Never Too Late: Baby Boomers in College in Preparation for the Third Age

by

James David Tyler

A thesis submitted to the Graduate Faculty of
Auburn University
in partial fulfillment of the
requirements for the Degree of
Master of Science

Auburn, Alabama
August 4, 2018

Adult education, Baby Boomers, Encore career, Structural lag, Ageism

Approved by

Dr. L. Allen Furr, Chair, Professor of Sociology
Dr. Janice E. Clifford, Associate Professor of Sociology
Dr. Natalia C. Ruiz-Junco, Assistant Professor of Sociology
Dr. James E. Witte, Professor of Education

TABLE OF CONTENTS

VITA

James David Tyler, son of the late Emmett Devoe Tyler and Nancy Eileen Tyler, was born on 8 January 1957, in Cambridge, Cambridgeshire, England. He is married to Barbara Tyler. In 2013, he received his Bachelor of Science degree in Sociology at Columbus State University, Columbus, Georgia. In January 2015, he enrolled at Auburn University to pursue a Master's degree in the Department of Sociology, and is a Graduate Teaching Assistant currently teaching the Sociology course "Auburn in the World: Society and Culture."

ACKNOWLEDGEMENTS

First and foremost, I am thankful to God for opening up doors for me to come to Auburn University.

This paper is dedicated to the memory of my father, Emmet Devoe Tyler, Jr., and to the memory of my younger brothers Richard Dennis Tyler and Barry Dean Tyler. Though not here in person, they are continually in my heart and thoughts. I also dedicate this paper to my mother, Nancy Eileen Tyler, as well as all the members of my extended family here in the States and in England.

I want to acknowledge my thesis committee for their invaluable support for this project. To Dr. L Allen Furr, chair, thank you for being a true mentor. To Drs. Janice Clifford, Natalia Ruiz-Junco, and James Witte, many thanks for your feedback and encouragement. This paper is the result of their guidance. Any errors in fact are mine.

Finally, and most importantly, I want to thank the love of my life, my dear wife, Barbara, for the love, support and encouragement she always gives. Thank you for being a true life partner in everything. To you this paper is most lovingly dedicated.

CHAPTER 1: INTRODUCTION

The first of the Baby Boomers turned 65, the standard retirement age, on January 1, 2011, so they have should have already begun the transition into retirement, according to a traditional definition of life course (Atchley and Barusch, 2004). This study looks at how the Boomers are considering options ranging from continuing working to preparing for postretirement, or so-called encore careers. This preparation may include a return to, or the starting of, a college degree.

Atchley and Barusch (2004) note three primary definitions of the life course: biographical, statistical, and cultural. The biographical definition focuses on the pathway a person takes though life and how it is influenced by the interaction of current life stage and the historical era surrounding it (2004). The statistical addresses where age cohorts on average should be at various points in life relative to marriage and family, level of education, and employment. The cultural emphasizes what is expected of people as they prepare for, and move through the sequence of life stages. Of course, these are not rigid rules and can vary from culture to culture, and even within cultures.

Samuel (2017) posits three ages, or acts, in the life cycle. The First Act is growth and learning. Here, children are taught the skills and other tools needed for eventual adult life. The Second Act is where career, family, and home are established. The first two acts are well-defined, but the Third Act, which is traditionally the time when people retire, is not. Will this be a time of fulfillment, where goals have been achieved and the time has come for recreational activities? Will continued employment be a desire, or will it be a necessity? Carr and Komp (2011) refer to this Third Act, or, as they call it, Third Age, as the period of retirement in later part of life, while Lawrence-Lightfoot (2009) refers to it as the Third Chapter, the time from age

50 to 75. The Fourth Act, "completion," is the terminal time of the elderly, or dependency and frailty (Samuel, 2017).

The focus of this study will be on the Third Age, which would be the traditional time of retirement. However, many in the Baby Boom generation are not yet ready to "lay the burden down." Rather than viewing the Third Age as a period of time between cessation of a career and end of life, they are embracing it as a period of growth (Severson, 2013).

The American Council on Education's (ACE) report, *Framing New Terrain: Older Adults and Higher Education*, reported that "in 2004, 54.2 million people in the United States were between the ages of 55 and 79, constituting about 19 percent of the American population" (2007:3). Thanks to advances and improvements in healthcare, as well as healthier lifestyles, people are able to live longer, including into their 90s. Changes in lifestyle include a decrease in smoking, more exercise, and a healthier diets. Citing surveys by the American Association of Retired People and other sources, the ACE report notes that "Third Agers" are interested in staying active through community service, employment, or learning, implicating the importance of providing options for higher education to older learners.

