

WORK & PURPOSE

Unemployed, 55, and Faking Normal

You may recognize these women, hiding in plain sight

You know her.

She is in your friendship circle, hidden in plain sight.

She is 55, broke and tired of trying to keep up appearances. Faking normal is wearing her out.

To look at her, you wouldn't know that her electricity was cut off last week for non-payment or that she meets the eligibility requirements for food stamps. Her clothes are still impeccable, bought in the good times when she was still making money.

A Grace Note of Panic

But if you paid attention, you would see the sadness in her eyes, hear that grace note of panic in her otherwise commanding voice.

These days, she buys the \$1.99 10-ounce "trial size" jug of Tide to make ends meet. You didn't know laundry detergent came in that size.

You invite her to the same expensive restaurants the two of you have always enjoyed, but she orders mineral water with a twist of lemon, instead of the \$12 glass of Chardonnay. She is frugal in her menu choices, meticulous, counting every penny in her head. She demurs dividing the table bill evenly to cover desserts, designer coffees and the second and third glasses of wine she didn't drink.

Nest Egg: Gone Long Ago

She lives without cable, a gym membership and nail appointments. She's discovered she can do her own hair.

There are no retirement savings, no nest egg; she exhausted that long ago. There is no expensive condo from which to draw equity and no husband to back her up.

Months of slow pay and no pay have [decimated her credit](#). Bill collectors call constantly, reading verbatim from a script, expressing polite sympathy for her plight — before demanding payment arrangements that she can't possibly meet.

When the Phone Stops Ringing

Friends wonder privately how someone so well-educated could be in economic free fall. After all, she is still as talented as ever and smart as a whip. But work is sketchy now, mostly on-and-off consulting gigs. You can't remember when she had a real job. She has learned how to appear engaged, but her phone doesn't ring with opportunities anymore.

She doesn't remember exactly when it stopped.

But she has entered the uncertain world of *formerly* and *used to be* and isn't sure anymore where she belongs.

What she *does* know is that dozens of online job applications she's filled out seem to have disappeared into a [black hole](#). She's convinced that employers have set their online job recruitment algorithms to reject anyone who graduated before 1995.

She wonders what is to become of her. So far, her health has held up, but her body aches. Or is it her spirit?

Homeless women use to be invisible to her, but she appraises them now, with curious eyes, wondering if their stories started like hers.

Time to Stop Faking Normal

Even if you are not poor, exactly, you may still be facing downward mobility and feeling ashamed and embarrassed about it. If so, come on out. Stop faking normal. There are millions of women like us and there is strength in our numbers.

Women nearing retirement are particularly hard hit by America's retirement income-security crisis. The gender wage disparity gap costs women \$431,360 over the course of their lives, according to the Center for American Progress. Add to this shortfall another \$304,000 that women forfeit for time off from paid work to tend to parents (according to the National Alliance for Caregiving and AARP) and hundreds of thousands more to care for children and the consequences of spending a life of

economic disadvantage becomes clear in lost wages, reduced pension and Social Security benefits.

The prospect is even worse if you are a woman of color: Today, three in 10 single black women over 65 and early 4 in 10 older single Hispanic women live in poverty, a rate more than twice that of white women, according to the Women's Institute for a Secure Retirement (WISER).

But if we are hiding or in denial about our financial insecurity, we're not taking the active role we need to navigate this phase of our lives. One action I took that really helped me and gave me both perspective and peace of mind was picking a friend to talk to and totally come clean about my situation. Turns out, she was broke, too, and was as worried about her future as I was about mine. It was such a burden off me to just speak my truth.

For all of us, there are hard choices to make about where we are going to live and how. The good news is that the market is beginning to respond with many more innovative and affordable senior housing and co-housing options to help boomers stay engaged and lead meaningful lives. I expect manufacturers to follow suit with value-engineered products geared to retirees with lower incomes.

So while our new living quarters may be a rental and the size of a postage stamp, it beats being confined to a dim lit room in some drab building with a weird hospital smell and institutionalized food.

Welcome to the new normal.

<https://www.nextavenue.org/unemployed-55-and-faking-normal/>

Lizzy White is a consultant, social critic, and writer based in Washington, D.C. She believes honoring all of our stories changes lives for the better. You can reach her at

fakingnormal@yahoo.com.



By [Elizabeth White](#)

Elizabeth White is a Next Avenue Influencer in Aging, an aging advocate, a consultant and author of 55, Underemployed and Faking Normal. Follow her on Twitter [@55fakingnormal](#) and on Facebook at 55 & Faking Normal. [@55fakingnormal](#)