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## Midlife Crisis? Bring It On!

How women of this generation are seizing that stressful, pivotal moment in their lives to reinvent themselves

By NANCY GIBBS

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What does a female midlife crisis look like, anyway? A big face-lift, a little red car, an overdose, an affair, an escape to the Galapagos Islands? Or none of the above?

It is both a stable truth and an unsettling one that our lives loop and twist from age to age. The baby toddles into childhood, the child erupts into a teen, then a woman, who by the time she has passed 40 is long overdue to shed her skin again. That shedding can be traumatic, treacherous, born of sorrow or stress; but to hear the prophets of personal reinvention tell it, it may also be an unexpected gift. With that endearing sense of discovery that baby boomers bring to the most enduring experiences--like growing up or finding God or burning out--women are confronting the obstacles of middle age and figuring out how to turn them into opportunities. Thanks to higher incomes, better education and long experience at juggling multiple roles, women may actually discover that there has never been a better time to have a midlife crisis than now.

Sue Shellenbarger was 49, living in Oregon and writing her "Work & Family" column for the *Wall Street Journal*, when in the space of two years she got divorced, lost her father, drained her bank account and developed a taste for wilderness camping and ATV riding that left her crumpled up on an emergency-room gurney. "People around me thought I'd taken leave of my senses," she says. A few months later, "I was in a sling, trying to type with my broken collarbone, on the phone with one of my editors, and we were laughing about it." At that point, she says, "I realized a midlife crisis is a cliché until you have one."

Fast-forward two years: this spring she published *The Breaking Point: How Female Midlife Crisis Is Transforming Today's Women*, which suggests that the national conversation is about to have a hot flash. The passage through middle age of so large a clump of women--there are roughly 43 million American women ages 40 to 60--guarantees that some rules may have to be rewritten and boundaries moved to accommodate them. That was part of the inspiration for Shellenbarger's book. "I thought I could help other women see this coming in their lives," Shellenbarger says, "and not only avoid doing damage to others but capitalize on it."

In fact, the very word crisis, while suitably dramatic, seems somehow wrong for this generation's experience. Unlike their mothers and unlike the men in their lives, this cohort of women is creating a new model for what midlife might look like. Researchers have found that the most profound difference in attitude between men and women at middle age is that women are twice as likely to be hopeful about the future. Women get to wrestle their hormones through a Change of Life; but however disruptive menopause may be for some women, the changes that matter most are often more psychic and spiritual than physical.

Talk to women about what happens when they hit midlife hurdles--whether divorce or disease, an empty nest, the loss of a parent--and very often the response is a surprise even to them. They may first turn inward, ask the cosmic questions or retrieve some passion they put aside to make room for a career and family and adult responsibilities. Take a trip. Write a novel. Go back to school. Learn to kiteboard. But then, having done something to help themselves, they have a powerful urge to help others. Best of all is when they can do both at once.

Among the growing ranks of female entrepreneurs are many who have sensed a massive Midlife Marketing Opportunity. Women are natural marketers, even of their worst fears. Their instinct when they get in trouble is to talk about it with other women. So once they have weathered the crisis, they are ready to become crisis managers. The hospice nurse opens a consulting firm to help women handle their aging parents. The escrow officer becomes a personal trainer specializing in older women. The Harvard M.B.A. with three kids opens a temp agency specializing in placing part-time manager moms. Or in the *Extreme Makeover* version, Martha Stewart emerges from prison kinder, gentler and declaring, "Our passion is and always should be to make life better." More and more people see not a crisis but a challenge--even an opportunity, observes Deborah Carr, a sociology professor at Rutgers University. "How are they going to spend the second half of their life? They know they're going to have lots of healthy years, so I think it's a period of making choices to live out one's dreams that got put on the shelf during younger years."

When Canadian psychoanalyst Elliot Jacques coined the term midlife crisis back in 1965, he was not talking about a man who, upon turning 40, wakes up the next morning afraid he is going to die, goes in for hair plugs, buys a Porsche and runs off with a cupcake. He was studying creative genius and found that for many artists productivity began to decline as they reached middle age and wrestled with their own mortality. Never a legitimate clinical diagnosis, it was more like a handy way of describing the perfectly predictable process whereby every so often people looked around at their lives and asked, often in loud and expensive ways, "Is this it?"

