because jobs are filled by younger (typically lower paid) workers. This second cross-cutting theme, identity, plays out in a variety of ways and is emphasized on individual and societal levels, but also present in dyadic interactions.

8.1.3 Cross-cutting Theme 3: Time

Time is a third theme that cuts across responses to multiple research questions (and has clear connections to both age/aging and identity as described above). On an individual level, both women and men frame time as a commodity in talking at length about how they “spend” their time in retirement compared to pre-retirement (RQ1, RQ1a, RQ1b). Feeling in control of how to spend or structure one’s time is a hallmark of retirement for participants in this sample. As Rose (63, security awareness coordinator) states: “If I lust after anything it is use of my time. I want to be able to do things you know when I want to do them.” Women, in particular, express a tension between an imperative of doing and a reticence to commit to anything in their early years of retirement (RQ1) and also describe retirement as a time where they can spend their time in the ways they feel are most important (rather than “shortchanging”, RQ1a).

Moreover, it is intriguing that both men and women express frustration over having their time structured/controlled by someone else during their working years but still describe either a desire or current efforts to (re)structure how they spend their time in

retirement. Put differently, many participants want to avoid “wasting” time in retirement and feel compelled to justify (to me, at least) that they spend their time in useful ways (although there are exceptions). For instance, Matthew’s (64, restaurant owner) response to what retirement means to him is: “It’s not like I’m sitting around doing nothing. I’m very busy.” This may reflect American cultural ideas about the importance of time (e.g., “time is money”) or serve to counteract Discourses about aging/retirement as decline.

On a dyadic level, all of the dilemmas incorporate negotiations associated with time, at least to some extent (RQ5, 6). For instance, “Retirement means freedom (from work) but you’re still working” is centered on partner’s ideas about what counts as appropriate or inappropriate ways to spend one’s time in retirement. Similarly, “Retirement is enjoyable for everyone but you aren’t enjoying it” makes similar assertions in framing “time” in retirement as something that ought to be exchanged for enjoyment (i.e., retirees should get pleasure from the ways in which they choose to spend their time). Furthermore, having more time in retirement enables retirees to value family relationships (primarily by “spending” time with and/or assisting parents, children, siblings, etc.), an activity partners typically engage in together.

Broader ideas also circulate about the importance of time and offer guidance (constraints?) on appropriate and inappropriate ways for retirees to spend their time (RQ2, 2b). The theme “You will need to find a new reason to get up in the morning (because you are no longer working)” suggests that retirees will “need” to replace the structure/meaning formerly provided by work with something new. However, retirees will want to avoid taking “cruise after cruise” (Lloyd, USA, 2013, para. 7) or sitting around “twiddling thumbs” (Mascia, 2010, para. 10) and should instead seek out ways to

spend time such as by volunteering. Indeed, “Aging Americans have a positive impact on their communities” reviews the many references made to the satisfaction retirees garner from volunteering or the time they spend caring for family members. In summary, time plays out in various ways across all levels of data.

8.1.4 Cross-cutting Theme 4: Gender

Based on findings that cut across multiple research questions, this dissertation makes it evident that gender shapes the retirement experience. Illustrations of the gendered nature of retirement emerge around a range of topics including: (a) the meaning of retirement, (b) spending time, and (c) friendship relationships.

The meaning of retirement for Baby Boomer women is captured by a framework that contrasts pre-retirement, early retirement, and the future (RQ1). Within early retirement, women talk about feeling compelled to keep busy yet not wanting to make any regular commitments. Analysis of men’s interviews suggests that this framework does not describe what retirement means to them (RQ1b). A major reason for this is that women’s pre-retirement experiences, at least in America, differ from men’s. The majority of women in this sample were part of dual-earner couples with children. Although women worked full-time for most of their adult lives, twelve women indicated they took maternity leaves and/or several years off from paid work while their children were young. No men mentioned taking breaks from work to raise children (some mention taking breaks from their career employment for military service, to switch careers, and to recover from knee replacement surgery). Furthermore, expectations surrounding childcare are still gendered. For instance, both male and female professionals report difficulties balancing work and family responsibilities (e.g., Bellavia & Frone, 2005) yet

mothers are more likely to report work-family conflict than fathers (Bryon, 2005). One explanation is that mothers adjust their work to fit with family responsibilities more often than fathers (Hakim, 2000). These kinds of influences likely carry-over into decisions about and experiences of retirement and provide explanations for why women assign meaning to retirement as evidenced in this dissertation. The meaning of retirement primarily emerged as an individual level issue (for women compared to men) and one that played out in the marital dyad to some extent. For example, often reflect on how they shortchanged aspects of their lives in pre-retirement years including their spouses/marriages and also include the health/wellness of their spouse in negative visions of the future. However, Discourses largely overlooked both meanings and the gendered nature of retirement (RQ2a). That is, media texts tended to focus on the more material aspects of retirement (e.g., finances, where to live) rather than its meaning and typically reflected the perspectives/experiences of an imagined “average” gender neutral (or male) individual.

Second, there is a gendered element to how individuals spend time (or feel they are expected to spend time) in retirement. As previously described, women, to a greater extent than men, feel compelled to volunteer and it is exclusively women who talk about purging their homes as a way to avoid leaving a mess for their children (RQ1a, b, RQ5). Both men and women talk about leaving money for children (RQ1a, b, RQ5). These issues are reflected in Discourses but are not framed in gendered ways (e.g., “Unexpected issues will ruin your financial planning efforts” makes reference to financially supporting adult children but does not implicate men or women; RQ2b).

Finally, friendship relationships in/into retirement are gendered. On an individual level, women describe undertaking greater efforts to maintain friendship relationships into retirement (RQ1a). Some men lamented the loss of connection resulting from ceasing paid employment but relatively few discussed engaging in behaviors aimed at initiating/maintaining friendships. It is interesting that in the few cases where men talked about working to develop new relationships in retirement, their comments reflected joint undertakings with their wives. Christopher indicates that “*we* are actively trying to get more people like us” (rather than “I am...”) and Timothy notes that “I’d like to expand our circle of friends” (rather than “I’d like to expand *my*...”).

Discourse makes similar distinctions that retiring/retired women are more likely than men to maintain intact social groups.⁶ The example of groups like the Dull Men’s Club, which are commitment-free, include only men (Levitz, WSJ, 2012). A woman’s failed attempt to start a comparable club for women was explained by the fact that women already have these connections (and, thus, do not need a club to manufacture them). Findings from multiple levels of data in this dissertation point to the idea that retirement is a gendered process.

To summarize, age, identity, time, and gender were cross-cutting themes described as a way to summarize the many findings from this dissertation. The next section will speak to this project’s theoretical contributions to the normative theory of social support and organizational discourse perspectives.

⁶ It is worth noting that there is mention of gender at the societal level but not in areas of meaning of retirement or how to spend time. Perhaps this reflects that differences in beliefs about men vs. women when it comes to relationships (i.e., women are more relationally focused) are more widely accepted or talked about (e.g., work of Deborah Tannen). These ideas have been critiqued in academic circles. Still, there is some evidence for sex differences in relational maintenance strategies, albeit small.

8.2 Theoretical Contributions

8.2.1 Contributions to the Normative Theory of Social Support

The current project contributes to the normative theory of social support by pushing its boundaries in three primary ways. First, typical applications of the normative theory of social support analyze texts from only one level of discourse (e.g., interviews with couples where one has experienced a cardiac event) to draw conclusions about multiple levels. In this study, discourse perspectives provided a way for identifying and reflecting on the ways in which sociocultural context shape couple's talk. Moreover, dilemmas can be conceptualized as one type of multilevel connection among a range of possibilities. Finally, the normative theory of social support tends to refer to strategies as the tools couples use to navigate dilemmas in a micro level sense despite recognition of the multilevel nature of dilemmas. Hence, theorizing based upon findings from this dissertation suggests broadening the scope of strategies.

As described in Chapter 2, the normative theory of social support emphasizes the importance of considering the context in which communicative interaction occurs, yet methods described in the extant literature as to how a researcher might identify relevant aspects of context are not clear. This dissertation offers both methodological techniques and a way to conceptualize "context" by pairing interview data with media texts/thematic analysis. Specifically, four unique analysis techniques were used to identify (and then characterize) connections among between levels of D/discourse. Namely, the following cases were explored: (a) instances where participants explicitly reference media texts (e.g., "I was reading in the *New York Times* that..."), (b) instances where participants refer to Discourses (e.g., "Most people think that retirement is like..."), (c) points of

(dis)connection that resulted from layering levels of D/discourse, and (d) points of convergence (“balancing”) that resulted from triangulating Discourses and the talk of two partners.

Multilevel thinking (framed from organizational discourse perspectives) led to the insight that dilemmas can be considered one particular type of multilevel connection between D/discourses (i.e., dilemmas emerge as a result of partner’s differing allegiances to various Discourses). Doing so is valuable because it opens up a range of possibilities for understanding the relationship(s) between couple’s talk and broader societal ideas rather than solely focusing on how Discourses influence conflicting meanings/goals. Alternative ways to characterize connections between levels of D/discourse include: (a) *alignment* and *justification* to “The lucky ones: Baby Boomers with the money to retire,” (b) *alignment* (on a superficial level), and instances of *rejection* and *balancing* to “The ‘new’ retirement can be whatever you’d like so long as it’s exactly like this,” and (c) *reinterpretation* of and *alignment* with “I’m retired but not old”. In order for a multilevel connection to be considered a dilemma, it had to be animated in couple’s talk about retirement. In other words, dilemmas could only be identified in cases where one or both partners mentioned (during their interview) conflicting meanings that could be traced to broader Discourses. Hence, there are cases where connections between levels were not dilemmas (e.g., a multilevel connection emerged around finances but there is not a couples’ dilemma associated with financial issues) and cases where dilemmas did not emerge as a connection between levels (e.g., there are two dilemmas associated with Discourses about what it means to be a “good” partner/grandparent but there was not a multilevel connection associated with these issues). These mis-matches underscore the

complexity of exploring D/discourses, suggesting ideas for future research (described below).

Finally, theorizing about strategies suggests the need for an expanded scope. That is, the normative theory of social support conceptualizes dilemmas in situated (multilevel) terms. However, strategies have traditionally been framed as communicative, single level (micro) ways that couples manage dilemmas. There is an inherent disconnect, then, between strategies and their ability to adequately address dilemmas.

Dilemmas (tensions, paradoxes) are not inherently negative. Indeed, scholarship on paradoxes suggests that opportunities can arise from harnessing the power of tensions by responding in ways that yield creativity and/or positive change (Baxter & Montgomery, 1996; Lewis, 2000). It becomes beneficial to expand thinking beyond simply how to “manage” a tension or paradox and instead respond by accepting, confronting, or transcending conflicting meanings. These approaches can be applied in response to the sites of tension within Discourses about retirement: (a) You need to financially plan for retirement but you can’t really plan, (b) You can create a “new” retirement but you can’t have/live it, and (c) The “new” retirement is all up to you but you’re probably doing it wrong. Such approaches also can be applied in response to the four dilemmas in couples’ talk about the transition to retirement. This thinking is in line with ideas initially explored by Wilson and colleagues (2015) in the context of military families’ talk encouraging help-seeking for mental health issues.

