

"Stunning... You will recognize yourself in these pages,  
breathe a sigh of relief, and think, I'm not alone."

—SUSANNAH CAHALAN, *New York Times*  
bestselling author of *Brain on Fire*

# WHY WE CAN'T SLEEP

*Women's  
New Midlife  
Crisis*

# ADA CALHOUN

[Also by Ada Calhoun](#)

*Wedding Toasts I'll Never Give*

*St. Marks Is Dead*



Grove Press  
New York

## **WHY WE CAN'T SLEEP**

*Women's New Midlife Crisis*

**ADA CALHOUN**

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FIRST EDITION

*Published simultaneously in Canada*

*Printed in The United States of America*

First Grove Atlantic edition: January 2020

This book is set in 12-point Dante MT

by Alpha Design & Composition of Pittsfield, NH

Library of Congress Cataloging-in-Publication data is available for this title

ISBN 978-0-8021-4785-1

eISBN 978-0-8021-4786-8

Grove Press

an imprint of Grove Atlantic

154 West 14th Street

New York, NY 10011

Distributed by Publishers Group West

[groveatlantic.com](http://groveatlantic.com)

20 21 22 23 24 10 9 8 7 6 5 4 3 2 1

For the middle-aged women of America.

You're not imagining it, and it's not just you.

### **About the Author**

Award-winning journalist Ada Calhoun is the author of *Wedding Toasts I'll Never Give*, named one of Amazon's Best Books of the Month and one of *W* magazine's top ten memoirs of 2017; and *St. Marks Is Dead*, one of the best books of 2015, according to *Kirkus Reviews*, the *Village Voice*, and the *Boston Globe*. She has written for *O Magazine*, *National Geographic Traveler*, and the *New York Times*.

### **Contents**

[Cover](#)

[Also by Ada Calhoun](#)

[Title Page](#)

[Copyright](#)

[Dedication](#)

[About the Author](#)

[Author's Note](#)

[Introduction](#)

[1: Possibilities Create Pressure](#)

[2: The Doldrums](#)

[3: The Caregiving Rack](#)

[4: Job Instability](#)

[5: Money Panic](#)

[6: Decision Fatigue](#)

[7: Single, Childless](#)

[8: After the Divorce](#)

[9: Perimenopause](#)

[10: The Very Filtered Profile Picture](#)

[11: New Narratives](#)

[Appendix: A Midlife Crisis Mixtape](#)

[Bibliography](#)

[Acknowledgments](#)

[Endnotes](#)

[Back Cover](#)

[\*\*Author's Note\*\*](#)

Most of the women in this book appear here by first name or anonymously.

I wanted to help them feel safe speaking with candor about their marriages, their bank accounts, and their night sweats. However, because they are members of Generation X, I can reveal that quite a few are named Jenny, Amy, or [Melissa](#).<sup>1</sup>

Except where relevant, I do not call attention in the book to these

women's race, sexuality, or other demographic markers, though they do mirror the makeup of the country. They are single and partnered, mothers and childless, black and white and Asian and Latina, gay and straight, liberal and conservative, evangelical and atheist, and they hail from nearly every state, including Alaska.

I found them through friends, calls sent out from *O Magazine's* social media accounts, experts in a variety of fields, and online message boards, as well as at professional conferences, playgrounds, doctors' waiting rooms, churches, and bars.

They live in the country, the city, and the suburbs. They work, don't work, did work, will work, and have careers that include photographer, priest, tech executive, lawyer, doctor, teacher, and telephone company manager. They range in dress size from 0 to 28+. Some are having an okay time of middle age; many are struggling in one way or another. Some feel on the verge of, as one said, "blowing it all up."

I did limit my reporting in two ways: first by age, of course. Second: by class. Very poor women in this country bear burdens that are beyond the scope of a book this size. Very rich women have plenty of reality TV shows about them already. I focused on women who, by virtue of being middle class, grew up with reasonable expectations of opportunity and success.

Each chapter opens with a keynote quote. These were lines spoken to me by eleven different women whom I found representative of many others. In this polarized era, I found it reassuring, if also a little depressing, to discover how much we have in common at this age. Regardless of politics, race, and region, American Generation X women share a host of cultural touchstones—from the theme songs for shows like *The Facts of Life* —“When the world never seems / to be living up to your dreams!”—to memories of where we were when the *Challenger* exploded. And we share a daunting set of similar circumstances.

