



The truth about women and retirement

A conversation with authors Roxanne Jones and Leslie Inman

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Roxanne: What surprised me was how energized and motivated so many women are about this stage of life. I think I'd bought into that old model of retirement that it's a shift to a life of leisure. It opened my eyes to the possibilities that this chapter of life presents us with a lot. It's not all about loss or leaving something behind. There's still so much to look forward to.

Diane: Welcome to the *Catching Health* podcast. I'm Diane Atwood. I'm a health reporter and I share news and stories on my *Catching Health* blog and podcast that I hope will make a difference by inspiring people to be as healthy as possible in mind, body and spirit.

Today, I'm talking with Leslie Inman and Roxanne Jones, two women from Maine, friends, who have co-founded an online community that helps women navigate retirement. The community is called *Retirement Voices*. And they are in the process of writing a book together, also called *Retirement Voices*. We'll get to all that, but before we go any further, let's get to know these two ambitious women. Hi, Roxanne and Leslie, so you two are really busy. Does that mean that you both are retired, and you have plenty of time on your hands to tackle these big projects?

Leslie: Well, this is Leslie and Diane, I am retired. I've actually retired three times. So, I'm what you call a serial retiree. And the last time I retired was 2017. So, I'm no longer working for anybody else, but in terms of busy with *Retirement Voices*, we're very busy right now.

Diane: I'm curious, Leslie, because what happened those other two times you tried to retire?

Leslie: Well, I retired the first time in 2005. And then a couple of years later, the great recession came along and our retirement savings tanked like everybody else's. So, I really had to go back to work after that first retirement, just to get our savings back up to the level we needed. And then the second time I went back to work was we had moved to Maine, my husband and I, and I just didn't feel like I was finished working yet. And I wanted to work for a nonprofit, so I went to work for Girl Scouts of Maine and worked for them for a couple of years. And then in 2017, I realized I was done working for other people.

Diane: So, Roxanne you have yet to retire?

Roxanne: That's true. I started thinking about retirement a few years back, but I knew I didn't want to come to a complete hard stop like Leslie, but the idea of working less, having more time, fewer deadlines, it started to appeal to me. As a freelance writer being my own boss, I have the luxury of downshifting taking a more gradual approach toward retirement, but I wasn't really sure what that would look like. So, when Leslie proposed the idea of writing a book about women and retirement, I figured it would be a great opportunity to learn from other women how they'd done it, which is the whole idea behind the book to begin with women supporting women through this transition.

Diane: So how was it that you two came together to decide to do this book? And you also have a website and a blog.

Leslie: Right, all of that. Well, it originally started as my idea, I had observed, like when I was retiring, I looked around and I saw how other people were retiring and it was different. Some women retire very easily, and they know what they want to do, and their life becomes very fulfilling. Some women, most of us, struggle for a little while when we first retire, we try to figure it out, but eventually find our footing. And I noticed that some people just never are happy in retirement, they can't figure it out. And I was really curious about that. I wanted to know why people respond so differently.

And with Roxanne and I being friends and knowing she was thinking about retiring, that she might be interested in this, I approached her, and I said, do you want to learn a little bit more? Let's figure out why retirement is so different for so many people.

Diane: In the beginning. Did you think you'd write a book?

Leslie: No. Actually, the funny thing is we started by deciding that we'd put together a few questions and just talk informally to some of our retired women friends, ask them the questions and see what came out of it. And we each, I think had 10 names on our lists and we had the same questions and we went out and talked to these women and then compared notes. And what I said to Roxanne was that we had noticed a number of themes we're coming out of it. Things like concerns about their identity after they left work, how they're spending their time, that kind of thing. But I said to Roxanne, you know, at the end of every phone call, every woman is saying to me, are you guys writing a book? And I said, it had never occurred to me, what do you think?

Diane: And Roxanne, when she, I assume she proposed the idea to you, what did you think about writing a book?