Acceptance requires that individuals learn to live with tensions and offers some freedom for those who can accomplish it. In many ways, Candy’s comments illustrate acceptance of the “you can create a new retirement but you can’t have/live it” tension

because she states that she should have saved more money for retirement but was unable to because she needed all her money to live. However, she chose to retire anyways (freedom) and fully recognizes that these decisions place limitations on the extent to which she can realize her “new” (i.e., ideal) retirement (e.g., she lives with her daughter).

Confronting a paradox requires that parties engage in discussion in which individual logics are critiqued as a way to co-construct a reality that is more acceptable for everyone. For instance, confronting “you need to financially plan for retirement but you can’t really plan” could occur on a family level in cases where adult children request financial assistance from parents. Rather than function as though parents and children are on opposing sides of this tension (i.e., parents need to financially plan vs. adult children who are there to ruin these efforts by asking for money) families could use it to fuel dialogue about the challenges/realities of saving money for retirement and concerns that both parties have about aging/the future. This may allow families to reframe the tension to mean more than a struggle for resources, such as what it might mean for a parent to say “yes” or “no” to financially supporting an adult child and/or what it means for an adult child to ask for assistance. Family members, then, would be co-constructing a new reality built on a mutual understanding of financial issues (e.g., parents could be upfront about household expenses, what they have saved for retirement, etc. and children could be clear about the challenges they are facing with student loans, a tighter job market, etc.).

Finally, responding to paradoxes with transcendence may ultimately suggest the need for policy reform surrounding retirement. Transcendence engages second-order thinking (i.e., change that alters fundamental assumptions undergirding a system; Watzlawick, Weakland, & Fisch, 1974) instead of relying on first-order thinking (i.e.,

change within a system that leaves the system itself unchanged). This can be applied, for instance, to “the new retirement is all up to you but you’re probably doing it wrong.” First-order thinking could mean continuing to assume that preparing for retirement is an individual responsibility while recognizing that assistance may be needed by most but can be expensive and/or is not actually accessible to everyone. A first-order response might be to recalculate cost-of-living adjustments (COLA) so that Social Security benefits might better keep up with inflation such as by utilizing an “elderly index” formula (You’ve Earned a Say, 2015). Such a change would provide a more accurate way to account for the spending patterns of older Americans (e.g., for higher health care costs). However, the underlying system is only tweaked and key underlying assumptions fundamentally remain unchanged.

Second-order thinking would require a central change in expectations associated with preparing for retirement. That is, rather than assuming that individuals are entirely responsible for retirement preparation and that those who cannot retire did something wrong either by not saving properly or did not get the help they should have gotten, second-order thinking might conceptualize retirement as a *societal* issue such that the success of our retirees is everyone’s responsibility. For instance, a proposal like that of Senator Bernie Sanders comes close to a second-order change by aiming to “expand Social Security to make sure that everyone in this country can retire with the dignity and respect they deserve” (Bernie, 2016, final paragraph). Specifically, he advocates lifting the cap on taxable income that funds Social Security because such a change would better reflect that funding retirees is a social responsibility to which everyone should equally contribute in terms of percentage of their income. This proposal comes close to altering

the system. The point here is not necessarily to advocate this specific policy, but only to highlight the possibility of including strategies that question larger societal assumptions as part of Goldsmith's framework (for a similar suggestion, see Kosenko, 2010).

To summarize, this dissertation contributes to the normative theory of social support by (a) offering a specific approach to identifying the "context" that shapes couple's talk, (b) framing dilemmas as one particular type of multilevel connection, and (c) re-conceptualizing strategies as a range of multilevel tools for addressing dilemmas.

8.2.2 Contributions to Organizational Discourse Perspectives

The current project contributes to organizational discourse perspectives in two primary ways. First, this project provides a methodological approach for meaningfully engaging with multiple levels of discourse. Second, it offers a way for conceptualizing the role of Discourses in discourses (i.e., dyadic interaction).

Some scholars have noted that framing two levels of discourse has become problematic because it implies two very separate streams, which overlooks the interconnected nature of these streams. Moreover, this dichotomy has resulted in researchers focusing their attention on one (discourse) or the other (Discourse) "at the expense of work which meaningfully engages both" (Phillips & Oswick, 2012, p. 459). Although Smith and Dougherty (2012) certainly offer many interesting findings, these authors analyzed interviews with Americans ($N = 84$) from four different work experience phases (anticipatory, early work life, preretirement, retirees) to draw conclusions about Discourse(s) of retirement. For instance, Smith and Dougherty describe that retirement is a time "infused with positive sentiments that resonate with cultural expectations about work and leisure...it is also infused with an underlying

anxiety related to aging and decline” (2012, p. 473). By using a multilevel lens, the current study complicates these findings by: (a) finding both positive and negative retirement experiences among participants, (b) revealing a rift in Discourses surrounding aging in America (AARP vs. other sources), and (c) detailing participants’ efforts to resist the effects of aging and decline Discourses through their uses of language and behaviors. This is not to invalidate the findings of Smith and Dougherty, rather this dissertation extends their findings by utilizing a multilevel approach to data collection and analysis.

In addition, pairing discourse perspectives with the normative theory of social support provides insight into how Discourses are animated in discourses (i.e., couples’ talk). For example, the dilemma “Retirement is enjoyable for everyone but you aren’t enjoying it” plays out in couples’ talk about retirement in a few different ways such as when one partner wholly dislikes or is bored in retirement whereas their partner enjoys retirement (a point that would be overlooked if only one level of data was considered). This dilemma is motivated by differences in the extent to which partners buy into the assumption that retirement is a positive time when one can engage in activities she enjoys (and reflects Discourses like “The ‘new’ retirement can be whatever you’d like so long as it’s exactly like this” (RQ2b)).

To summarize, this dissertation contributes to discourse perspectives by (a) offering one specific approach for meaningfully engaging with multiple levels of D/discourse and (b) exploring how Discourses play out in discourses.

8.3 Practical Implications

In addition to theoretical contributions, the findings from this dissertation reveal several practical suggestions that could be relevant to various groups including: (a) individuals nearing retirement, (b) couples nearing retirement, and (c) media representatives/journalists. Examples of the kind of advice for each group will be described and supported with evidence from the results of this dissertation.

8.3.1 Practical Implications for Individuals

Findings associated with RQ1 suggest that the majority of women enjoy retirement but still find some aspects challenging (e.g., they express uncertainty about the future). Moreover, the negative case examples (RQ1) indicate that some women find the transition to retirement particularly challenging, perhaps because their experiences deviate from the mainstream in some way (e.g., Megan did not choose to retire, Tiffany's husband passed away earlier than expected; see the suggestions for future research on sensemaking about non-normative retirement trajectories below). Hence, it is critical that women nearing retirement understand that this may be a challenging transition for them and are prepared for that. In addition, the aspects that become salient during the transition to retirement provide some guidance for the kinds of issues that women (and men) may need to reflect on as they prepare for retirement (RQ1a, 1b). This list includes some considerations that are perhaps obvious (e.g., finances) but other issues that may be less so (e.g., aspects of age/aging, purging behaviors, friendship relationships).

8.3.2 Practical Implications for Couples

This dissertation provides clear evidence for the dyadic nature of retirement (RQ4, 4a, 4b) and outlines a range of issues that couples should reflect on prior to retiring

(and, in some cases, return to occasionally). For example, the aspects that become salient during the transition to retirement (RQ1a, 1b) and dilemmas expressed by couples (RQ5) offer specific topical issues that couples might discuss (e.g., time we spend together and apart, where to live). Some of the strategies for managing dilemmas also outline practical advice for couples such as setting retirement expectations (RQ6). For instance, couples might reflect on times in the past when they have successfully navigated a transition (e.g., when kids left for college, a cross-country move, birth of children, etc.) and work to determine their communicative interaction patterns that made these run smoothly. These characteristics could be implemented in the transition to retirement.

8.3.3 Practical Implications for Journalists

Findings from RQ2 and 2a point to a need for additional media coverage of the retirement experiences (or lack thereof) for a range of individuals. Rather than focusing on individuals who are able-bodied, white collar, male/gender neutral, heterosexual (when spouse is mentioned) and primarily white, it may behoove journalists to write about a broader range of retirement experiences. Indeed, the handful of articles from this sample that did so reflect great variation in how, for example, physical laborers approach retirement. In addition, media might expand their treatment of retirement as a dyadic issue (RQ3) as it could aid couples (the majority of retiring Baby Boomers) as they approach this time in their lives.

8.4 Strengths and Limitations

As a whole, this study offers several notable strengths. Combining two theoretical perspectives in the exploration of the transition to retirement as a gendered and dyadic process yielded methodological, theoretical, and practical advances. Methodologically,

characterizing connections between multiple levels of data led to the creation of innovative analysis techniques. Identifying themes from the media texts (Discourses) and linking them to salient aspects that emerge during the transition to retirement (discourses) involved defining explicit and implicit linkages, and developing processes of layering and balancing. In addition, qualitative dyadic data analysis offered rich insights and meaning(s) that could not have been gleaned from interviews with individuals alone.

Theoretically, pairing organizational discourse perspectives with the normative theory of social support facilitated extensions for both. For instance, dilemmas and strategies provide discourse perspectives with a mechanism for conceptualizing the interpenetration of levels. Critical discourse perspectives, in particular, drew attention to the ways that language construct and reify the gendered nature of retirement processes, an issue not typically explored by applications of the normative theory of social support.

Findings from this study must be considered in light of potential limitations. First, on an individual level, increased variation in the sample of participants in terms of race, socioeconomic status, or other forms of difference could extend current findings. For instance, as described in the Methods section (Chapter 3), most participants (individually and as couples) had median incomes that were higher than United States' averages. Couples also reported high levels of relational satisfaction, which could indicate that this sample was composed of dyads that successfully transitioned. Arguably couples that had less successful transitions (e.g., characterized by conflict, involving divorce or separation) would describe different patterns of communication, dilemmas, and/or strategies. There are limitations, then, associated with the extent to which findings from this study can be generalized. Do individuals/couples who are working class, for instance,

view retirement as attainable? Do couples who face financial difficulties think about retirement differently and/or do they describe different patterns of communicating about the transition to retirement? Still, the current study captured variation across participants on a number of issues (e.g., not all participants enjoyed retirement, variation in conceptualizing the decision to retire and transition to retirement as individual and/or dyadic), suggesting that a range of factors influence retirement decision-making processes and transition experiences.

Second, partners were separately interviewed in this study to explore the dyadic aspects of the transition to retirement. As described in the Methods, there are benefits to this approach such as it enables participants to feel more comfortable sharing potentially sensitive issues with an interviewer without a partner present (Brannan, 1988). This became particularly apparent to me in the case of Beverly and Bobby where I interviewed Beverly alone for a period of time and then interviewed the pair together. Beverly was much more honest when it was the two of us speaking compared to when the pair was together. Moreover, I never felt as though I heard Bobby's complete opinions.