It was an honor to conduct these interviews, which often turned emotional as women discussed their fears and regrets. One woman started crying the moment I asked if I could speak with her about her experience of midlife. I was afraid I’d said something wrong. Was she mad that I’d implied she was middle-aged? No, the tears came from shock, because she’d been feeling so invisible. She said, “No one ever asks about me.”

## **Introduction**

*You come to this place, midlife. You don’t know how you got here, but suddenly you’re staring fifty in the face. When you turn and look back down the years, you glimpse the ghosts of other lives you might have led. All your houses are haunted by the person you might have been.*

—Hilary Mantel, *Giving Up the Ghost*

One woman I know had everything she'd ever wanted—a loving partner, two children, a career she cared about, even the freedom to make her own schedule—but she still couldn't shake a feeling of profound despair. She spent months getting a babysitter for her toddler daughter in the middle of the day, using the time to go alone to noon movies, where she sat in the dark and cried.

A former coworker told me that her impressive LinkedIn profile was misleading. In truth, she was underemployed and for years since her last layoff had been taking one low-paying gig after another. She's unmarried, never had kids, and while that part is okay with her, she has started dreading her upcoming fiftieth birthday, having realized that she will probably never own her own home and has saved nowhere near enough for retirement.

A neighbor with a small army of adorable young children was doing part-time work she enjoyed. Her kids' father was a friendly, hardworking man. She was baffled by the rage she had come to feel toward him. She'd begun to imagine that divorced she might have a better shot at happiness. "I'd leave," she said to me one day when I asked how things were going, "if I had more money."

Another woman told me she had started to fear that she would die alone.



Just like her married friends, she'd gotten a good education and had a good job, had made a nice home and was staying in shape. But somehow she'd never found a partner or had children. She woke up in the middle of the night wondering if she should have married her college boyfriend, if she should freeze her eggs, if she should have a baby alone, if she should do more or less online dating, and just how much more she could take of her friends' sons and daughters smiling on social media before she threw her laptop out the window.

An acquaintance told me she'd been having a rough time, working at three jobs as a single mother since her husband left her. Determined to cheer up her family, she planned a weekend trip. After a long week, she started packing at 10:00 p.m., figuring she could catch a few hours of sleep before their 5:00 a.m. departure. She asked her eleven-year-old son to start gathering his stuff. He didn't move. She asked again. Nothing.

"If you don't help," she told him, "I'm going to smash your iPad."

He still didn't move.

As if possessed, she grabbed a hammer and whacked the iPad to pieces.

When she told me this, I thought of how many parents I know who have fantasized or threatened this very thing, and here she had actually done it. I laughed.

“Yeah, my friends think it’s a hilarious story, too,” she said. “But in reality, it was dark and awful.” Her first thought as she stood over the broken glass: “I have to find a good therapist ... right ... now.”

Since turning forty a couple of years ago, I’ve been obsessed with women my age and their—our—struggles with money, relationships, work, and existential despair.

Looking for more women to talk to for this book, I called my friend Tara, a successful reporter a few years older than me who grew up in Kansas City. Divorced about a decade ago, she has three mostly grown children and lives on a quiet, leafy street in Washington, DC, with her boyfriend. They recently adopted a rescue dog.

“Hey,” I said, happy to have caught her on a rare break from her demanding job. “Do you know anyone having a midlife crisis I could talk to?”

The phone was silent.

Finally, she said, “I’m trying to think of any woman I know who’s not.”

\* \* \*

Today’s middle-aged women belong to Generation X and the end of the Baby Boom, which lasted from 1946 to 1964. The Gen X birth years are identified by the Pew Research Center as 1965 to [1980](#).<sup>1</sup> The name—or

anti-name—was popularized by Douglas Coupland’s 1991 novel *Generation X: Tales for an Accelerated Culture*. Prior to that, it was the name of an excellent 1970s British punk band featuring Billy Idol. The band itself was named after a 1964 book containing interviews with British teenagers—on the cover: “What’s behind the rebellious anger of Britain’s untamed youth? Here—in their own words—is how they really feel about Drugs, Drink, God, Sex, Class, Color and Kicks.”