Or at least, men did. That was around the time that Betty Friedan was writing about "the problem that has no name," after she surveyed several hundred of her Smith classmates and found that most of them were unhappy in middle age. "If they had a midlife crisis, they didn't talk about it," says Jane Glenn Haas, founder of WomanSage, a nonprofit group that supports midlife women. "Women today realize that their mothers never had a sense of their options." Haas, now 67, shocked her family when she

left her first husband 27 years ago. "They said to me, 'Why are you doing this?' I said, 'I'm not happy.' My mother said, 'Who told you you were entitled to be happy?'"

The present generation of women tend to bring different expectations to their middle passage. "To the extent there is any midlife crisis, to women it does not come as an enormous surprise," says Tace Hedrick, a University of Florida associate professor of women's studies. "Men wake up at 45 and realize, 'I'm not 18 anymore.' But women, their biological clock is ticking. They are constantly reminded that they are aging." The regular reminders of fertility are replaced by the insistent signals of menopause. Anthropologists say male status is typically tied to money and power, which explains why the standard male midlife crisis is triggered by a career crack-up.

Women's turmoil often reflects events in their personal lives as well as the accumulated stress of years of ladder climbing, multitasking and barrier breaking. Nearly three-quarters of women from 40 to 54 in a Yankelovich Monitor study said life is "much too complicated."

Many feel that along the way, while they were getting their promotion or having their kids or managing their households, they set aside something important that they want to retrieve--their hiking boots, their screenplay, a law degree. "Everybody I know has a version of this," says Susan Reimer-Torn, now a life coach in New York City. "Phase I, you kind of put all the pieces together in your mid- or late 20s, and it almost always involves some kind of trade-off. You figure out what you absolutely must have and end up giving up something else." In Reimer-Torn's case, her priority was a good marriage and raising a family, so 26 years ago, she gave up living in New York City to follow her fiance to Paris. But in Phase II, which generally occurs after 40, many women begin to review the terms of that original trade-off. "For me, my career and where I lived seemed to be a dispensable piece of the puzzle in the first phase," Reimer-Torn says. "But at Phase II, they were not." She and her family moved back from Paris just in time for her to take care of her ailing 84-year-old mother. Says Reimer-Torn: "My mother was ill for the first time in her life, and on a very deeply personal level, I wanted to be there for her, as I had not been for all those years."

If there's a Phase III, it may be taking your life in a whole new direction. Often a collision of the personal and professional triggers the reinvention. For Dr. Lisa Friedman, 52, it started when the internist had breast cancer diagnosed in September 2001. During the course of her treatment, she came to think about what she loved about being a doctor and what she hated. She loved spending time with her patients. She hated being sued by them (three malpractice suits, all of which she won). "It's a total, life-changing experience to go through a malpractice case. It's gut-wrenching," she recalls. So she thought about the possible escape routes, and now finds herself building a second career selling upscale women's clothing at trunk sales in her home in Madison, Wis., to other women like herself who couldn't find what they needed at the local mall. The hours are flexible. Eventually she may start selling clothes exclusively, but she isn't ready to give up her practice yet. "I thought, God, this is really fun," she says, "and no one is going to sue me because they didn't like the color of their skirt."

## WOMEN VS. MEN: HOW MIDLIFE IS DIFFERENT

Maybe the male midlife crisis stereotypically took the form of nifty new wheels because most men didn't grow up idealizing work. It was a means of putting food on the table and showing who was boss; actual happiness and satisfaction usually had to come from someplace else. In contrast, professional women, having fought so hard to break into fields that were once closed to them, often expect more from their jobs. If they are unhappy at 45, disenchanted with corporate politics or discouraged because they are not making a contribution to some larger good, they are typically willing to think of trying something completely new in a search for greater flexibility or challenge or satisfaction.

So while some women may follow the classic male model in certain superficial ways--buying motorcycles in record numbers (up 34% in the past five years) and getting divorced (two-thirds of divorces among people 40 to 70 are initiated by the woman)--many realize that a new toy or a new lover can do only so much for one's sense of well being over the long term. Researchers have found that women tend to take a hardheaded look at how their lives are unfolding and where they want to be 10 or 20 years down the road, when they are more than twice as likely as men to be living alone. And when women weigh their prospects, says Elaine Wethington, a Cornell University sociologist who specializes in midlife, they are "more likely to talk about growth, making the best of it."