THE PROBLEM

As the Baby Boom generation enters its Third Age, rather than following the traditional life course of retiring from the working world, many are beginning new careers. They do not wish to be idle, especially as people are living longer, and more healthfully, thanks to improvements in medical science and lifestyle. Previous generations saw old age as a time of decline. Baby Boomers, however, see the Third Age as a time of personal growth and substantial activity (Carr and Komp, 2011). In order to prepare for these encore careers, many are starting

2

college, or returning after many years, including enrolling in graduate school. Table 1 shows that the number of students 50 and older has been increasing proportionately with total enrollment since 1997. Even though the increase is minimal, note that the percentage of Boomer-aged students has grown from 3.4 in 1997 to 3.8 in 2013, the last year data were available. Also of note is that the rise in absolute numbers between 1997 and 2013 was over 10 percent.

Table 1. Boomer-Aged Adults Enrolled in College: All Students, All Institutions (1997-2013)

Year	All Students	All Students 50 and Older	Percent 50 and Older
1997	14,502,334	486,783	3.4
1999	14,791,224	519,315	3.5
2001	15,927,987	588,951	3.7
2003	16,900,471	633,648	3.7
2005	17,487,475	664,659	3.8
2007	18,248,128	704,982	3.9
2009	20,427,711	804,416	3.9
2011	20,994,113	822,744	3.9
2013	20,375,789	783,461	3.8

Source: U.S. Department of Education, National Center for Education Statistics. 1999-2016.

Table 2 shows the projected percentages of students 35 and older for 2015, 2016, 2020, and 2025. No data were available for 50 and older, but the proportional increase, though still small, is indicated.

Table 2. Projected Adult College Enrollment: All Students, All Institutions -- Selected years, 2015 through 2025 [In thousands]

Year	All Students	All Students 35 and Older	Percent 35 and Older
2015	20,264	3,453	17.0
2016	20,516	3,506	17.1
2020	22,013	3,917	17.8
2025	23,290	4,367	18.8

Source: U.S. Department of Education, National Center for Education Statistics. 2016.

Yet in their 2007 report, ACE tells us that there is a lack of knowledge concerning older learners and their needs, and that they face various barriers to continuing education. The present study investigates this phenomenon, focusing on motivations and goals, and perceived and actual hindrances. What is it that drives Baby Boomers away from traditional retirement and towards a life just as active as in their Second Age? What goals return them to, if not begin, higher education? What stands in the way of them doing so? Answering questions like these will help to understand the impact these "non-retirees" will have on society through their desire to remain active in the workforce and/or community. Such information may help develop cultural or social policy relating to barriers such as mandatory retirement or ageism, allowing Boomers and future generations to live a socially active and contributing Third Age.

CHAPTER 2: CONCEPTUAL FRAMEWORK

BOOMERS: WHO AND WHY

Just who are the Baby Boomers, and what makes them different from previous generations? For the purposes of this study, the Baby Boomer generation consists of post-World War II and post-Korean War children born between January 1, 1946 and December 31, 1964. At 76 million, Boomers are about one-third of all living Americans today (Erickson, 2008). In fact, persons 85 to 94 years old are the fastest growing segment of population according to latest census data, with a 30% increase between 2000 and 2010 (Samuel, 2017). This is the first time in history that a great majority of people are surviving into old age. The 65 and older population is increasing while the proportion of young children is going down (Riley and Riley, 1986). The Baby Boom is one of the largest generational cohorts in modern times.

Boomers are living longer and healthier than previous generations. Improvements in health care and increased longevity will give them extra time that no generation before had (Erickson, 2008). Freedman notes that, thanks to an increase in longevity, along with a reduction in infant and child mortality, "Half of all the people who *ever* lived to age 65 are *currently* alive … Today's 80-year-olds have the same vitality as the previous generation's 60-year-olds" (1999:12). The same comparison holds for 60 as 40, and 50 as 30. The Third Age will now be as long as childhood. This is adding to the Boomers' impact on society.

There has never been as large and influential a generation before the Boomers (Samuel, 2017). They are a vanguard generation. Not only have they experienced social changes during their life-course, they actually instigated them. Boomers have been the forefront of such radical social changes as civil rights, Women's Liberation, and the counterculture (Huber and Skidmore, 2003). Born to parents who made up the Greatest Generation, those who experienced the Great

Depression and World War II, Boomers are one of the most diverse generations in history. They are not a monolithic group, so the stereotypes of hippies and yuppies are not all-inclusive. Light indicates that there are "four baby boomers at or below the poverty line for every one yuppie" (1988:21). The Baby Boom generation shares a common history and common ideas, but is divergent in race, education, income, and even political opinion. They experienced the civil and women's rights movements, the war in Vietnam, and Watergate, but they did not all participate directly in these events. This is due to when they were born during the boom. For example, many were too young to participate in much of the social upheaval of the 1960's. However, these issues did impact their attitudes and values, and continue to do so. Boomers are also more tolerant of diversity while rejecting traditional social and political values and beliefs, even if these beliefs are not shared by all members. They refuse to be tied to any particular party or point of view. They may be Democrat yet conservative, or Republican yet liberal, in certain areas (Light, 1988).