The term “Generation X” came to signify a hazy, as-yet-to-be-determined identity. Over time, that lack of a clear identity became the story. No one knew quite what was up with us, and so we were deemed unknowable. For a while, some experts tried dubbing us “13th Gen,” because we were the thirteenth generation post–founding fathers. <sup>2</sup> But after some “Who *Is* Generation X?” cover stories in the 1990s, the culture more or less shrugged and turned away.

In the words of the Pew Research Center, Generation X is “America’s neglected ‘middle child’ ... a low-slung, straight-line bridge between two noisy behemoths.” <sup>3</sup> We are the Jan Brady of generations—overshadowed by

the older Boomers (our parents, aunts, uncles) and the younger Millennials (the kids we babysat). By one count, at 55 million, we’re a smaller group than Boomers (76 million) or Millennials (62 [million](#)).<sup>4</sup> and we will never

be the largest cohort in the country. Any day now, when Millennials surpass Boomers, Gen X will still be millions smaller than either. <sup>5</sup> A CBSN report on the generations in January 2019 left out Gen X entirely. That same week, a *Saturday Night Live* game-show skit pitting Millennials against Boomers gave Keenan Thompson this line: “I’m Gen X. I just sit on the sidelines and watch the world burn.” <sup>6</sup>

Gen X has arrived in middle age to almost no notice, largely unaware, itself, of being a uniquely star-crossed cohort. “Gen Xers are in ‘the prime of their lives’ at a particularly divisive and dangerous moment,” Boomer marketing expert Faith Popcorn told me. <sup>7</sup> “They have been hit hard financially and dismissed culturally. They have tons of debt. They’re squeezed on both sides by children and aging parents. The grim state of adulthood is hitting them hard. If they’re exhausted and bewildered, they have every reason to feel that way.”

A full-fledged Gen Xer, I was born in 1976. I learned to type on an IBM Selectric. When video games came around, I played *Moon Patrol* on my Atari and *Where in the World Is Carmen Sandiego?* on my school’s PC. As a teenager, I worked as a printer in a photo lab and wrote hyper-sincere op-eds for the school paper while wearing overalls and Revlon Blackberry lipstick. I had an ur-’90s job, too: I interned at *SPIN* magazine, back when

Nirvana was on the cover. (Fact-checking a writer's story on a new singer, one "Mary J. Bilge," I was told by her publicist, "It's *Blige*, honey.")

Whether to identify as Gen X is a decision every woman must make for herself, but I believe that if, like me, you were a kid in the Reagan years, had a Koosh ball, or know what sound a dial-up modem makes, you count.

Generation X women tend to marry in our late twenties, thirties, forties, or not at all; to have our first children in our thirties or forties, or never.

We're the first women raised from birth hearing the tired cliché "having it all" <sup>8</sup>—then discovering as adults that it is very hard to have even some of it.

That holds true regardless of whether a Generation X woman has a family or not.<sup>9</sup>

Since the 1990s, when the older members of Gen X began having families, we've been pitted against one another by a tedious propaganda campaign about the "mommy wars." This fake debate conceals the truth: that our choices are only part of the story. Context is the other piece, and the context for Gen X women is this: we were an experiment in crafting a higher-achieving, more fulfilled, more well-rounded version of the American woman. In midlife many of us find that the experiment is largely a failure.

We thought we could have both thriving careers and rich home lives and make more and achieve more than our parents, but most of us have gained little if any advantage. Economist Isabel V. Sawhill, of the Brookings Institution, told me that a typical forty-year-old woman in America now makes \$36,000 a year working full-time. After child care, rent, food, and taxes, that leaves only about \$1,000 for everything else. <sup>10</sup>Even women who

make much more may feel uneasy about their financial future, stunned by how hard it is just getting through the week, or disappointed by how few opportunities seem to come their way.

We diminish our whole generation when we dismiss these women's complaints as unreasonable griping. Societal, historical, and economic trends have conspired to make many women's passage into middle age a crucible of anxieties—and to make us envy one another rather than realize we are all in the same leaky boat. I hope this book will help us hear women's concerns not as whining but as a corrective to the misleading rhetoric extolling an American dream that has not come within reach for us—and likely will not for our children.

Some might argue that American Generation X women have it easy compared with women in other countries or of other generations. Boomers and Millennials may claim their own, perhaps even worse, cases.

“No, *my* generation was the first who were told they could have it all!”

one Boomer woman said when presented with this book’s premise.