Roxanne: Well, at first it was like, hmm, this is going to be a lot of work, but it might be a good, uh, transition project as I think about downshifting. And then I thought, you know, it was kind of self-serving. It's like, well, look at all that I can learn about my own journey here, and so that was kind of intriguing.

Diane: So, you started off by just asking some friends that you knew, but then you had to branch out and you set up a much more sophisticated kind of a questionnaire. Can you walk us through the steps that you had to take and where did you find these women?

Leslie: Well, we started by building our website, retirementvoices.com. And we took the questions that we had asked the small group of women and built on those and put that up on the website and then did everything we possibly could to try to drive women to our website from all the social media. Roxanne's great at Twitter and Facebook and all of that. So, we posted our call for submissions through all the social media we could think of. We emailed everybody we know. We each had about 500 people on the mailing lists. We sent press releases to newspapers. What other kinds of things, Roxanne, do you remember that we did?

Roxanne: Well, we printed cards, right, promoting the questionnaire that we distributed in hard copy to friends and friends of friends just to get the word out there.

Leslie: And even, I think one of the big things that helped us was Roxanne because she was a blogger with her old *Boomer Haiku* blog was very connected to the blogging community. So, we talked to bloggers and we had over 18,19 bloggers actually write about our call for submissions. Plus, we got connected with AARP Maine who let people know. We went everywhere we possibly could to drive people to our website.

Diane: And Roxanne, I remember your blog, *Boomer Haiku*. So, you were tapped into a couple of different networks, other bloggers, but bloggers who were in that age range.

Roxanne: Exactly, midlife women in particular and that's a large component of who we're targeting. Women who are on the path toward retirement, starting to think about it. So, it was a great fit.

Diane: So, it was an online questionnaire. And what were some of the questions that you asked?

Leslie: Well, the first one we asked was we asked women to define retirement because we realized that people thought about it differently. And we asked them what they felt about using the word retirement relative to themselves and it was the beginning of our understanding that the variation that we are getting in our answers was huge. From people who saw retirement as the traditional old retirement to people who saw it as a totally new invention of their lives. Other things we asked were how retirement affected relationships, all the relationships that you have. We asked about how retirement affects your identity and your self-esteem once you no longer have a work title.

Diane: It's interesting because Roxanne, you work for yourself. So, some of those issues have never really affected you?

Roxanne: Well, no, they've they do. I think they're, they're universal issues. It's just how we handle them or manage them is so unique. I mean, I don't work in an organization where I, you know, hang around the water cooler and have those kinds of relationships, but I have a professional network. I have so-called work friends. Like you, you know, we get together for lunch on occasion, but when you're not working anymore and I'm not there yet, but the idea of it, it shifts when you're not perceived as working. It can have an impact on what you think of yourself and what others think of you.

Diane: I was going to throw in a joke about how, well, we don't go to lunch in person anymore, Roxanne. We do our little, happy hours online.

Roxanne: Just as effective, if not more so.

Diane: When you had that questionnaire up, I did go into it thinking I'd like to take it, but I was stymied right at the beginning because I don't see myself as retired in the true sense of the word. I mean, I don't work at the job I used to have. I quit a full time, well-paying job with benefits to become a freelance writer, so I just sort of slid past retirement age and I continued to do that work. And so, some people, when they say, oh, you're retired, I find myself feeling a little offended. No, I'm not retired. I work all the time. Is that a normal kind of a reaction for somebody like me who technically might be retired, but not really?

Leslie: Very much, Diane. I think that we're all still struggling with what this new retirement looks like and what it means. And we've heard from a number of women that although they might call themselves retired, they didn't feel retired. They were busier and doing more than they ever had before. so, I think that's part of, the dilemma as we go forward, and also part of why we started the book by talking about what does retirement mean in this day and age, because it's changed from our parents' generation.