However, there are also limitations to conducting only individual interviews, as there is value in interviewing partners together. For example, hearing Beverly and Bobby talk directly to one another and ask each other questions allowed an "objective" glimpse into how the pair actually communicates (rather than relying on how a participant tells me s/he communicates with his/her partner). Bobby indicated at one point that he might consider going back to work part-time and Beverly quickly interjected to explain how/why that was a bad idea (revealing both her opinion on part-time work in retirement as well as relational dynamics). Another example is the case of Lynn and Ray (only

individual interviews) because there seemed to be discrepancies between how this couple described Lynn's transition to retirement. Interviewing this couple—and others—together may have revealed their shared reality in addition to how they communicate with one another.

Fourth, interviews reflect one point in time as each individual (nested in couples) was only interviewed once. This approach certainly allowed for rich understanding of how participants situate themselves in the present time and enables them to reflect on both the past/future. However, this approach is limited in that it does not allow for exploration of how the transition to retirement changes over time for individuals or for couples. Given the processual nature of retirement, this is a limitation. For instance, having male participants from different points on the retirement trajectory in this sample allowed for some analysis of change over time. Early in retirement male participants seemed more concerned about financial issues compared to later in retirement (i.e., early in retirement they worried about not having enough money when, over time, they learned they did have enough money and would likely be okay). Even more valuable than being able to compare different participants at different time points would be to interview individuals/dyads over multiple time points. It is worth noting that media texts did represent multiple time points from 2009 to 2015 and, even within this short span, revealed some changes in Discourse about retirement.

Fifth, collection of all data occurred in the time period as the United States was climbing out of the Great Recession, which officially lasted from December 2007 until June 2009 (Economic Policy Institution, n.d.). Clearly, this major economic event had enormous and wide-reaching impact such as significantly devaluing savings, increasing

unemployment rates, reducing consumer spending, etc. These influences may limit the extent to which findings from this study hold across historical time points.

8.5 An Agenda for Future Communication Research about Retirement

The above sections suggest gaps in what we know about the micro and macro communicative processes of Baby Boomer women adjusting to retirement. Below I outline a research agenda clustered by level of analysis: (a) individual, (b) dyad, and (c) societal. Dividing this agenda into three discrete sections is not meant to suggest that each is isolated as this dissertation has clearly pointed to the interpenetration among/between levels.

8.5.1 Future Research: Individual

A framework that elucidates the meaning of retirement for Baby Boomer women emerged from applying grounded theory methods to interview data to determine the meaning(s) of women for Baby Boomer women. What was less evident, however, is why women constructed the meaning of retirement as they did. Hence, utilizing sensemaking as a theoretical lens to view this framework might provide additional insight into women's experiences and highlights important directions for future research.

In general, sensemaking refers to a process where individuals and/or groups attempt to interpret novel and ambiguous situations (Weick, 1995). Sensemaking, according to Weick (1995), exhibits the following characteristics: (a) grounded in identity construction, (b) retrospective, (c) enactive of sensible environments, (d) social, (e) ongoing, (f) focused on and by extracted cues, and (g) driven by plausibility rather than accuracy. A fundamental aspect of sensemaking is that it centers around the interactional nature of identity construction. In other words, as an individual works to make sense of

what is “out there” in the world, she must re-orient how she defines herself. In addition, scholars have primarily focused on retrospective sensemaking based on the notion that it is only after an event has occurred that we can make sense of it: “people can only know what they are doing only after they have done it” (Weick, 1995, p. 24).

A sensemaking perspective highlights two key points. First, it becomes clear that women understand/construct and act in the present as a function of their interpretations of the past. In other words, retrospective sensemaking compels them to act in particular ways during their early retirement years. However, women also engage in prospective sensemaking. This term refers to cases where individuals cope with ambiguous situations by constructing new understandings of the future. As Gioia and Mehra (1996) state, individuals must engage in future-focused thinking to “structure the future by imagining some desirable (albeit ill-defined) state” (p. 1229). Prospective sensemaking has been applied to contexts like strategy making (e.g., Gioia & Thomas, 1996) and entrepreneurship (e.g., Cornelissen & Clarke, 2010) to explore how individuals assign new meaning to an environment and determine how to interact with it. In this dissertation prospective sensemaking operates a bit differently in that the future state is largely *not* desirable (in contrast to Gioia & Mehra’s definition) and women act in seeming opposition to it. That is, they behave in the present in response to the negative realities they ascribe to the future (e.g., health issues, financial challenges).

Second, the framework emerging from analysis in response to RQ1 seemingly captures a normative retirement trajectory as women make sense of their current retirement experiences in relation to the past and the future. Negative case analysis, however, explored the experiences of women who were unable to make sense of

retirement in this same way (see Chapter 4 RQ1 “unsure what retirement means”). Moreover, because their situations differed in significant ways from the normal trajectory these participants had to make sense in different ways than the others. It was more challenging for this group to do so and, as a result, they were less certain about what retirement meant to them.

Figure 8.1 represents a normative retirement trajectory that captures the experiences of most women in this study and, hence, provides women with scripts that enable them to more easily talk about what they are doing and why. In contrast, Figures 8.2 and 8.3 depict the non-normative retirement trajectories of Tiffany and Rebecca. These women must make sense differently than the majority of participants in this study and so they may not be readily equipped with cultural scripts for talking about who they are/what they are doing and why. To summarize, Tiffany (59, information systems auditor) retired to take care of her husband who had been diagnosed with ALS, but he passed away within the first year of her retirement. Comparing her trajectory to the normative one suggests that she quickly moved from pre-retirement directly into what is typically the envisioned (negative) future where her husband was ill and she did not know how long he would live. Moreover, there were clear constraints on the choices she was able to make as the couple was housebound due to illness. She now finds herself back in the “early retirement” phase but cannot make sense of this time period in the same ways as other women. She expresses her struggle in the following quotation.

We had plans of doing some things. He had his private pilot’s license, and we were going to do like a cross country flight. And of course we couldn’t do that...He was definitely housebound, which made me housebound...So pretty

much all we could do was watch TV... So then, since he passed away... now I just kind of feel like okay, now I am retired, and what am I going to do? Haven't quite figured it out.

A second participant, Rebecca (56), is a career homemaker. Her retirement trajectory features a blurring of the transition from pre-retirement to early retirement because she is not certain that she can/should consider herself retired. Rebecca explains her feelings in the following way.

And so he's retiring [her husband], but I still need to deal with the contractors and the two homes. And do I step back and let him take over some of that? Do I get to get rid of some of this, or should I say, "No. He's worked hard. I still gotta handle these people." And so it's kind of – what to do? So just because he's retired, I still am doing the same thing that I've always done.

Rebecca is not sure if she currently (and perhaps always?) remains in the pre-retirement phase or if/when she enters early retirement. A sensemaking lens provides additional insight into the framework that emerged from analysis of women's interview data as described in Chapter 4.

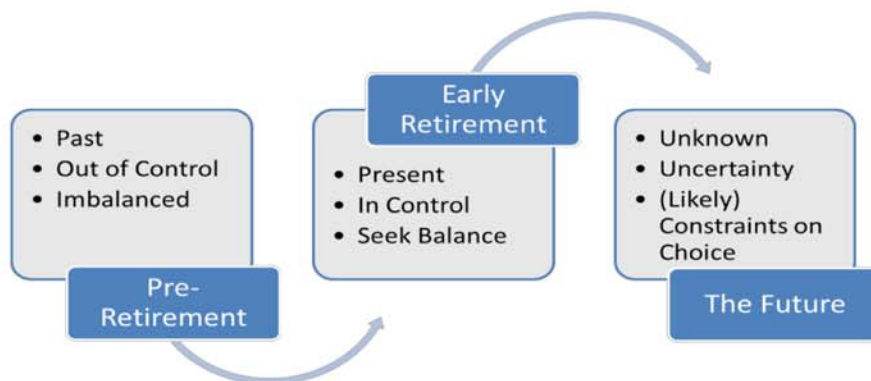


Figure 8.1: The "Traditional" Retirement Trajectory

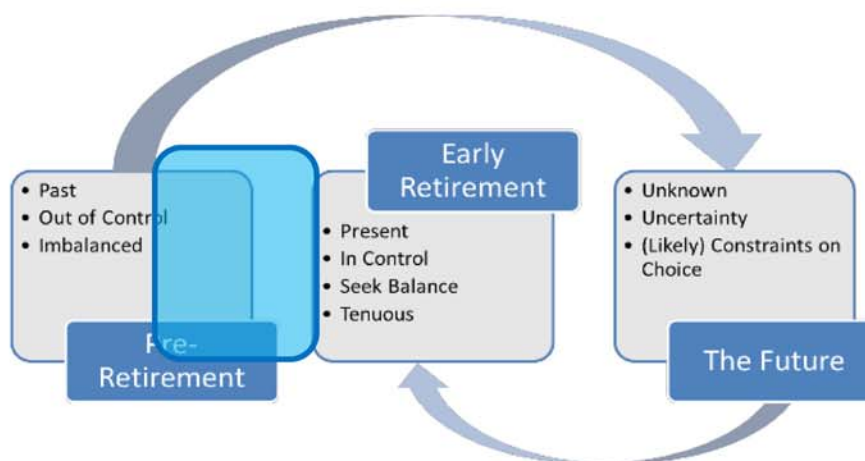


Figure 8.2: Tiffany's Retirement Trajectory

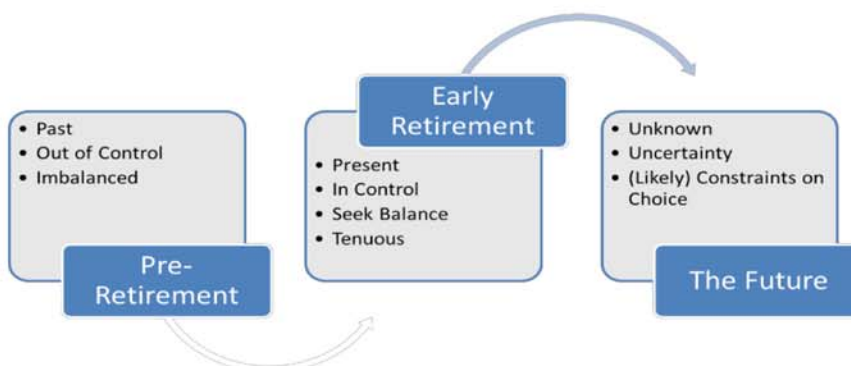


Figure 8.3: Rebecca's Retirement Trajectory

On one hand, applying a sensemaking lens provides a way for thinking about the chronological, processual nature of the framework that emerged from interviews with women and also points to why the transition to retirement—albeit still somewhat challenging—may feel easier for those women whose experiences align with a more normative trajectory. On the other hand, it suggests several areas for future research. First, future research should continue to explore both normative and non-normative trajectories of retirement for women. The framework for the meaning of retirement was based on the articulations of the majority of women in this sample. Yet questions should be asked to understand how broadly this normative trajectory applies. In other words, to what extent does this framework hold across SES, race/ethnicity, and/or generational cohort? Moreover, additional research could help to explicate the boundaries distinguishing normative experiences from non-normative ones (or perhaps these exist on a continuum). In other words, besides the cases described in this study (i.e., not “choosing” to retire, the sooner-than-expected death of a partner, an early divorce that resulted in financial hardship, or continuing employment based on health insurance needs) what situational and relational factors lead women to face greater difficulties in making sense of retirement?