The concept did emerge in the Boomers’ generation, but it wasn’t until Gen X arrived that it was a mainstream expectation. Boomers deserve full credit for blazing trails while facing unchecked sexism and macroaggression and for trying to raise children without giving up their own dreams. But Gen Xers entered life with “having it all” not as a bright new option but as a mandatory social condition.

“I’m supposed to have it all, too!” a Millennial woman said. “We have it just as bad!”

Millennials, certainly, have reached adulthood with crushing student loan debt, unprecedented social and economic inequality, poisonous political polarization, and a rapidly changing world with many industries in flux. But, by the time Millennials were entering the workforce, the illusion of infinite possibility had finally come under broad attack, giving way to more realistic expectations.

With all due respect to our elders and juniors, when it came to the “having it all” virus we all caught, Gen X was infected with a particularly virulent strain.

That said, Boomers and Millennials, sadly, are likely to find a lot to

relate to in this book. I hope that younger Millennials will absorb useful cautionary tales and that Boomers will not be too dismayed by how far we have not come.

Put simply: having more options has not necessarily led to greater happiness or satisfaction. “By many objective measures, the lives of women in the United States have improved over the past thirty-five years,” wrote the authors of an analysis of General Social Survey data a decade ago, as Generation X entered middle age. “Yet we show that measures of subjective well-being indicate that women’s happiness has declined both absolutely and relative to [men.](#)”<sup>11</sup>

This observation is often cited as proof that second-wave feminism was foolish—that if women had only stayed in the home they would be happier. How reductive that is. The truth is that we’ve never really tried what those feminists proposed. Yes, women went into the workforce, but without any significant change to gender roles at home, to paid-leave laws, to anything that would make the shift feasible. If you make a new law but don’t enforce or fund it, do you get to call the law misguided?

In 2017, another major study found that the two biggest stressors for women were work and children, with a compounding effect on those having [both.](#)<sup>12</sup> We bear financial responsibilities that men had in the old days while



still saddled with traditional caregiving duties. We generally incur this double whammy precisely while hitting peak stress in both our careers and child-raising—in our forties, at an age when most of our mothers and grandmothers were already empty nesters.

One in four middle-aged American women is on antidepressants. <sup>13</sup>

Nearly 60 percent of those born between 1965 and 1979 describe themselves as stressed—thirteen points higher than [Millennials](#).<sup>14</sup> Three in four women born in 1965–1977 “feel anxious about their finances.” <sup>15</sup>

For a while, I thought only corporate strivers were having a hard time managing. Then I started hearing the same angst in the voices of women with all variations of work and home life. I was shocked when a friend whom I’d never seen rattled by anything told me that in her forties she’d become so consumed by caring for her two little kids, full-time job, side hustles, marriage, and ailing father that she worried constantly about money and couldn’t remember the last time she’d slept well.

As I’ve spoken to women around the country, I’ve marveled at how similarly they talk about their lives:

Over a diner breakfast, a successful single woman in Texas told me she thought she’d have a husband and kids by now. She asked, “What did I do wrong?”

While her baby slept on her chest, a married mother of three in Oregon said she thought she'd have a career by now. "What did I do wrong?" she asked.

While scientific study of aging has increased in the past decade, the research still often skips middle age. <sup>16</sup> Where research is done on the middle years, the focus is typically on men. The rare middle-aged-woman book usually addresses Boomers' work disappointment or marital [disillusionment](#)<sup>17</sup> or tries to make light of physical signs of aging, with emphasis on our necks.

The term "midlife crisis" <sup>18</sup> is usually attributed to psychoanalyst Elliott Jaques, who used it in a 1965 journal article exploring how the creative expression of male artists—Dante, Goethe, Beethoven, Dickens—often changes in quality and content when they pass the age of thirty-five.

"Working through the midlife crisis," he writes, "calls for a reworking through infantile depression, but with mature insight into [death](#)."<sup>19</sup>

In the 1970s, developmental psychologist Daniel Levinson claimed that about 80 percent of the men he studied experienced "tumultuous struggles within the self and with the external world" in [midlife](#).<sup>20</sup> "Every aspect of their lives comes into question," he wrote. "And they are horrified by much that is revealed." They may find that they've given up creative dreams or

sacrificed their values for a stable income—a theme taken up in countless hits in popular fiction and cinema, from the 1955 novel *The Man in the Gray Flannel Suit* to the 1996 movie *Jerry Maguire*.