Roxanne: And that's the thing. Our parents and grandparents' retirement was you work most of your life, you get the gold watch, and then you ship off to a life of leisure, you know, playing golf or going on cruises or kicking back in a recliner with a remote. And most of the folks who took that route were men because mostly men worked in our parents and grandparents' generation, but we baby boomers are really the first generation of women who have retired in such great numbers.

And, you know, we broke the glass ceiling in many ways when we joined working world and we're setting kind of new stages in retirement or defining it differently as we move into this phase of life and one huge takeaway is that we had nearly 300 women who responded to our questionnaire and we had nearly 300 definitions of what retirement means. And, it's very reassuring or affirming to know that this stage of life is whatever you want it to be for yourself. And you needn't feel defensive if you do want to sit with your feet up in a recliner, or if you want to run a popular podcast and blog the way you're doing. It's what you want it to be for yourself.

Diane: So that's interesting. I was going to ask you, what were the common threads that you found. Well, the answers were kind of all over the place, but that almost could be characterized as a common thread.

Leslie: Yeah, the, I think the most telling message for us from everything, especially the diversity of the responses we got is that retirement is deeply personal to every woman. It's very individual and there isn't any one right way to do it. Roxanne and I talk about this all the time. Our book is not, we're not writing it to be prescriptive and tell people how to retire. not one of those books that says, do these top 10 things for a happy retirement. It's a book that shares what these 300 women told us in all their variations. And we're hoping that women who are planning their retirement or already retired, can either recognize

themselves in it and feel validated or can find new things that they might want to think about that will help them better prepare for their retirement.

Diane: Sure. That can be inspired by hearing somebody else's story to dare to try something that maybe they hadn't even considered. And maybe not to be so I'm afraid may not be the right word, but intimidated by this notion of, oh my gosh, I'm not even going to recognize myself if I don't go to the office every day or whatever.

Leslie: And I think afraid is a good word, Diane, because it's scary for a lot of people. I have some friends who really haven't retired, although they say they want to because they're afraid. They say, I don't know what I'm going to do with my time, so I can't retire until I figure that out. And we hope that this book will show them that there's so much variation with what they can do that maybe they'll get some ideas and maybe they'll feel comfortable retiring where they're kind of avoiding it right now.

Diane: I've heard men and women say that what they love most about retirement is they wake up and they think, okay, what am I going to do today? And that it's a wonderful feeling.

Roxanne: For many women and men it is. To have all this unstructured time. Yet, we also heard from women for whom it was just the opposite. They're panicked at the idea of having a blank calendar and it's almost a compulsion to be busy. and this is when we hear stories of women who overcommit. They volunteer here and they offer to babysit the grandchildren there, and they take a class or three and suddenly they have no free time and they wonder where's the retirement.

Diane: And of course, COVID has changed things. So, you probably have some people who have chosen to I'm going to just retire now. And then there are people who needed to part of their plan was to continue working for a while who may have lost their jobs.

Leslie: And some people who had plans to retire, but no longer can afford to anymore. Of course, COVID happened after our survey, so we really don't have women who are speaking to that impact on them, although we're trying to keep up with that. And this is the kinds of things that we write about on our blog.

Diane: Well, we're going to get to your blog. but Those interviews that you did seem to have been so full, so rich with information enough, so that you decided you were going to write this book. I want to give the full title of your book, *Retirement Voices: Women reveal what life after work is really like*. So, you are now in the throes of writing this book and I'm curious, what is it like to write a book? Because there's more to it than just compiling all those interviews and, getting them off to the publisher.

Leslie: It is so much bigger than we anticipated. And for a nonfiction book, the biggest challenge is if you want to go a traditional publishing route, which is the way that we're going to approach this first, you have to put together a proposal. You don't even write the whole book. in fact, publishers don't want you to write the whole book because they want to influence it. So, you write two or three chapters so that they can see sample writing and you write a proposal, which is basically a business plan and a marketing plan. And they tell

us that it takes six to 12 months to put a proposal together. And we thought that sounded crazy and it took us eight months to do it and edit it, and we did work with a publishing consultant so that she could review it and give us some guidance. In this day and age publishers don't do as much marketing as we might envision. They really rely on the authors to have a platform meaning social network, lots of people who are reading your newsletter, lots of ways that you're going to get people to buy the book. So, we've been working on our platform and on building this proposal. And we're just about, at the point, starting this week, we're going to send our first query letter out to agents to start looking for representation.