8.5.2 Future Research: Dyads

As described at the outset of this dissertation, the complexity of retirement-related issues is amplified when an individual negotiates the retirement process with a partner. For the Baby Boomer generation dual retirement is more often the rule than the exception yet the majority of research on retirement still treats it as an individual endeavor. Exploring these possibilities, as this dissertation does, responds to calls for better

understanding of “the meaning of retirement as a joint or collective project” (Sargent, Bataille, Vough & Lee, 2011, p. 323). Indeed, the couple types that emerged from analysis associated with RQ4 and 4a were unexpected, and illustrate the value of conceptualizing the dyadic possibilities of retirement. These couple types suggest variation in the kind of advice that would be most useful to those nearing retirement and also call into question the stability of other couple typologies over the life course.

In the present study, consideration of the decision to retire and the transition to retirement as individual and/or dyadic resulted in the emergence of four couple types. Group 1 includes couples who constructed the decision to retire as independent and described the transition to retirement as an individual process. This group might be called “I’ve been retired for a while but probably can fit you in for dinner.” The transition for these couples consists of one partner who has been retired for a period of time when the other independently decides to retire as well. Although the already-retired spouse does not make huge efforts to incorporate the newly retired partner into his/her life, there are some cursory displays of spending time together (e.g., eating meals together).

Group 2 includes couples who constructed the decision to retire as dyadic, but constructed the transition to retirement as an individual process. This cluster could be referred to as “Let’s retire together so we can each do our own thing.” Most of these dyads reflected on the reactions/projected experiences of their partner and/or explicitly communicated about retiring together as part of their decision-making process. For instance, Greta stated that her husband “would not have liked it” and that she would “have felt guilty” if she had retired before him even though he is younger than her by three years. However, like Group 1, the members of these marriages spend their time in

retirement in independent ways. In some cases, this independence results from one partner still being employed (e.g., bridge employment) but independence also results from the fundamental belief that couples need not spend much time together (and can still be satisfied).

Group 3 is like Group 1 in that it includes couples who constructed the decision to retire as an individual one, but differ from Group 1 because these couples view the transition to retirement as dyadic. Such a group might be called “I’m going to retire so we can spend our time together.” Also like Group 1, one partner in many of these pairs was retired for a period of time when the other independently decides to retire. This group is distinguished because, once retired, partners spend much of their time together.

Finally, Group 4 consists of couples that think about both the decision and transition to retirement as dyadic (could be called “Let’s retire together so we can spend our time together”). In the current sample only one couple fits in Group 4 and are perhaps unique in that continued care for an adult son with mental illness seemingly keeps them bonded by structuring their time (in ways akin to when they were both working). Future interviews with additional couples to determine where they fit in the typology would provide additional insight into the characteristics of Group 4.

Based on these four types of couples, a practical extension of this line of thinking is that advice to soon-to-retire couples must vary as a function of couple type. Indeed, research on couple types supports the idea that there is not a single type of satisfied/happy couple (although unhappy couples display consistent patterns such as demand-withdrawal; e.g., Gottman, 1994). It is likely, then, that there is a range of ways by which couples can “successfully” navigate the transition to retirement and maintain

relational satisfaction. For example, advice to Groups 1 and 3 might point out that couples who retire years apart from one another are likely to experience more than one wave or phase of transition. The first wave would occur when partner 1 stopped working and partner 2 continued to work. The second wave would be when the second partner retires (and both partners are now retired). It would behoove such a couple to reflect on the ways in which each wave might impact aspects like finances (i.e., in wave 1 only one partner is still “earning” money while the other could be viewed as spending it), how to spend time (i.e., one partner is ready to play and enjoy life while the other is still working), etc. Additionally, depending on couple type, it might be useful to encourage couples to discuss what they believe makes for a “healthy” marriage. This could help clarify the thinking for some individuals/couples that behaving independently (in terms of how one spends the majority of his/her time) is completely acceptable (e.g., Group 2) and not a sign of a troubled marriage. For other couple types, however (e.g., Group 3) behaving independently could be a sign of marital problems.

Classic work by Fitzpatrick (1988) and later by Gottman (1994) identified marital typologies. For instance, traditional, independent, and separate couple types are described in greater detail in Chapter 6. Gottman’s decades of research suggests five couple types: conflict-avoiding, validating, volatile, hostile, and hostile-detached (Fulwiler, 2014). The majority of this research does not question the stability of couple types or only tests the stability of couple types over short spans, and much of it includes relatively young samples (i.e., does not capture later-life transitions like retirement). For instance, Gottman (1993) divides 73 couples based on observational data at Time 1 and then uses couple type to predict various outcomes at Time 2 (4 years later). The average age of

husbands at Time 1 was 31.8 years old and of wives was 29.0 years old (demographic information reported in Gottman and Levenson, 1992).

Indications from the current investigation suggest there may be some shifts in couple type around the time of retirement that result from both structural and ideological influences. Generally speaking, how to spend time was a primary theme that ran through many findings from this study (e.g., an aspect that emerged as salient for both men and women in RQ1; a dilemma associated with navigating time together and time apart emerged in RQ5). Discussions of time reflect one of the major shifts that occurs during the transition to retirement: participants had established routines for how they would spend their time (in pre-retirement years) and now these routines no longer apply. Hence, individuals (as members of couples) are required to re-establish routines that reflect a new (or perhaps the same) level of interdependence. Most of the couples in this study were dual-earners. This meant that the majority of their time during the workweek prior to retirement was spent at work and, therefore, apart. There is the possibility in retirement for couples to now spend all their time together because work is no longer an impediment. Members of couples must confront (perhaps again) what it means to them to be a “good” couple (e.g., time spent together, how many hobbies they should have in common, whether they should share space or not). These shifts could cause changes in beliefs regarding conventional-unconventional ideology, interdependence-autonomy, or conflict engagement-avoidance.

For example, Greta (65, nurse anesthetist) recently learned (in retirement) that she likes to be alone: “One of the things that I absolutely love about retirement is that I’ve learned that I love my alone time. I really didn’t know if I would or how I would handle

it.” It is worth noting that Greta and her husband worked together at the same hospital for the majority of their careers and so spent much of their work and non-work lives physically with one another. Greta admits that she had really never experienced “alone time” before retirement and now seeks out solo activities (e.g., photography). This realization might change Greta’s responses to items used to determine couples type like Fitzpatrick’s Autonomy (i.e., Greta sounds like she was content to spend the majority of time with her husband in the past but now seeks out more solitude) or Undifferentiated Space (i.e., Greta’s comments reflect a change from physically being in the same spaces such as the car commuting to work or the couple’s workspace to wanting to be in her own separate physical space such as on a walk taking photographs, a hobby her husband does not share/enjoy) subscales.

A second example is the case of Rose (63, security awareness coordinator) who reported that her husband expected her to stay home more in retirement. Her response to him was: "Honey I stayed home with the kids, and I did this and I did that. But I'm free now. So don't expect me to just sit around. I'm not going to." Although we do not have a clear sense of Rose’s marriage before and after retirement, it is possible that these comments reflect changes in how Rose would respond to items used to determine couples type like Fitzpatrick’s Conflict Avoidance (i.e., Rose sounds like she was willing to keep many of her thoughts to herself during the pre-retirement years but is now more willing to engage in conflict) or Autonomy (i.e., Rose sounds as though she was more willing in the past to participate in activities with her husband/family but is now looking forward to determining activities she would like to engage in) subscales.

Taken together, these unexpected findings suggest areas for future research. Scholars should explore the stability of couple types, especially over the span of a major life transition such as retirement. Such an investigation might identify couple types (for example, using Fitzpatrick's classification) in pre-retirement years and follow up with these couples over the course of making the decision to retire, the transition to retirement, and beyond. Semi-structured interviews at each time point would complement the quantitative data and, importantly, give insight into what structural and/or ideological factors are changing. In addition, it would be useful to explore the kinds of advice couples would give at each point in time as this may identify not only how advice varies as a function of couple type but how (or if) advice varies as a function of point in the retirement process. Finally, there are benefits to individually interviewing members of dyads as was the case in this dissertation, but future researchers might consider interviewing couples together as well.

8.5.3 Future Research: Societal

In addition to future research that continues to explore the transition to retirement as an individual and/or dyadic phenomenon, findings from this dissertation underscore the value of extending examinations of broader societal notions of these issues. The current study analyzed a sample of newspaper/magazine articles that were published in the *New York Times*, *Wall Street Journal*, *USA Today* and *AARP The Magazine* from 2009-2015.

Analysis made clear that *AARP The Magazine* took a different tone than the other three media outlets in terms of topics such as aging in the workplace. Whereas themes from the other three sources depicted aging in the workplace as overwhelmingly

negative, *AARP* was clearly presenting positive images of older workers. There was not a disconnect, per se, but rather *AARP* articles seemingly appeared in response to perspectives voiced in articles from the other sources (i.e., defending them, countering them). There are many possible explanations for why this may be the case. For instance, to what extent must/can researchers consider the sources of Discourses as part of their analysis? Although it receives funding from multiple sources and consists of multiple entities, *AARP* receives substantial funding from the federal government (Hewitt, n.d.).

A related question is: how can we think about Discourses in ways that recognize they are not a single, unified voice? This dissertation took a step in this direction by exploring how gender and other forms of difference are represented/reflected in broader Discourses. Indeed, findings speak to both the gendered and dyadic nature of retirement processes, and both of these are overlooked by Discourses. Still, future research may consider this richness in greater detail by incorporating a wider range of media sources in the sample (which would address questions about source influences).

Third and finally, although this study makes unique contributions by exploring multilevel interpenetration, the focus was on two “levels” of D/discourse. This dichotomy oversimplifies the recursive relationship that occurs among/between multiple levels of D/discourse. For instance, there are several cases where participants reference the practices and policies of the organizations from which they retired. Arguably, including these meso-level discourses could enrich our understanding of influences that shape and are shaped by couples’ talk about the transition to retirement. Future research could sample company retirement policies, pension documents or other texts that codify

organizational and/or governmental level processes associated with retiring in the United States.

8.6 Conclusion

This study paired organizational discourse perspectives and the normative theory of social support to explore micro and macro discourses about how Baby Boomer women experience the transition to retirement. On an individual level, a gendered framework, which reveals that retirement becomes “meaning-ful” for women when situated between their pre-retirement lives and the uncertainty that surrounds the future, emerged. Seven aspects become salient during the transition to retirement including finances, how to spend time, changes in friendship relationships, loss of professional identity, and age/aging.