As rendered in popular culture, the stereotypical male mid-life crisis involves busting stuff up—mostly marriages but also careers, norms, reputations. Panic may commence when a man starts losing his hair, resulting in a frenzy to unearth college vinyl. Treatment: regular application of younger women and brightly colored motor vehicles.

There have been any number of movies and books about such men—some even played by actors who are not Michael Douglas. The Woody Allen–*American Beauty*–*Sideways* industrial complex has given us dramas in which women provide a reliably boring backdrop—the shrill wife, the tedious aunt, the sad sister—to men’s life-affirming hunger for the passionate life, which materializes with suspicious frequency in the shape of a teenage girl.

A middle-aged woman’s midlife crisis does, I know, pose a dramaturgical problem. In my observation—and as many experts I’ve spoken with have affirmed—women’s crises tend to be quieter than men’s. Sometimes a woman will try something spectacular—a big affair, a new career, a “she shed” in the backyard—but more often she sneaks her

suffering in around the edges of caretaking and work.

From the outside, no one may notice anything amiss. Women might drain a bottle of wine while watching TV alone, use CBD edibles to decompress, or cry every afternoon in the pickup lane at school. Or, in the middle of the night, they might lie wide awake, eyes fixed on the ceiling. There has yet to be a blockbuster movie centered on a woman staring out her car's windshield and sighing.

So I understand why some people consider “crisis” too extreme a word for high-functioning women experiencing what can look like merely malaise or a funk or a rough patch. When I appeared with prominent academic Susan Krauss Whitbourne on a panel this year, she said that there was no scientific evidence for a predictable breakdown in midlife and that calling midlife stress a “midlife crisis” was “an excuse for bad behavior. “If you’re depressed in midlife,” she said, “there may be many reasons for this, the least of which is your [‘age.’](#)”<sup>21</sup> And yet, even Whitbourne granted that Generation X is a particularly morose bunch and that women of this generation were “very stressed out.”

I do take her point. And can we really say women are in “crisis” if, despite how they feel inside, they’re able to crank out well-structured PowerPoint presentations and arrange elaborate gift baskets for teachers on

the last day of school?

My friend's sister, Jenny, a mother of three employed in the STEM field before a recent layoff due to federal budget cuts, said she didn't think she'd had a midlife crisis. Then she politely added: "Or does the tanking of my marriage, bankruptcy, foreclosure, and a move to LA after twenty-six years in Seattle following my aneurysm constitute a midlife crisis? If so, you can interview me."

When I asked my friend Aimee, who lives in Baltimore, if she was having a midlife crisis, she said no. Then she said, "Wait, like a 'What the hell have I done with my life and who am I?' sort of freak-out? I am definitely having one of those."

While that's probably an apt description of what many of the more than two hundred women I talked to for this book are undergoing, I still prefer the term "midlife crisis." I like it because it makes what's happening sound like the big deal I believe it to be. In my experience, Gen X women spend lots of time minimizing the importance of their uncomfortable or confusing feelings. They often tell me that they are embarrassed to even bring them up. Some of the unhappiest women I spoke with, no matter how depressed or exhausted they were, apologized for "whining." Almost every one of them also described herself as "lucky."

And that's true enough. We are fortunate in so many ways. America today, in the global scheme of things, offers us far more opportunity than our grandmothers or mothers had. Although many women are trying to make it on minimum-wage jobs (and have a crisis not specific to middle age), the overall wage gap is closing. Men do more at home. There's more pushback against sexism. Insert your "reason why we don't deserve to feel lousy" here. The complaints of well-educated middle- and upper-middle-class women are easy to disparage—as a temporary setback, a fixable hormonal imbalance, or #FirstWorldProblems.

Fine. Let's agree that Generation X women shouldn't feel bad. [22](#)

So why do we?

When I started working on this project, I knew I felt lousy, but I didn't yet fully understand why. I just knew that I was having a terrible, horrible, no-good, very bad June. Cue the 1984 Bananarama hit "Cruel Summer."[23](#)

I said, often, that I was very lucky and had no right to complain.

I'd been with my husband for seventeen years. Our eleven-year-old son had been accepted into a great public middle school. My twenty-three-year-old stepson was looking at physical therapy grad programs.