That optimism takes many forms. Surveys find that middle-aged women think they will stay healthy longer. They are joining gyms at twice the rate of their male peers. Full-time college enrollment by older women is up 31% in the past decade. The National Center on Women & Aging at Brandeis University in Waltham, Mass., found that women age 50 plus said they feel happier about getting older than they thought they would. There is a kind of virtuous cycle created when women feel more confident about their coping skills. "They are better at coming to grips with problems because they believe that they can," says Wethington. "And solving problems then feeds back and gives you a sense of mastery of life."

The psychoanalyst Carl Jung explained how in middle age people tend to drop the roles they were playing, outgrow their pretenses. Some women become more willing to take risks as they grow less concerned about what others think. Women who submerged their identity when their children were young may feel a sense of liberation once they are older. Even the death of a parent, while painful and a frequent trigger of midlife depression, can free women from the burden of expectations, as they ask, Who am I doing all this for anyway? Shellenbarger cites research that found men's "dream fulfillment" goes downhill from their mid-30s on; women, who tend to put their dreams in the sock drawer during their main child-rearing years, actually become dreamier as they get older; 36% of those between 50 and 64 reported that they had fulfilled a dream, compared with 24% of younger women and 28% of their male peers.

The dream for many women involves starting a business of their own. As economic confidence and corporate loyalty decline, says Mary Furlong, executive professor of entrepreneurship at Santa Clara University in California, people are looking for a sense of control. "What they're not

trusting," she says, "is that big corporate America is going to provide for them. They want to be involved in a creative environment but not have it dominate their lives the way it did when they were selling on the road 80 hours a week for IBM." Plus, Furlong adds, going into business for yourself is fun, especially for women longing for a sense of adventure. "I don't think boomers are going to join the Junior League and have tea," she says. When they do the cost/benefit analysis of staying in a job they dislike or taking a leap of faith, more and more women are ready to jump. "I think part of the elixir is the learning. Part is the control. Part of the reason is just the idea, 'I better take control of my own nest egg because no one else is going to.'"

A decade ago, Abby Waters, now 46, was a sales rep for a pharmaceutical company in Boca Raton, Fla., and was "totally miserable." Come Sunday night, she would dread Monday morning: "It got to the point where we were just dropping samples at the doctors' offices." That was 1994. She quit her job and wandered around for the next few years looking for a better idea. "You talk about a midlife crisis," she says. She had money troubles; her marriage fell apart. And she turned 40. "My friend called from the Carolinas. I told her, 'I don't want to go to my 40th birthday party,'" Waters recalls. That year, 1998, she licensed a slipcover design and tried to market it. After discovering how hard that was to do, she started Abby's Idea Factory to help inventors turn their ideas into products. Last spring a guy named Kent Chamberlain walked in with the idea of developing a power beer for people after they work out. Waters hated beer. But she liked Kent. So she started thinking about a different kind of beer, one designed for women like her. "The big companies had looked at a beer for women and shied away because the product was watery," she says. She began poring over beer recipes and came up with a 200-year-old brew that used rose hips. Her Honey Amber Rose is only 110 calories per bottle and carries a logo of a Latin-looking woman in a broad-brimmed red hat and a red dress with folds resembling a rose. "If you want to taste sweet success," the bottle says, "look for the woman in the rose-petal dress."

Chamberlain is now Waters' partner in life and business. Their beer, launched in November, won a silver medal just three months later from the Florida Brewers Guild. Southern Wine & Spirits, the biggest liquor distributor in the country, put in an order. "I think in your 40s you're wise enough to have the guts, and you figure, 'What the hell. What's the worst thing that can happen? You've got to get a regular job?'" Waters says. "My stepfather on his dying bed said, 'If only I had ...,'" she says. "I don't want to have regrets."