Considering the dyadic nature of retirement, Discourses tended to emphasize its individual aspects, while participants themselves framed it as both individual and dyadic. Indeed, variation in how couples treated relevant issues resulted in four couple types. Moreover, dilemmas emerged that reflect participants’ attempts to pursue conflicting goals via interaction with their spouses (e.g., “I love you but I don’t want to spend all my time with you”). Couples reported several strategies employed to manage dilemmas.

On a broader level, Discourses associated with the transition to retirement described the landscape of retirement for the Baby Boomer generation, such as an opportunity to create a new retirement, a focus on individual responsibility for retirement savings, a need to remain active in retirement, and negative notions of aging in America. However, tensions emerged between these Discourses. Finally, this study detailed a range of connections between levels of D/discourse, which tap into broader dialectics (e.g.,

certainty v. uncertainty). This study make notable contributions to both the normative theory of social support and discourse perspectives, as well as suggests practical suggestions to various constituencies.

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APPENDICES

Appendix A Recruitment Materials

Email to be sent to researchers' networks

Title: Help finding participants for retirement study?

Dear XXX,

I am currently working on a research project to learn more about what it's like for Baby Boomer couples to transition to retirement as part of my doctorate in communication. I hope to interview women who have retired in the past 3 years and their husband (or partner). Do you know anyone who fits this description that might be willing to speak with me about their experiences?

Participation is open to women who have retired in the past 3 years and their spouse (or partner). I will interview each spouse separately at a time and place that is most convenient for them (and even over the phone or Skype, as needed). The interviews with each spouse do not need to be conducted at the same time or place. It will take about an hour for one interview and participants each will receive a \$10 Starbucks gift card to thank them for their time.

Participation in this study is voluntary. All information shared during the interview will remain confidential. Please know that this project has been reviewed and approved by the Purdue University Institutional Research Board (protocol #XXXX).

Would you please consider sending this email to anyone you think might be interested in speaking with me or those who might know someone who is? I've included some information below for you to share with your contacts.

Thank you in advance for your help! Feel free to be in touch with any questions you might have!

Take care,
Patricia Gettings
PhD Candidate, Brian Lamb School of Communication, Purdue University

Steve Wilson
Professor, Brian Lamb School of Communication, Purdue University

Research Study on Retirement

What has retirement been like for you?
 What has changed in your life since you retired?
 Has retirement met your expectations?

If you a woman who has retired in the past 3 years then I would like to ask you and your husband (or partner) questions like these.

My name is Patricia Gettings and I'm conducting this research as part of my doctorate in communication. The goal of my project is to learn more about what it's like for Baby Boomer couples to transition to retirement. Please find more details below. I'd love to hear from you!

Who can participate? Any woman who has retired in the past 3 years and her husband (or partner).

What will we be doing? You and your spouse will be interviewed separately. An interview will be scheduled at a time and place that is most convenient for each of you (or over the phone, if necessary) and will last about an hour. The interviews do not need to happen at the same time or place. All information shared during an interview will remain confidential. If a report of this study is published or presented at a professional conference, no identifying information will be used.

Why would I do this? You will be sharing your story and contributing to a greater understanding of what it's like to retire in our current time. You will also each receive a \$10 Starbucks gift card upon completing an interview to thank you for your participation.

I would like to participate. Who do I contact? Please email Patricia Gettings at pnorth@Email or call 518-XXXX to schedule an interview.

I have some questions about this research. What should I do? Please email Patricia Gettings at pnorth@Email or call XXXX.

Brian Lamb School of Communication, Purdue University, West Lafayette, IN
 Purdue University IRB Approval # XXXXX

Facebook Post

I am currently working on a research project to learn about what it's like for Baby Boomer couples to transition to retirement as part of my doctorate in communication. I hope to interview women who have retired in the past 3 years and their husband (or partner). Do you know anyone who fits this description that might be willing to speak with me about their experiences?

Participation is open to women who have retired in the past 3 years and their spouse (or partner). I will separately interview each spouse at a time and place that is most convenient for them (and even over the phone, as needed). The interviews do not need to be conducted at the same time or place. It will take about an hour for one interview and participants will each receive a \$10 Starbucks gift card to thank them for their time.

If you would like to participate or have questions, please message me or email ([pnorth@email](mailto:pnorth@email.com)) for more information. Thank you for your consideration!

***Once a potential participant calls me in response to recruitment materials, the following conversation will occur:*

When a potential participant calls about the study, I will:

--introduce myself and thank the caller for their interest

--provide them with details about the study including

- participation is open to women who have retired in the past 3 years and their spouse/partner
- both spouses will be individually interviewed
- interviews will be scheduled at a time/place most convenient for each of them and last about an hour
- all information shared during an interview will remain confidential
- questions will ask about experiences of planning for retirement, transitioning to retirement, communication with a partner about retirement
- each participant who completes an interview will be given a \$10 Starbucks gift card

--answer any questions they might have about participating

--if interested, I will negotiate a time and place to conduct the interview based on what is best for the participant

--I will get contact information for this participant and for his/her spouse or partner

Appendix B Demographic Information Survey

1. First Name, Last Initial
2. Spouse First Name, Last Initial
3. Current City and State of Residence
4. Age
5. Gender: Male/Female/Other
6. Race/Ethnicity
7. Highest Level of Education Achieved (e.g., 10th grade, high school graduate, college graduate):
8. Number of children and ages:
Child 1 age_____
- Child 2 age_____
- Child 3 age_____
- Child 4 age_____
- Child 5 age_____
- Child 6 age_____
- Child 7 age_____
9. Average annual *individual* income *prior to retirement*
10. Average annual *household* income *prior to retirement*
11. If applicable, in what year did you retire?
12. What industry have you spent/did you spend the majority of your career in?
13. What is the job title you currently hold or most recently held?

14. In what year did you start working full time?
15. Did you take any significant breaks during your career employment? If yes, please list the lengths and reasons for each break. _____
16. Would you be willing to speak with me again in the future to discuss some of the findings from this research? If yes, please indicate preferred mode of contact (email, phone, etc) and provide details. _____

Appendix C Norton's Quality of Marriage Survey

Norton's (1983) Quality of Marriage Index (QMI)

Instructions: This questionnaire asks about relational attitudes and behaviors. Try to answer all questions as honestly as possible. Do not spend too much time on any one question. Give each question a moment's thought and then answer it.

Answer all of the questions with your partner in mind, unless directed otherwise. Please answer the questions independent of your partner. Your partner should not see or help with the answers.

Responses range from 1 "strongly disagree" to 7 "strongly agree".

1. We have a good relationship.
2. My relationship with my partner is very stable.
3. Our relationship is strong.
4. My relationship with my partner makes me happy.
5. I really feel like part of a team with my partner.

Responses range from 1 "extremely low" to 10 "extremely high".

6. Everything considered, to what degree are you happy in your relationship?

Appendix D Interview Protocol for Retired Participants

**Use this protocol with retired participant (i.e., female) or with both spouses if both have retired.*

Thank you for agreeing to speak with me today. I am looking forward to hearing your thoughts on retirement. Please know that anything you tell me will remain confidential and will not be shared with your spouse or anyone else outside my research group. If I present or publish any of the findings from this interview, all identifying information like your name will be removed.

I want to be sure you are aware that you have the right to stop this interview at any time if you feel uncomfortable or for any other reason. Is it okay with you if I audio record our conversation? (Upon receiving consent.) Thank you. (Turn recorder on). Okay, now it is recording. Let's get started with some broad questions...

General/Warm-up

1. Tell me about yourself. (or Can you please describe a typical day for you?)
2. You indicated that you are retired. What does it mean to you to be retired?

(possible follow-ups: If you had to describe retirement using three words what words would you choose?; Has retirement met your expectations? Why or why not?)
3. Is retirement an individual or couple issue? Please explain why you think this is the case.

Retirement Planning/Decision to Retire

4. What did you do to plan for retirement? (possible follow-ups: What plans, if any, did you make for how you would spend your time during retirement? What plans, if any, did you make for where you would live during retirement?)
5. When you were planning for retirement, what sources of information did you rely on?
6. What factors led you to make the decision to retire? (or How did you decide to retire?)

Adjusting to Retirement

7. What, if anything, is different in your life now that you are retired? (probe: instrumental, relational; be sure to get a sense of before vs. after) Possible follow-up: What have you found challenging about adjusting to retirement? What have you enjoyed most about adjusting to retirement? What is the hardest/worst/least enjoyable part about being retired?
8. If spouse retired: What do you think your spouse has found challenging about adjusting to retirement? What do you think your spouse has enjoyed most about adjusting to retirement?
9. *Only if they haven't addressed identity:* In what ways, if any, have YOU changed now that you are retired? (probe: identity; be sure to get a sense of before vs. after)
10. What advice have you gotten about the transition to retirement? Where did it come from?

11. *For female participants:* How do you think your retirement experience compares to your mother's retirement experience (or the retirement experience of women of your mother's generation)?
12. Now that you are retired, what retirement topics do you and your spouse discuss most often? (Probe topics as needed: finances, relationship issues, how you spend your time, establishing routines, where you are going to live)
13. Are there any topics about retirement that you find challenging to discuss with your partner? Any topics that are sources of argument? (Probe topics as needed: finances, relationship issues, how you spend your time, establishing routines, where you are going to live)
14. Please describe a conversation with your spouse about your transition to retirement that has gone well. Please describe one you wish you could do over?
15. What advice would you give to couples where one or both partners/spouses have just retired?
16. Is there anything that I haven't asked about regarding your retirement that you would like to share?

Appendix E Interview Protocol for Non-Retired Participants

**Use this protocol with spouse who is employed (other spouse retired).*

Thank you for agreeing to speak with me today. I am looking forward to hearing your thoughts on what it's been like for you since your spouse/partner retired. Please know that anything you tell me will remain confidential and will not be shared with your spouse or anyone else outside my research group. If I present or publish any of the findings from this interview, all identifying information like your name will be removed.

Also, I want to be sure you are aware that you have the right to stop this interview at any time if you feel uncomfortable or for any other reason. Is it okay with you if I audio record our conversation? (Upon receiving consent.) Thank you. (Turn recorder on). Okay, now it is recording. Let's get started with some broad questions...

General

1. Tell me about yourself. (or Can you please describe a typical day for you?)
2. You have indicated that you are not yet retired. What does retirement mean to you?
3. Is retirement an individual or couple issue? Please explain why you think this is the case.

Retirement Planning/Decision to Retire

4. What, if anything, are you doing to plan for retirement? (probe: topics discussed with partner)
5. From what sources do you get information about retirement?
6. What was your role, if any, in your partner's decision to retire?

Adjusting to Retirement

7. What, if anything, is different in your life now that your partner has retired?
(probe: instrumental, relational; be sure to get a sense of before vs. after) What is the hardest/worst part about your partner being retired?
8. In what ways, if any, have YOU changed since your partner retired?
9. In what ways, if any, has YOUR PARTNER changed since he/she retired?
10. How is your partner adjusting to being retired? (possible follow-ups: What, if anything, have you found challenging about your partner being retired? What, if anything, have you enjoyed about your partner being retired?)
11. Now that your spouse is retired, what retirement topics do you and your spouse discuss most often? (Probe topics as needed: finances, relationship issues, how you spend your time, establishing routines, where you are going to live)
12. Are there any topics about retirement that you find challenging to discuss with your partner? Any topics that are sources of argument? (Probe topics as needed: finances, relationship issues, how you spend your time, establishing routines, where you are going to live)
13. Please describe a conversation with your spouse about your transition to retirement that has gone well. Please describe one you wish you could do over.
14. What advice would you give to couples where one or both partners have just retired?
15. Is there anything that I haven't asked about regarding your retirement that you would like to share?