It is no small matter that just as the Baby Boomers influenced society in their younger days; they intend to do so as they age. Freedman states that more people are choosing to see the Third Age as time to "begin a new chapter in life" by remaining active, "setting new goals" (1999:224). He refers to a 1999 study reporting that 65% of adults 50 to 75 prefer the new, active chapter over a leisure-based retirement.

Many Boomers express a desire to continue working in the "retirement years," whether it is for financial reasons, or personal fulfillment. For some, this means preparing for and entering an entirely new field. Some researchers, including Erickson (2008), report that there will be opportunities available for older workers. She found that there is an increasing gap between available workers and the number of jobs available for them, especially where skill and

experience are required. There are more jobs available than there are people to fill them. There are Boomers who are ready to work twenty or more years beyond age 55 (Coughlin, 2007). Freedman (1999) notes some important bargaining chips that older Americans are bringing to the table to vie for this work: more time (25 hours a week for men and 18 for women); more time lived, which translates into more experience, knowledge, and wisdom; and more time left to be involved in ways that contribute to community as well as provide personal meaning (legacy-leaving). As another bargaining chip, Boomers are civic-minded. More of them vote than any other age group. They can affect policy-making relative to elder workers.

An important part of accomplishing this desire will be learning (Huber and Skidmore, 2003; Erickson, 2008). Creativity and participation in lifelong learning will be important as Boomers face all the possibilities for personal growth and "almost unlimited social and business contribution" in the Third Age (Erickson, 2008:5), allowing them to learn skills, helping them to keep working longer. This learning will include starting or returning to college. Huber and Skidmore note that Boomers are more interested in at-home (on-line) and college learning than learning at work (2003).

ADULT EDUCATION

As America's current cohort of older adults, Boomers are better educated (more high school and college graduates) and healthier than before (Freeman, 1999). They want "a productive and enjoyable alternative to retirement" (Lawrence-Lightfoot, 2009:9). This includes new learning, and a transition into a new, different career. Boomers bring their experiences into the Third Age, looking to be reinvented. They want to know something new and be something new (Lawrence-Lightfoot, 2009). Adult education, including colleges and universities must be

prepared for this. There is a need for programs geared to the needs of older learners, and there must be accessibility. Universities and other education providers would do well to incorporate programs for older learners into their curricula (Huber and Skidmore, 2003).

Also, Boomers experienced academic freedoms in school, being beneficiaries of a more progressive approach to teaching; active vs passive learning (Light, 1988). They were encouraged to go to college. About half went, "and almost a quarter finished" (Light, 1988:122). Perhaps this was a lifelong influence, contributing to a desire to start or return to college as they enter the Third Age.

Kumar states that "lifelong learning embodies self-directed growth" (N.d.:32). A primary goal of adult education is self-awareness. One result of adult education is development and transformation of the community, which fits in with the Boomers' desire to continue to be active and contribute to society. As Kumar puts it, adult education trains for development, transformation, and mobilization. He concludes that:

> A nation's progress in every practical field depends on
>
> its capacity to provide for its citizens every opportunity
>
> for learning, whether it is in the sphere of technical
>
> and higher education and research, medical education,
>
> human rights education, elementary and primary education,
>
> adult education or lifelong learning, etc. Hence education
>
> is a tool to promote well-being, prosperity and future
>
> development of the individual, society, the nation-state
>
> and the entire human civilization. (N.d.:37)

The ACE (2007) report referred to above notes the varied goals and needs for continuing education. These range from obtaining high school equivalency to graduate degrees and beyond. But they note that there is a lack of information on these learners including their postsecondary activities. While they hope to "reinvent themselves" by turning to higher education, older learners also desire a sense of community. They seek social interaction. They not only want to better themselves, but their communities as well.

Older learners are also interested in education that will help to quickly transition them into new careers (ACE, 2007). An increase in non-traditional full-time work has led to an increase in the need of re-training and up-dating skills during mid- and later-life. Davey (2002) refers to this as "productive aging," older people contributing to the economy through participating in the labor market. The key factors of active aging include working longer, later retirement, a more active retirement, and self-reliance. Active aging places an emphasis on lifelong learning, and is reflected in the growing support for such learning relative to both the retired and those remaining in the workforce.