#### THE NEXT GOLD MINE: MIDLIFE AS AN INDUSTRY

From coast to coast, women of all backgrounds are essentially opening up the Great Midlife Lemonade Stand, taking the bitter taste of aging and making it sweet, satisfying. This is both noble and shrewd. Women like helping other women, and as it happens, just as women reach their moment of self-doubt, they also ripen into the perfect market segment. "You can make a ton of money," agrees Shellenbarger. "Let's face it. These women with their fat pocketbooks approach the age of 50 and lose their inhibitions. Imagine that! That's a lot of spending. The other thing that research shows will open people's pocketbooks is sadness, and for a lot of people, midlife crisis can be quite sad. And if you strike out in new directions after your

crisis, you spend. If you are pursuing a dream, your primary focus is not going to be frugality. You're going to be out there buying stuff."

And it is a market that many established companies haven't figured out or are scared to talk to. "Marketers are obsessed with 16-to-24-year-olds while substantially ignoring the largest, richest cohort of women in the history of humanity," marvels Bob Garfield, advertising critic for Advertising Age. "It's bizarre how focused people are on children when the baby boom is just sitting there with hundreds of billions of dollars of discretionary income and very few kids left in the house to spend it on." Women make the majority of purchasing decisions. "The marketers I talked to for my research, I was expecting to find many of them poised to profit big on this pattern," Shellenbarger says. "But they didn't understand it. They were asking me questions--How does this play out? What do women want?"

For entrepreneurs with a smart answer, these are gold-rush days. "Anybody who is making pants with elastic waists is cleaning up," laughs Sharon Hadary, executive director of the Center for Women's Business Research in Washington. Curves International, a women's-only gym franchise aimed at the over-35 group, is the fastest-growing franchise of any kind in history, including McDonald's. Ninety percent of the franchise owners are women. Curves doubled in size from 1997 to 1998, from 247 to 537 locations, and now has more than 9,000 locations around the globe, the world's biggest fitness franchise. Tammy Parkinson, 42, who left the real estate industry to start her own personal-training and nutritional-consulting business in Los Gatos, Calif., thinks the fitness focus makes a huge difference. "We lower cholesterol, blood pressure, help them lose weight," she says. "Some of these people, I don't know where they'd be if they hadn't started a program."

#### THE BEST ESCAPE ROUTES

When women find a key to solving their own midlife mysteries, they often want nothing more than to help other women do the same. That typically involves some kind of journey, often a literal one. For Jennifer Wright, a divorced assistant professor of occupational therapy in Indianapolis, Ind., the epiphany came seven years ago, when she was 46 and on an intense four-day backpacking adventure in Nevada with her 21-year-old son. Up to that point, she says, women like her "may have been spending a good deal of our life taking care of everyone else. We come to the place where we say, 'It's my turn.' If women get there, they get there with fervor." The transcendent confidence Wright acquired on that trip ultimately inspired her to move to--of all places--New Zealand and become what she calls an "adventure coach." She leads hiking trips through rugged scenery--a "midlife, middle-earth adventure" on the Banks Peninsula Track in New Zealand. But Wright also emphasizes the internal journey: "You step out of time. You don't know what day it is, what time it is. You eat when you're hungry. And when you come back, you are changed."

The notion that the way to launch a spiritual journey is to take an actual trip is fueling the adventure-travel market, especially since many adventure travelers are women in their 40s. Women who want company but don't have family or friends who feel like rafting in Costa Rica seek out a new breed of travel agency--like Gutsy Women Travel, founded by Gail Golden, 55, wife of former TWA boss Carl Icahn. Half the women who sign on for

her trips are married, but their husbands aren't interested in taking cooking classes in Italy or visiting gardens in Savannah. "He likes the fact that she is safe, traveling with an escorted group and comes back happy because she has fulfilled her travel dream," says Golden. "I don't think women afford themselves the luxury of a midlife crisis because they have too much responsibility," she adds. "But there is internal pressure and the need to release themselves. It's self-serving for me to say that Gutsy Women Travel does that. But some of these women have never been on trips on their own, without children and husbands. By the end of the first night, women are hugging each other and telling their life stories. You remember when you were young and had a pajama party? Well, we're only taller."