Appendix F Confidentiality Agreement for Transcriptionist

***FOR RESEARCHERS PAYING FROM NON-UNIVERSITY FUNDS ONLY!!!**

****IF PAYING WITH UNIVERSITY FUNDS, PLEASE CONTACT CONTRACT MANAGEMENT AT 765-494-6210 OR EMAIL AT SPSCONTR@PURDUE.EDU FOR ASSISTANCE.**

IRB PROTOCOL

Confidentiality Agreement Transcription and/or Translation Services

I, _____, transcriptionist and/or translator, individually and on behalf of _____ [name of business or entity if applicable], do hereby agree to maintain full confidentiality in regards to any and all audiotapes, videotapes, and oral or written documentation received from **_Steve Wilson or Patricia Gettings_** [researcher's name] related to his/her research study titled Understanding the Communicative Processes of Baby Boomers Adjusting to Retirement: Connecting Micro and Macro Discourses.. Furthermore, I agree:

1. To hold in strictest confidence the identification of any individual that may be inadvertently revealed during the transcription of audio-taped or live oral interviews, or in any associated documents;
2. To not disclose any information received for profit, gain, or otherwise;
3. To not make copies of any audiotapes, videotapes, or computerized files of the transcribed interview texts, unless specifically requested to do so by **Steve Wilson or Patricia Gettings** [researcher's name];
4. To store all study-related audiotapes, videotapes and materials in a safe, secure location as long as they are in my possession;
5. To return all audiotapes, videotapes and study-related documents to **Steve Wilson or Patricia Gettings** [researcher's name] in a complete and timely manner.
6. To delete all electronic files containing study-related documents from my computer hard drive and any backup devices.

Please provide the following contact information for the researcher and the transcriber and/or translator:

For Transcriber/Translator:

For Researcher:

Address: _____

Address: Steve Wilson/Patricia Gettings, Brian

Lamb School of

Communication, 100 N. University

Street, BRNG 2114

Telephone: _____

Telephone:

I am aware that I can be held legally liable for any breach of this confidentiality agreement, and for any harm incurred by individuals if I disclose identifiable information contained in the audiotapes, videotapes and/or paper files to which I

will have access. I am further aware that if any breach of confidentiality occurs, I will be fully subject to the laws of the State of Indiana.

Transcriber/ Translator's name _____

Transcriber/Translator's signature _____

Transcriber/Translator's Name of Business and Title (if applicable) _____

Date _____

PLEASE SUBMIT THE FOLLOWING:

ROUTE 1 COPY TO IRB

RETAIN THE ORIGINAL FOR YOUR RECORDS



Appendix G Themes from Analysis of Media Texts

General Ideas about Retirement

- a. “New” retirement for BB generation: the retirement experience for BB is new/different from that of previous generations
- b. Retirement coaches (financial or other): BB get (or should get) assistance with issues relating to retirement

Retirement Finances

- a. Preparation/Planning: describe or prescribe issues related to financial aspects of retirement
- b. Personal Responsibility: talk about financial aspects of retirement being up to the individual (or about individuals who failed to save for retirement)
- c. Government intervention: explain government efforts to assist individuals in (or nearing) retirement or a lack thereof
- d. Unexpected recession effects: impact of the Great Recession on retirement plans/savings
- e. Family (giving money to members): discussion of family members (or close others) asking for money from retirees or impact of retirees giving money to close others
- f. Health care costs: talk about health care expenses for retired individuals (self, family member)
- g. “Warning” to younger generations: articles that contain warnings for younger generations and how they need to begin saving ASAP for retirement
- h. Impact of demographics on financial aspects: explores financial aspects of retirement from particular demographic standpoint (rather than “neutral” stance of other articles)

Post-Retirement Activities

- a. Social: retirees engaging in activities with others (or lack thereof)
- b. Finding purpose: talk about retired individuals looking for/finding meaning and purpose in their retired lives
- c. Exercise/health: importance and impact of exercise for retirees/older individuals
- d. Learning: importance and impact of learning for retirees/older individuals
- e. Travel: places to travel, how to afford travel, etc.
- f. Impact of demographics on post-retirement activities: explores social aspects of retirement from particular demographic standpoint (rather than “neutral” stance of other articles)

Living Arrangements

- a. Geographic location: where to live in retirement (e.g., lists of cities and why these are good places for retirees to live)
- b. Physical residence/Structure of community: descriptions of innovations when it comes to the physical arrangement of living space and/or communities for retirees

Perceptions/Depictions of Aging in US

- a. Impact of aging members on family (burden): idea that young(er) people must/should care for old(er) people

- b. Impact of aging on work: issues of aging in the workplace, workplace discrimination, includes idea of being forced out and unable to get back in
- c. Increased vulnerability to abuse: talk about multiple forms of abuse leveled at old(er) people (primarily financial)
- d. Expectations (of retirees by others): descriptions of the utility of old(er) people; how and what they contribute to society (e.g., taxes, care for kids, volunteer)

VITA

VITA

EDUCATION

Ph.D. Purdue University, Brian Lamb School of Communication, West Lafayette, IN
Major Areas: Organizational and Interpersonal Communication
Minor Area: Research Methods (Quantitative & Qualitative)

Dissertation: *Understanding the communicative processes of Baby Boomer women adjusting to retirement: Connecting micro and macro discourses*

Committee: Steve Wilson (Advisor), Patrice Buzzanell, Melanie Morgan, Melissa Franks (Human Development and Family Studies)

M.A. Purdue University, Brian Lamb School of Communication, West Lafayette, IN
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Thesis: *Examining commitment, satisfaction, and relational maintenance in formal youth mentoring relationships*

ICA Interpersonal Communication Division Outstanding Thesis, 2011

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SCHOLARSHIP

ARTICLES & CHAPTERS

Peer-reviewed journal articles:

Wilhoit, E., **Gettings, P.E.**, Malik, P., Hearit, L.B., Buzzanell, P.M., & Ludwig, B. (in press). STEM faculty response to proposed workspace changes. *Journal of Organizational Change Management*.

Wilson, S.R., Dorrance Hall, E., **Gettings, P.E.**, & Pastor, R. (in press). How families encourage U.S. service members to seek behavioral healthcare: A multiple goals mediational model analysis. *Communication Research*.

Roberts, F., **Gettings, P.E.**, Torbeck, T., & Helft, P.R. (2015). Reflection on adverse event disclosure in the postsurgical hospital context. *Journal of Surgical Education*, 72(4), 767-770. doi: 10.1016/j.jsurg.2014.12.016

Wilson, S.R., **Gettings, P.E.**, Dorrance Hall, E., & Pastor, R. (2015). Dilemmas families face in talking with returning U.S. military service members about seeking professional help for mental health issues. *Health Communication*, 30, 772-783. doi: 10.1080/10410236.2014.899659

Wilson, S.R., **Gettings, P.E.**, Guntzviller, L.M., & Munz, E.A. (2014). Parental self-efficacy beliefs and sensitivity during play-time interactions with young children: Unpacking the curvilinear association. *Journal of Applied Communication Research*, 42, 409-431. doi: 10.1080/00909882.2014.911937

Gettings, P.E. & Wilson, S.R. (2014). Examining commitment and relational maintenance in formal youth mentoring relationships. *Journal of Social & Personal Relationships*, 31, 1089-1115. doi: 10.1177/0265407514522145

Jensen, R. E., Christy, K., **Gettings, P.E.**, & Lareau, L. (2013). Interview and focus group research: A content analysis of published work in ranked journals. *Communication Methods and Measures*, 7, 126-133. doi: 10.1080/19312458.2013.789838

Book chapters and encyclopedia entries:

Gettings, P.E. (in press). Interaction of variables. In M. Allen (Ed.), *The SAGE encyclopedia of communication research methods*. Thousand Oaks, CA: Sage.

Gettings, P.E. (2013). The moderating role of empathy in patient outcomes: A proposed model to reframe the debate between biomedical and patient-centered approaches. In M. Eaves (Ed.), *Applications in health communication: Emerging trends*. Dubuque, IA: Kendall Hunt.

Wilson, S.R. & **Gettings, P.E.** (2012). Nurturing children as assets: A positive approach to preventing child maltreatment and promoting healthy youth development. In T. J. Socha & M. Pitts (Eds.), *The positive side of interpersonal communication*. New York, NY: Peter Lang.

CONFERENCE PRESENTATIONS

Gettings, P.E. (2015, October). "*The time between the parentheses*": Meanings of retirement for Baby Boomer women. Competitively selected abstract to be presented at the annual Organizational Communication Mini-Conference, Michigan State University, East Lansing, MI.

McNallie, J., & **Gettings, P.E.** (2015, November). *Embracing opportunities for connection: Exploring and measuring interpersonal transcendence*. Paper to be presented at the annual convention of the National Communication Association, Las Vegas, NV.

Venetis, M. K., Chernichky, S.M., & **Gettings, P.E.** (2015, November). *Predicting mental health disclosure strategies*. Paper to be presented at the annual convention of the National Communication Association, Las Vegas, NV.

Venetis, M. K., **Gettings, P., E.**, & Chernichky, S.M. (2015, June). *Mental illness disclosure with a friend: Application of theory of message design logics*. Presented at the International Association for Relationship Research's Relationships, Health, and Wellness Mini-Conference, New Brunswick, NJ.

Gettings, P.E., Venetis, M.K., & Chernichky, S.M. (2015, April). *Disclosing mental illness to a friend: The recipient experience*. Competitively selected paper presented at the annual convention of the Central States Communication Association, Madison, WI.

Wilson, S.R., Dorrance Hall, E., **Gettings, P.E.**, & Pastor, R. (2014, November). *The impact of deployment, relational, and personal factors on how families talk with U.S. service members about mental health concerns: A multiple goals mediational model*. Competitively selected paper presented at the annual convention of the National Communication Association, Chicago, IL.