Diane: Oh, so you need an agent too. You need a team.

Leslie: You really do.

Diane: And you won't be flying around the country on your book tour. Not yet. But seriously, I don't know if people, even before COVID, were doing much going around and doing book tours because we have social media and such a strong online presence, anyway.

Roxanne: It's been a mix. I think depending on somebody's visibility and stature. They either do or don't have to do in person things. But I think that our book lends itself to getting together with women, whether that's virtually or in person, just to encourage the kind of discussion that we hope this book will engender because it just reinforces how everybody's got a story.

Diane: And so, you're seeing the book as sort of a jumping off point?

Roxanne: Exactly. I think our overarching intention here is to build a community. Of women helping women through this transition. Women supporting women so we can learn from one another. There are millions of women out there who've made this transition. They have a lot to teach us. And this book is one way to share that wisdom. The blog is another, and our presence on social media is a way to engage women in sharing their issues and their answers.

Diane: Any idea when the book will be published?

Leslie: Not at this point, we're hoping that we can find an agent who wants to represent us, and then they have to go and pitch our book proposal and idea to publishers and publishers typically take a year in the whole editing and distribution, you know, getting the marketing plan ready. So, we're thinking it's certainly not 2020. I doubt it's 2021. And if we don't find a traditional publisher, then we may explore self-publishing, but we're not even beginning to think about that at this point.

Diane: But my goodness. At the same time that you are working on this book and it's obviously a lot of work, you're also maintaining your website and your blog. Where do you find the time? Seriously.

Leslie: Sometimes it feels like a job except this time. I'm not getting paid for it yet.

Diane: Tell us a little bit about the blog. How often do you post and what is it that you're writing about? Are you just taking answers to some of your questions and writing about them?

Roxanne: It's a real mix. It's the book and more in terms of the topics we cover. The blog is published every other Thursday and we're reinforcing that we're focused on the nonfinancial impact of retirement, although we did do a post recently about social security and women just because it was such a huge topic, we felt that it made sense to include that. But retirement has so many impacts on our sense of self, our relationships, how we spend our time, that there's an incredible amount of fodder for the blog. And we have interviews with experts like retirement coaches or psychologists, stories from individual women who have interesting or inspiring retirement stories. We share our own personal reflections or experiences on various aspects of this transition. And every now and then we include a humorous take on what retirement is about. We've covered topics as diverse as how to handle the retirement police, those judgy people who try to tell you what they think retirement should be to learning to say no when folks try to recruit you for various activities cause they think you have all the time in the world now that you're retired, and to getting comfortable with simply being, instead of doing all the time,

Diane: I was looking at your recent topics. You had one about support.

Leslie: And that's going to be in one of our chapters. And again, we hope it's something that will give women pause and maybe help them think about what kind of support am I going to get and who should I be talking to besides hopefully my spouse or partner about my retirement plans? Because we find from what all the women told us that they sometimes will have family support them, but friends don't, sometimes friends support them, but the kids think that mom shouldn't be retiring to start a new business cause she's too old. Again, the variations that we've heard on many of these questions is really surprising to us sometimes.

Diane: Yeah. Amazing. one of the questions that you asked women in your online questionnaire was what has surprised you about retirement and both positive or negative? So, what are some of the responses you got to that?

Roxanne: Well, there were five main aspects of retirement that our respondents told us that surprised them. A big one we heard over and over was just how busy they are in retirement. So many of these women had held down a job sometimes more than one, they raised a family, they maintained a house, they raised pets, pursued personal interests all while they were working. But they're still surprised at how busy or even busier they are once they leave their careers. And one of our respondents, she's a former IT project manager from Ohio put it this way. She said, I'm surprised by how little time there is every day to do what I want to do and how little time there is left on earth to make a difference. How did I ever work?