#### GUIDES FOR THE INNER JOURNEY

To serve women in need of ongoing support and guidance, there is the growing army of life coaches who, once again, are often women looking to turn their midlife experience into a career. Cynthia Barnett, a longtime teacher and school administrator in Connecticut, left education two years ago to start educating women. She holds regular retreats at a beach house for a dozen or so women at a time. "They get to a point where they feel, well, my children are gone, I feel like I have an empty nest now, so what's me? They seem to feel the need to have somebody help them through the process." Kimberly Fulcher, who ran a software company in California's Silicon Valley, was lucky enough to have an early midlife crisis--at 28--before the dotcom crash, and sold the business while it was still valuable. She trained as a life coach and built a clientele of women she coaches by phone for a monthly fee of \$500 to \$1,000. Hoping to find an efficient way to reach women with fewer disposable dollars, she launched in late January an online version of Compass Life Designs, an affordable coaching program that costs \$37 a month. That buys women access to three teleconference workshops and an online library of workshops, plus digital workbooks.

Debra Engle, 48, and Diane Glass, 57, both high-powered corporate marketing executives in Des Moines, Iowa, had done focus groups with a financial-planning firm interested in offering workshops for midlifers struggling with retirement planning. On the basis of that research, Engle and Glass, having rounded their own midlife corners, ended up starting a new venture on their own. Engle had recently remarried, 16 years after a divorce. Glass got breast cancer, which triggered the re-evaluation that ended with a career change. In their focus groups, they had found that many midlifers didn't want to spend all their days working at something they disliked just so they could finance a 20-year vacation in their golden years. Plus, there was the "Oprah factor," as they call it, a growing emphasis on women nurturing themselves and helping others recharge and reinvent themselves, often by finding spirituality. "We realized that we were on to something, that we had a particular affinity for how women had made changes in midlife," says Engle. They decided to provide moral and practical support. Their plan is called Tending Your Inner Garden, "a program of spirituality and creativity just for women." They offer a yearlong course of workshops, dinners and retreats that costs \$480. "Sitting around a table with a group of women is so much more than sharing a meal and nourishing our bodies," says Meredith Houle, 56, a satisfied customer. "I truly think it's nourishing our soul."

Though the initial impulse for many women seems to be to do something for themselves for once, the renewal that follows seems to draw them back toward caregiving. Four out of five women over 50 said having a job in which they help others is important to them, according to a joint study by the Simmons School of Management and Hewlett-Packard. "All the studies on spirituality and religion in America show women have a much higher rate of participation in religious and spiritual activities, and they rank service to community as more important than men do," Shellenbarger argues. "You're going to tell me that's really sexist, but I show that research has documented it. No one can exactly explain this, but religion and spirituality compel one to reach out to others in service."

Andree Bouty, 50, and Carolyn Morgan, 52, of Tucson, Ariz., both longtime hospice nurses, started Act Now RNs. Their mission: to make nursing available outside the hospital setting, to help families care for aging relatives by referring them to financial planners, assisted-living facilities, case managers and skilled nursing care. The staff, Bouty says, "is pretty much our age. It's all about getting in there and helping, doing something different and feeling good about what you're doing instead of just working for a paycheck." They knew their target audience was other midlife women: "We are historically and naturally the caregivers in our family ... the majority of our clients are the adult children trying to figure out what to do next."

There is no telling the impact this generation is going to have as it reinvents what it means to get older and applies its many blessings and ingenuity to the pursuit of health and happiness. "As we age, everything for our generation is going to be different," says Susan Johnson, 54, who quit her job as a Washington lobbyist to become a consultant to families with aging parents and complex medical problems. "We're staying in shape. We're eating healthier. We're Internet savvy. As we start to get into our golden years, we'll be on the Internet, investigating drugs and protocols. And we'll seek help when we need it. If we need a consultant, we hire one. If we need a coach to teach the latest exercise in Pilates or whatever, we hire people. We are a generation that will continue to invent. We won't just accept what's laid out ahead for us." Now that many Americans, according to a survey, think that full-fledged adulthood begins at 26, there is room for multiple midlife crises. There is the "quarter-life crisis" that hits at 25, the traditional one in your 40s and still another 20 years later. We are living too long and too well to stay settled even in a contented state for more than a few years at a time. And with experience, each new life-cycle crisis stands a better chance of looking like just another chance to start all over again.

— With reporting by Melissa August/Washington, Amanda Bower and Deirdre van Dyk/New York, Jeanne McDowell/Los Angeles, Siobhan Morrissey/Boca Raton, Betsy Rubiner/Des Moines and Leslie Whitaker/Chicago

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