- Gettings, P.E.** (2014, September). *Understanding the communicative processes of Baby Boomer women adjusting to retirement: Connecting micro and macro discourses*. Competitively selected abstract presented at the annual Organizational Communication Mini-Conference, Purdue University, West Lafayette, IN.
- Kossek, E.E., **Gettings, P.E.**, & Berg, P. (2014, August). *The cultures of flex: Organizational context and implementation meanings for supervisors*. In E.E. Kossek & **P.E. Gettings** (Co-chairs), *Organizational Dynamics of Workplace Flexibility: Contextual, Change, & Multi-level Linkages*. Paper part of competitively selected panel presented at the annual meeting of the Academy of Management, Philadelphia, PA. *Nominated by Gender, Diversity, and Organizing Division as a showcase symposium.
- Kossek, E.E., Thompson, R., Davis, K., DePasquale, N., **Gettings, P.E.**, Sabbath, E., Kelly, E., & Burke, L. (2014, August). *Work-life intervention stickiness: The unfolding and sustainability of organizational change*. In E.E. Kossek & **P.E. Gettings** (Co-chairs), *Organizational Dynamics of Workplace Flexibility: Contextual, Change, & Multi-level Linkages*. Paper part of competitively selected panel presented at the annual meeting of the Academy of Management, Philadelphia, PA. *Nominated by Gender, Diversity, and Organizing Division as a showcase symposium.
- Gettings, P.E.**, Kristensen, T.M., Foote, J., Kisselburgh, L., Badam, S.K., Chandrasegaran, S., & Ramani, K. (2014, May). *Communicative bursts and idea sharing in collaborative engineering design processes*. Competitively selected paper presented at the annual convention of the International Communication Association, Seattle, WA.
- Kisselburgh, L., Chandrasegaran, S., Foote, J., Badam, S.K., **Gettings, P.E.**, Kristensen, T.M., Peppler, K., Elmqvist, N., & Ramani, K. (2014, May). *Visually-integrated collaborative ideation: Changing the dynamics of creativity in design teams*. Competitively selected paper presented at the annual convention of the International Communication Association, Seattle, WA.
- McNallie, J., **Gettings, P.E.**, & Greene, J.O. (2014, May). *Examining transcendent interactions in close friend and roommate relationships*. Competitively selected paper presented at the annual convention of the International Communication Association, Seattle, WA.
- Wilson, S.R., **Gettings, P.E.**, Dorrance Hall, E., & Pastor, R. (2014, May). *Dilemmas families face in talking with returning U.S. military service members about seeking professional help for mental health issues*. Competitively selected paper presented at the annual convention of the International Communication Association, Seattle, WA. *Top Papers in Health Communication Panel.

- Kossek, E.E., Thompson, R.J., **Gettings, P.E.**, Davis, K.D., DePasquale, N., Sabbath, E., Kelly, E.L., & Burke, L. (2014, May). *Family supportive supervisor behaviors: A multi-level longitudinal look at organizational change*. Competitively selected paper presented at the annual convention of the Society for Industrial & Organizational Psychology, Honolulu, Hawaii.
- Wilson, S.R., **Gettings, P.E.**, Dorrance Hall, E., & Pastor, R. (2014, March). *Dilemmas families face in talking with returning U.S. military service members about seeking professional help for mental health issues*. Poster presented at Purdue University's Health and Disease: Science, Culture, and Policy Conference. West Lafayette, IN.
- Gettings, P.E.** (2013, November). *Expecting nothing in return? Examining equity in formal youth mentoring relationships*. Competitively selected paper presented at the annual convention of the National Communication Association, Washington, DC.
- Gettings, P.E.** (2013, November). *Connecting with brands: Exploring brand personality*. Competitively selected G.I.F.T.S. presented at the annual convention of the National Communication Association, Washington, DC.
- Kisselburgh, L., Chandrasegaran, S., Foote, J., **Gettings, P.E.**, Kristensen, T. M., & Ramani, K. (2013, November). *The social ecologies of collaborative design in visually integrated cyber-enabled design (V-ICED) environments*. Competitively selected extended abstract presented at the annual convention of the National Communication Association, Washington, DC. *Top Four Paper Award.
- Kristensen, T.M., Hearit, L., Eller, M., **Gettings, P.E.**, & Wittrock, Z. (2013, November). *Conceptualizing workspace: A new perspective*. Competitively selected extended abstract presented at the annual convention of the National Communication Association, Washington, DC.
- Wilson, S.R., Dorrance Hall, E., & **Gettings, P.E.** (2013, November). *Multiple goals during complex family conversations: Developing a measure of family members' goals for talking with military service members about seeking mental healthcare*. Competitively selected paper presented at the annual convention of the National Communication Association, Washington, DC.
- Gettings, P.E.** (2013, October). *Helicopter parents go to work: An examination of parental career advice to college-aged children*. Competitively selected poster presented at the International Association of Relationship Researchers Mini-Conference Pre-conference, Louisville, KY.

- Willis, James E., Spiers, L., & **Gettings, P.E.** (2013, June). *MOOCs and Foucault's heterotopia: On community and self-efficacy*. Competitively selected paper presented at the annual meeting of MIT's Learning International Networks Consortium (LINC), Cambridge, MA.
- Tanes, Z. & **Gettings, P.E.** (2013, June). *The role of computer-mediated instructional message quality on perceived message effects in an academic analytics intervention*. Competitively selected paper presented at the annual convention of the International Communication Association, London, United Kingdom.
- Wilson, S.R., **Gettings, P.E.**, & Dorrance Hall, E. (2013, June). *Multiple goals during complex family conversations: What goals do family members pursue when talking with returning military service members about seeking mental healthcare?* Competitively selected paper presented at the annual convention of the International Communication Association, London, United Kingdom.
- Dorrance Hall, E., **Gettings, P.E.**, Pastor, R., Rayburn, E., & Wilson, S.R. (2013, April). *Family conversations about mental health concerns after military deployment*. Poster presented at the Health Communication and Family Dynamics: Beyond Patient-Provider Relationships Conference, Purdue University, West Lafayette, IN.
- Gettings, P.E.**, Roberts, F., Torbeck, T., & Helft, P.R. (2013, April). *Communicating empathy and bad news in the post-surgical context: Insights from a training program in the second year of surgical residency*. Poster presented at the Health Communication and Family Dynamics: Beyond Patient-Provider Relationships Conference, Purdue University, West Lafayette, IN.
- Gettings, P.E.** (2013, March). *Adapting the basic course for honors students: Addressing the concerns of a unique student population*. Paper presented as part of competitively selected panel at the annual convention of the Southern States Communication Association, Louisville, KY.
- Gettings, P.E.** (2013, March). *The moderating role of empathy in patient outcomes: A proposed model to reframe the debate between biomedical and patient-centered approaches*. Paper presented as part of competitively selected panel at the annual convention of the Southern States Communication Association, Louisville, KY.
- Gettings, P.E.**, Roberts, F., Torbeck, T., & Helft, P.R. (2013, March). *Communicating empathy and bad news in the post-surgical context: Insights from a training program in the second year of surgical residency*. Competitively selected paper presented at the annual convention of the Southern States Communication Association, Louisville, KY. *Top Paper Award.

- Gettings, P.E.**, Waters, J., Selzer King, A., Tanes, Z., & Pistilli, M.D. (2013, March). *Message testing and self-efficacy in Course Signals: Formative evaluation to identify effective communication strategies*. Competitively selected paper presented at the annual convention of the Southern States Communication Association, Louisville, KY. *Top Five Paper Award.
- Gettings, P.E.** (2012, November). *Examining commitment and relational maintenance in formal youth mentoring relationships*. Competitively selected paper presented at the annual convention of the National Communication Association, Orlando, FL.
- Wilson, S.R., **Gettings, P.E.**, & Dorrance Hall, E. (2012, November). *Family members' roles in veterans' health care decisions: A multiple goals perspective*. Competitively selected paper presented at the APA Annual Convention, Orlando, FL.
- Gettings, P.E.** (2012, March). *Listen & learn: Connecting with the reluctant student*. Competitively selected G.I.F.T.S. presented at the annual convention of the Central States Communication Association, Cleveland, OH.
- Gettings, P.E.** (2012, March). *Examining commitment and relational maintenance in formal youth mentoring relationships*. Competitively selected paper presented at the Purdue Graduate Student Conference on Communication Research, West Lafayette, IN.
- North, P.E.** (2011, April). *The development of youth mentoring relationships: Perspectives from social exchange and politeness theories*. Competitively selected paper presented at the annual convention of the Central States Communication Association, Milwaukee, WI.
- Wilson, S.R., **North, P.E.**, Guntzviller, L.M., & Munz, E.A. (2010, November). *Too much of a good thing?: Parental self-efficacy beliefs and parental sensitivity during play-time interactions with young children*. Competitively selected paper presented at the annual convention of the National Communication Association, San Francisco, CA.
- North, P.E.** (March, 2010). *Analyzing youth mentoring relationships: An interpersonal communication perspective*. Competitively selected paper presented at the 1st annual Purdue Graduate Student Conference on Communication Research, West Lafayette, IN.

HONORS AND AWARDS

- 2016 **Award for Excellence in Family Research (Article)**, Purdue University Center for Families (with S.R. Wilson, E. Dorrance Hall, & R. Pastor).
- 2014 **Participant in Gender, Diversity, & Organizing Doctoral Consortium** at the Academy of Management Annual Conference, Philadelphia, PA. One of 11 Ph.D students competitively selected to engage with faculty seminar leaders about their dissertation research and career issues.
- 2014 **Top Paper Award**, Health Communication, International Communication Association (with S.R. Wilson, E. Dorrance Hall, & R. Pastor)
- 2014 **Teaching Academy Graduate Teaching Award**, Purdue University's Center for Instructional Excellence (only 2 selected per department)
- 2014 **Advanced Graduate Teaching Certificate**, Purdue University
- 2014 **Nominee for Central States Communication Association's Cooper Award** for Graduate Student Teaching from Purdue University
- 2014 **Alan H. Monroe Graduate Scholar Award**, Brian Lamb School of Communication, Purdue University
- 2013 **Bruce Kendall Award for Excellence in Teaching**, Brian Lamb School of Communication, Purdue University
- 2013 **Top Four Paper Award**, Communication and the Future Division, National Communication Association Conference (with L. Kisselburgh, S. Chandrasegaran, J. Foote, J., T.M. Kristensen, & K. Ramani)
- 2013 **Top Paper Award**, Applied Communication Division, Southern States Communication Association Conference (with F. Roberts, T. Torbeck, & P.R. Helft)
- 2013 **Top Five Paper Award**, Instructional Development Division, Southern States Communication Association Conference (with J. Waters, A. Selzer King, Z. Tanes & M.D. Pistilli)
- 2012 **Cassandra Book Scholarship**
- 2011 **Outstanding Thesis Award**, ICA Interpersonal Communication Division

2010 **Graduate Teaching Certificate**, Purdue University

GRANTS AWARDED

- 2013 Assisting Lafayette Adult Resource Academy with Reaching Partial GED Completers. Service Learning Grant from the Office of Engagement, Purdue University (\$300).
- 2012 Developing advertising materials for the Greater Lafayette Sexual Assault Prevention Coalition. Service Learning Grant from the Office of Engagement, Purdue University (\$1,000).
- 2012 Communication merit badge facilitation with Boy Scouts of America. Service Learning Grant from the Office of Engagement, Purdue University (\$200).
- 2009 Identifying best practices in youth mentoring programs. Service Learning Grant from the Office of Engagement, Purdue University (\$100).