Workwise, I felt better than ever. I'd just published a new book and it had run the table on press coverage—the *Today Show*! The *Washington*

*Post!* No less than *Star* called it a Hot Book.

From the outside and on social media, I knew my life looked enviable.

So why was I miserable? That summer I woke up every day at 4:00 a.m., plagued with self-doubt and anxiety. Lying there, I thought of all the things I really should do or absolutely should not have done until either I'd cycled through my full list of regrets or it was time to get up.

Before even opening my eyes, I would see a number: \$20,000. That's how much credit card debt we had. I walked around under a cloud of worry. That spring, thinking we had money coming in, we'd taken a family vacation to the Grand Canyon and done some home repairs. Three freelance gigs that were supposed to keep us comfortable until the fall and pay off our credit card debt had evaporated. One boss let me go right after I delivered what I'd thought was a completed project. Another replaced me with someone else. A third went AWOL. And now it was summer, the worst time to find work. We had only a month's worth of cash on hand and it was disappearing fast.

After nearly a decade of freelancing, I began applying for job-jobs.

When I'd left the full-time workforce following a layoff in 2009, I'd been making six figures, plus full benefits. Now I was looking for anything that would give me a steady paycheck and—dare to dream—insurance. Health

insurance for my family costs us \$1,186 a month. We have the cheapest “bronze” plan, with a deductible of several thousand dollars a year. (And, again, I’m lucky; a third to half of middle-aged people in this country go without necessary health care because of [cost.](#))<sup>24</sup>

I’d always told myself that returning to a full-time job was my “fallback plan.”

*Oh, fine!* I imagined saying to the corporate world. *You can have me!*

Only, now that I was willing to fall back, no one was there to catch me.

As I frantically applied for jobs and fellowships, I felt like I was living in the children’s book *Are You My Mother?* I sent out dozens of résumés and was called in for two interviews. One was for a teaching job paying \$600 for a six-week class. I took it, even though, between the time I spent prepping for the class and the time I spent marking papers, this worked out to less per hour than I’d made as an office manager when I was a college student.

The other interview was for a full-time job paying far less than the one I’d held fifteen years earlier. It would be a huge demotion, working for a company that seemed not very stable. But what the hell, right? I knew the industry was in a bad place, and a job’s a job. The interview went well. On the way home, I wrestled with my hopes and dreams. I decided that I would



go ahead and accept, overqualified though I was, shaky though the workplace seemed.

I didn't even get a callback.

I resolved to broaden my search, explore all my options.

Options. We still have them in midlife, but they can start to seem so abstract. Yes, I could go to graduate school and get a doctorate, but where would I find the tuition? I could switch careers—therapist? Zamboni driver?—but at this stage of life, do I really want to start from the bottom, surrounded by twenty-year-olds? If I went on an *Eat, Pray, Love* walkabout, who would pick up the kid from school?

“Every decision you make in life sends you off down a path that could turn out to be a wrong one,” writes the British musician Viv Albertine in her memoir of midlife. “A couple of careless decisions somewhere along the line, that’s all it takes to waste years—but then you can’t creep along being so cautious that you don’t have adventures. It’s difficult to get the balance [right.](#)”<sup>25</sup>

“Difficult” is an understatement. How do you know when it’s time to give up a dream? How do you know if you’re like one of those success stories, the type who never surrendered in spite of everyone telling them they were deluding themselves, or if you’re a sap who needs to stop kidding

herself, be realistic, and grow up already?

As my family enjoyed the summer, I brooded. I was sure that my career was over, mortally embarrassed to be in debt, and I couldn't stop agonizing about what to do. My thoughts were dark:

*If only I'd never gone freelance.*

*If only we'd stockpiled cash for a rainy day.*

*If only my husband were a day trader.*

*We were dumb to take that vacation.*

Each morning, I looked in the mirror and saw a very tired middle-aged person—no longer young, no longer vibrant. I was forty-one, but didn't look, to myself, two years older than thirty-nine; I looked a century older. There were deep wrinkles around my eyes. My skin was ashen. The skin under my arms was loose. I'd been hearing "In middle age, you're more likely to gain weight around the middle of the body" for a while; and now I knew what the magazines were talking about. I had widened, and I did not like it.