Diane: What about the two of you? Any surprises for either of you to the answers that you got? You've talked about a lot of things, but any particular moments?

Leslie: Well, one for me, which came from what surprised the women who responded was how retirements affected friendships that we had in the workplace. You know, we go to work and spend 40 hours or whatever and we share our personal stories with the people around us and their friends and almost every single woman told us that, that those friendships changed. That once they left work, they didn't see their work friends anymore. One woman told us that she realized that what she called her work friends really weren't friends, they were colleagues and she didn't have any kind of relationship with them outside the workplace at all. Most of us, Diane, end up losing our work connections, but it's something we don't think about ahead of time and we don't prepare for it. I know my sister, when she retired, was devastated for about three or four months because none of her work friends were ever calling her back because they were too busy, they were working. We hope that sharing those kinds of things in the book will help women understand that this happens, so that maybe it's not a negative surprise when they experience it. It really is all of our experiences that the work friendships kind of get left behind. It's kind of sad. Yeah, it is in a way.

Roxanne: What surprised me was how energized and motivated so many women are about this stage of life. I think I'd bought into that old model of retirement that it's a shift to a life of leisure. And so, to learn how women are finding a new sense of purpose and meaning, they're exploring or rediscovering sides of themselves that they'd set aside while they pursued a career, it opened my eyes to the possibilities that this chapter of life presents us with a lot. It's not all about loss or leaving something behind. There's still so much to look forward to.

Diane: Wow. Thank you for that, both of you, where are you going to add something, Leslie?

Leslie: Yeah, I was going to say that for me too. I was really encouraged as Roxanne was saying by the, the variations of what women are doing and not only what they're doing in their retirement, but, but many of them who they're becoming. There's so much interest in giving back and finding purpose in their life and as Roxanne said earlier, we boomer women are really reinventing retirement. And even though it's scary, it can be a really exciting time of growth too. Again, we're not offering any prescriptions. We truly believe that retirement's very individual and that we all need to retire in the way that makes sense for us.

Diane: Well, we have covered a lot of ground, but are there any questions that you expected me to ask you and I never even thought about them?

Leslie: I think we just would like to tell your listeners that they can sign up for our blog at retirementvoices.com and we also send out periodic updates about where we are in the book process, so they can stay abreast of that if they're interested.

Diane: I do look forward to reading your book. I read your blog posts and your updates. So that's wonderful. Before we actually say goodbye, any little pearls of wisdom about retirement that you want to leave us with? You've already given us a bunch, but here's your final opportunity.

Leslie: I guess I would say don't be afraid to take some risk and do it your way. I never thought I would write a book. Never thought I would write a book and here we are Roxanne and I writing this book together. I just want to tell women that it can be anything.

Roxanne: I always hoped I'd write a book. I just never knew it was going to be about retirement, so here we are.

Diane: Well, thank you both. I've enjoyed this conversation a great deal.

Leslie: Thank you so much, Diane.

Roxanne: Our pleasure. Thanks.

Diane: You have been listening to *Catching Health with Diane Atwood*. I have been talking with Roxanne Jones and Leslie Inman who interviewed nearly 300 women to find out how they are handling retirement. And now they're writing a book, book, Retirement Voices: Women reveal what life after work is really like. Want to learn more? Visit their website retirementvoices.com. You'll also find *Retirement Voices* on Facebook and Twitter. That's it for now. Thanks for spending time with us. And thank you to our *Catching Health* sponsors, Avita of Stroudwater, a memory care facility and Stroudwater Lodge an assisted living community both in Westbrook, Maine. They help make the *Catching Health* podcast and blog possible for which I am grateful. For more information about both go to Northbridgecos.com and to read and listen to *Catching Health*, go to catchinghealth.com.

I hope you have a great day.