FUNDED RESEARCH APPOINTMENTS

Interdisciplinary appointments:

2013-2014 Exploring Work-Life/Family Relationships across Contexts

Krannert School of Management/Susan Bulkeley Butler Center for Leadership, Purdue University

Project Supervisor: Dr. Ellen Ernst Kossek

- Collaborated on development, analysis and manuscript preparation for research on organizational support of positive work-life/family relationships to enhance employee productivity and well-being, and organizational adaptation to new work forms (e.g., flexible work schedules)
- Engaged with members of the Work, Family and Health Network on projects funded by NIH and CDC
- Organized and assisted with review of submissions and program development for 2014 Work and Family Researchers Network Conference

2012 – 2013 Examining Instructional Technologies

Purdue Information Technology at Purdue, Analytics Team

Project Supervisor: Dr. Matthew Pistilli

- Conducted interviews with faculty members about their use of instructional technologies and prepared reports to be shared with senior members of ITAP
- Developed, analyzed and prepared manuscripts for research aimed at examining faculty/student use of instructional technologies (e.g., Course Signals, BoilerCast, Mixable) at Purdue University
- Planned training events for faculty members to learn about new instructional technologies

Appointments in communication:

2014 (Spring) Investigating Talk in Military Families about Mental Health Issues of Returned Military Service Members

Purdue University Center for Families/Brian Lamb School of Communication

Project Supervisor: Dr. Steve Wilson

- Collaborated on study design and implementing innovative data collection strategy, which resulted in sample of family members of returned military service members
- Led research team (2 graduate students, 3 undergraduate students) in data coding process (e.g., directness, reason-giving)
- Wrote and presented manuscripts at national and international conferences

2011 (Summer) Communication Training for Surgical Residents

Brian Lamb School of Communication/Indiana University School of Medicine

Project Supervisor: Dr. Felicia Roberts and Dr. Paul Helft

- Assisted with analysis of data and manuscript preparation that examined an intervention aimed at improving surgical residents' ethical communication skills
- Wrote and presented manuscripts at regional conferences

2009-2011 Evaluation of an Intergenerational Learning Program (CAPE)

Brian Lamb School of Communication/CAPE Program

Project Supervisor: Dr. Steve Wilson

- Collected data (mixed methods) from dyads of young children and a parent, which included interviewing parents and videotaping parent-child play sessions
- Conducted focus groups with parents to gather data about the parenting class and CAPE program overall
- Trained undergraduate coders to rate parenting behaviors in parent-child play sessions
- Wrote status reports to share with Lily Foundation (project funder)
- Wrote and presented manuscripts at national conferences

TEACHING

COURSES TAUGHT (PURDUE UNIVERSITY)

Classroom instruction:

2015 (Fall) Small Group Communication, Graduate Lecturer

- Developed course syllabus, schedule and lesson plans
- Introduced students to theories and practices of small group communication through various learning activities.
- Implemented technological innovation group assignment that emphasizes communication, collaboration, leadership, innovation and project management skills.

2015 (Fall) Fundamentals of Speech Communication Honors for College of Liberal Arts Dammon's Dean Scholars Learning Community, Graduate Lecturer

- Re-designed course materials and activities of presentational speaking course to fit needs of learning community students
- Developed and executed educational and social activities in collaboration with partners from the Philosophy department and CLA Honors Program

2014-2015 Quantitative Methods for Communication Research, Lead TA and Lab Instructor

- Re-designed teaching materials to train students to use Statistical Package for the Social Sciences (SPSS) for social scientific research in lab sessions.
- Trained fellow graduate teaching assistant in teaching lab sessions.
- Co-designed online quizzes and exam questions.
- Assisted large lecture professor in managing student participation, grading, and administering exams.

2013 (Fall) Introduction to Organizational Communication, Recitation Instructor

- Facilitated case studies for students to engage with organizational communication theories
- Delivered two large lectures (n=180) on the topic of socialization.
- Assisted large lecture professor in constructing syllabus and implementing i-clicker participation system for in-class interactions.

2012-2013 Advertising Writing, Graduate Instructor

- Designed course, syllabus and lesson plans
- Partnered with non-profit client (LARA) to assist in meeting their advertising needs through course project
- Implemented a semester-long service learning group assignment that illustrated the process of advertising creative development
- Brought in campus resource to teach basic graphic design to students (e.g., InDesign)

2012-2013 Introduction to Communication Theory, Recitation Instructor

- Facilitated discussion and activities for students to illustrate the range of communication theories
- Delivered four large lectures on topics such as Family Communication Patterns
- Assisted with course preparation including developing/grading assignments and writing/administering exams

2011-2012 Approaches to the Study of Interpersonal Communication, Graduate Instructor

- Designed course, syllabus and lesson plans to introduce students to theories of interpersonal communication and assessed students' learning outcomes
- Incorporated a variety of teaching techniques into daily class sessions to illustrate course concepts (e.g., "real world" newspaper articles, discussion)

2010-2011 Honors Fundamentals of Speech Communication, Graduate Instructor

- Re-designed course materials and activities of presentational speaking course to meet the needs of Honors students

2009-2010 Fundamentals of Speech Communication, Graduate Instructor

- Introduced students to the principles of presentational speaking
- Developed course content and led in-class activities
- Evaluated students' learning outcomes and provided feedback

Online instruction:**2014 (Spring) Online Fundamentals of Speech Communication, Graduate Lecturer**

- Introduced students to the principles of presentational speaking, adapting assignments to fit the online context (e.g., Narrated PowerPoint Presentation)
- Designed and implemented online quizzes
- Held office hours with students via Skype or FaceTime

2013 (Summer) Online Introduction to Communication Theory, Graduate TA

- Assisted with development and execution of learning modules representing a range of theories in communication studies
- Facilitated and graded discussion board posts
- Created and executed online quizzes

INSTRUCTIONAL TECHNOLOGY TECHNICAL REPORTS

Willis, J.E., Gettings, P.E., & Pistilli, M.D. (July 2013). Service Improvement and Pedagogy Report (SIPR): Mixable.

Willis, J.E., Sadar, A., Gettings, P.E., & Pistilli, M.D. (January 2013). Service Improvement and Pedagogy Report (SIPR): BoilerCast.

ACADEMIC PREPARATION***Organizational communication:***

Causes, Management & Resolution of Conflict; Tyler Harrison

Organizational Communication; Seungyoon Lee

Work-Family Reading Group (non-credit); Shelley MacDermid Wadsworth

Negotiation Theory & Strategies through an Intersectionalities Lens; Patrice Buzzanell

Collaboration & Innovation; Lorraine Kisselburgh

Foundations of Human Communication Inquiry I (COM600); Stacey Connaughton & Torsten Reimer

Foundations of Human Communication Inquiry II (COM601); Stacey Connaughton

Interpersonal & family communication:

Identifying Best Practices in Youth Mentoring; Steve Wilson

Theories of Persuasion; Brant Burlison

Social Cognition; Jim Tyler

Relational Communication; Denise Solomon (Penn State)

Nonverbal Human Interaction; John Greene

Family Communication; Steve Wilson

Communicating Information and Advice across Contexts; Erina MacGeorge

Advanced Theories in Family Studies; Melissa Franks

Interpersonal Information Management in the Health Context; Maria Venetis

Research methods (quantitative & qualitative):

Descriptive/Experimental Research in Communication; Seungyoon Lee

ANOVA; Steve Wilson

Advanced Methods in Child & Family Studies; Shawn Whiteman

Multilevel Modeling; Dan Mroczek

Structural Equation Modeling (audited); Sharon Christ

Qualitative Methods in Communication Research; Robin Jensen

Advanced Qualitative Research; Nadine Dolby

SERVICE AND ENGAGEMENT

PROFESSIONAL MEMBERSHIPS

Academy of Management
Central States Communication Association
International Association for Relationship Research
International Communication Association
National Communication Association
Southern States Communication Association

DEPARTMENT SERVICE

Reviewed (2 papers), Purdue Communication Graduate Student Annual Conference, 2016

Reviewer (2 papers), Purdue Communication Graduate Student Annual Conference, 2014

Attended Hatton W. Sumners Student Leadership Conference at UT Austin, TX as Purdue University Faculty Sponsor (with 3 undergraduate students), 2013

Member of Conference Committee, Purdue Communication Graduate Student Association, 2012-2013

VP Graduate Relations, Purdue Communication Graduate Student Association, 2012-2013

Program Scheduler for Conference Committee, Purdue Communication Graduate Student Association, 2011-2012

Member, Planning Committee for Teaching Approaches to the Study of Interpersonal Communication, Purdue University, 2011-2012

Vice President of Administration, Purdue Communication Graduate Student Association, 2010-2011

Master's Student Member at Large, Purdue Communication Graduate Student Association, 2009-2010

FIELD OF COMMUNICATION

Reviewer for CSCA Interpersonal Communication Division (12 papers), 2015

Panel Chair for Organizational Communication Division at NCA, 2014

Reviewer for Health Communication (3 papers), 2014, 2015

Assisted with review for Communication Monographs (1 paper), 2013

Panel Chair for Interpersonal Communication Division at NCA, 2013

Reviewer for ICA Interpersonal Communication Division (5 papers), 2013

Reviewer for NCA Health Communication Division (4 papers), 2013

Reviewer for JSPR (1 paper), 2012

Assisted with review for HCR (1 paper), 2012

Reviewer for NCA Student Division (2 papers) 2012, (3 papers) 2013

Volunteer at NCA National Convention, 2010

COMMUNITY

Managed development and production of advertising materials for the Lafayette Adult Resource Academy (with undergraduate students), 2013

Managed development and production of advertising materials for the Greater Lafayette Sexual Assault Prevention Coalition (with undergraduate students), 2012

Co-facilitated Boy Scouts of America Communication Merit Badge Workshop, 2012

PROFESSIONAL DEVELOPMENT ACTIVITIES

Job Market Panel, April 2011, 2012, 2013, 2014

Essentials of a Graduate Student Portfolio Workshops I and II, Spring 2012

Understanding the Job Search (CGSA Conference; March 2012)

RELEVANT INDUSTRY EXPERIENCE

2007 – 2009 **Element 79**, Chicago, IL

Advertising Senior Account Executive

Brands including American Family Insurance, Quaker Oatmeal, Tropicana

Primary Responsibilities:

- Collaborated with clients on all aspects of business
- Led agency team through strategic development, testing and production of advertising campaigns
- Liaised with agency partners to introduce integrated marketing campaigns; provided strategic guidance and creative assets (Partners included: Media, Digital, Public Relations, In-store, Strategic Partnership)
- Supervised assistant account executive; trained new clients on advertising process

2006 – 2007 **Health Net, Inc.**, New York, NY

National Senior Products Advertising Consultant

Primary Responsibilities:

- Partnered with Vice President of Marketing to manage new relationship with advertising agency, resulting in an integrated TV, newspaper, radio, outdoor and direct mail campaign

2003 – 2006 **Grey Worldwide**, New York, NY

Advertising Assistant Account Executive/Account Executive

Brands including CoverGirl, Max Factor, JDRF

Primary Responsibilities:

- Managed TV and print creative development process from guiding strategy through implementation
- Conducted and observed quantitative and qualitative consumer research; recommended implementation of results and creative strategy; assisted with mascara and lips market segmentation research
- Administered advertising account budget and billing process (over \$14 million)