Some of this was vanity, but I also felt disoriented: *Whose body was this?*

Oh, and my very first mammogram showed an "irregularity." Two ultrasounds, a biopsy, more than \$1,000 in co-pays, and weeks of dread

later, it proved to be nothing. But the experience felt like the first rattle of a car ready to be traded in.

And the periods! Sometimes they'd be two months apart, sometimes two weeks. Sometimes light. Sometimes so heavy I'd bleed through a tampon, a pad, and jeans. The cramps were apocalyptic. I found myself emotionally erratic, too, in a way that seemed out of proportion to the money and work pressure. I'd slam drawers, so irritated I could hardly look at my husband. A day or two a month, I would cry so hard it was as if someone had died. I went to the gynecologist, who said nothing was physically wrong with me. She prescribed Serenol, Swedish flower pollen delivered via online subscription at \$40 a month for my mood, and evening primrose oil for breast aches, and she encouraged me to take a multivitamin with calcium and vitamin D. If none of that worked, she said, we could try antidepressants—something I resisted because while on them a decade earlier I'd lost my sex drive, gained twenty pounds, and didn't want to write.

The supplements did not seem to be helping, though I took them every day and tried to convince myself that they were effective. Meanwhile, I followed every bit of reasonable advice the books and internet offered for someone hoping to feel better on a budget. I went for long walks outside in

nature, took the stairs instead of the elevator, drank lots of water, cut back on alcohol and caffeine, ate vegetables, wore sunscreen, packed my lunches, planked.

I woke up every morning and showered and took care of my kid and went to the dentist and bought groceries and listened to my husband talk about his day and helped the neighbor girl with her high school applications and plucked my eyebrows. I read the books about how midlife was an opportunity in disguise. I watched TED talks and listened to advice shows. “So,” my husband said, sounding distressed. “You’re a podcast person now?”

After doing everything I was supposed to do, I felt a little better, maybe? But there was still the money fear and the feeling that my career was over and the bone tiredness.

There were flickers of joy, particularly when friends came over. One night a friend texted me: “I need an OUTING.”

“Want a beer?” I wrote back.

“YES,” she replied.

Minutes later, she was at my place, telling me about the fight she’d just had with her husband and how much pressure she felt being the primary breadwinner, her own ambitions often delayed to make way for her family’s

needs. She told me that everyone at her job was younger and that after many years of being happy with how she looked, she'd started googling things like "noninvasive procedures."

"I haven't shot anything into my face—yet," she said. "I'm still wondering if it's better to go no-makeup-don't-care or lots-of-makeup-making-an-effort."

She thought spending money to look younger might pay off in the long run, because it could keep her from being pushed out by the Millennials angling for her job. The topper: she concluded she couldn't afford to have anything done.

What I didn't know that summer is that historic forces have been at work in the lives of Generation X women:

We were born into a bleak economy and grew up during a boom in crime, abuse, and divorce. We were raised "prespecialness," which meant not only no participation trophies but also that we were shielded far less than children today from the uglier sides of life.

We started our job hunts in the early 1990s recession, which was followed by a "jobless recovery." <sup>26</sup> If you were born later into Generation X, you might have entered the workforce around the 1999ish stock market peak, but then the tech bubble started to burst, landing you in the 2001

recession. Yes, the economy began to recover, and by the mid-2000s you might have taken advantage of easy-to-get mortgages, but then in 2008 the sky fell.

Now, in middle age, Gen X has more debt than any other generation<sup>[27](#)</sup>—a whopping 82 percent more than Boomers and about \$37,000 more than the national consumer [average](#).<sup>[28](#)</sup>

Compared with other generations, we also have less saved—and women have less than men. At the same time, we face a much higher cost of living than Boomers did at our age, particularly for essentials like [housing](#).<sup>[29](#)</sup>

Generation X marks the end of the American dream of ever-increasing prosperity. We are downwardly mobile, with declining job stability. It used to be that each generation could expect to do better than their parents. New research confirms that Generation X won't.

Many of us have delayed marriage and children into our thirties and forties. <sup>[30](#)</sup> This means that we are likely to find ourselves taking care of parents in decline at the same time that we are caring for little children—and, by the way, being urged to ask for raises and lean in at work.

This stress is compounded by the hormonal chaos and associated mood swings of the years leading up to menopause. In a cruel twist, the symptoms of hormonal fluctuation are exacerbated by stress, while the symptoms in