MOTIVATION AND TRIGGERS FOR GOING (BACK) TO COLLEGE

Many Boomers want to continue working beyond retirement age more for self-fulfillment, making a difference, and social connectedness, than for financial reasons, although finances are a major reason, too (Bank, 2007). According to ACE (2007), skill enhancement, sociability, and intellectual stimulation are among the primary motivations older learners list as reasons to return to school. As we will see later, adult education can play an important part in a bringing about more participation in democracy (Quigley 2000).

Light indicated that even though obtaining a high school diploma was "almost universal among Boomers," there was diversity among them as to what they did next (1988:92). The options were to either go to college or go to work. According to Lamdin and Fugate (1997), Boomers and other elder learners are returning to college for various reasons. Some want to fill in gaps in earlier education. Some want to complete degrees delayed by marriage, children, or work. Others are returning for career advancement or to start a new career. Still others are returning to college for the enrichment they can gain through further learning. Life situations and changes in social roles can also trigger continuing education, as well as just the joy of learning (Merriam and Bierema, 2014). Older learners are in school because they want to be and need to be, not simply because college is the next event after high school graduation. They are looking to reinvent themselves for their Third Age (Lawrence-Lightfoot, 2009). Yet there is "a large untapped population of elderlearners that colleges are not reaching," Third Agers being overlooked despite "the explosion of learning in the over 55 adult population." (Lamdin and Fugate, 1997:90-91).

Merriam and Bierema (2014) list two levels of motivation. First, internal/intrinsic motivations for adult education include job satisfaction, self-esteem, quality of life, and personal fulfillment. These are motives of self-actualization. Learning for the sake of learning constitutes internal, cognitive motivation. These motivations can be important to schools, as well. In a study conducted at two large community colleges in Florida, Palazesi and Bower (2006) discovered that the degree of the modification of self-identification would be an indicator of how the learner valued the experience of returning, which would determine returning again if the need arose. But along with perceived degree of modification of self-identity is the type of value perceived. If the value was cognitive (best price, programs, etc.), intent to return would be low to moderate for

high modification, and lowest for low modification. On the other hand, if the value is more affective/social, Merriam and Bierema's (2014) second level of motivation, the intent to return again would be moderate even with low modification, and highest with high modification. Essentially, the more effective the value of going to school is perceived by the adult student, the greater change of continuing to return to community college as the need arises.

"Encore" Career

For many Third Age older learners, or Third Chapter, as Lawrence-Lightfoot (2009) calls them, new learning may include crossing the border from one discipline to another, which will require training and advanced education, another reason Wofford (2008) gives for colleges and universities to expand programs for the returning Boomers (See also ACE, 2007). Bank (2007) argues that the community college can be a primary player in the transition from a "have to" type career to a "want to" type Third Age career. He calls these "social-purpose encore careers" (2007:1). He supports this approach by noting that Boomers have long been involved in some form of continuing education beyond an earlier four-year degree. There needs to be a revamping of higher education to accommodate the Boomer's desire for a productive and rewarding encore career. Programs must move away from an "old folks" withdrawal from the work-world package and towards new careers. Though some Boomers might stay in their current careers, most are looking for something new, something that will allow them to pursue their interests and allow them to give back to society.

As has been indicated above, Boomers will live longer and heathier than previous generations. The encore stage falls between "retirement" and true old age. The "encore career" is

the intersection of this longer, healthier life and the desire for a social purpose before true old age (Bank, 2007).

Social Change: New Social Forms

There are two waves of Boomers who are different socially and politically (Light, 1988). They are the Old Wave, who were born from 1946 to 1954, and the New Wave, which are those born from 1955 to 1964. Generally, the old wave went to college to "explore philosophies of life" while the new wave went for more practical, occupational reasons (1998:83).

Light (1988) shows the impact higher education has already had on Baby Boomers relative to social and civic involvement. Citing Yankelovich's 1968 study, He states that there are three types of Boomer: High school-only, and for those who went to college, "practicals," and "forerunners." Practicals went to college for economic/career goals (60%) while Forerunners went for "the opportunity to change things (40%)" (1998:93). Higher-educated Boomers are more likely to vote. Boomers with only a high school education were less likely due to lack of understanding the issues (1998).

Lindeman stated that "wherever adult education takes root in a given culture the result is the emergence of new social forms," providing incentive for allowing greater access to postsecondary and post-baccalaureate education for older adults (1945:7). He listed Denmark and Sweden as examples. Adult education, he claims, is a prerequisite for social change. It is also necessary for the struggle for democracy. In fact, he could not see how democracy could survive without an empowered citizenry of "common men" who have learned how to wisely apply their collective power (1945). By Lindeman's linking adult education to problem-solving, we can revisit Light's (1988) finding that college-educated Boomers were more likely to vote due to

their better grasp of the issues. We can also bring in Kumar's (N.d.) development and transformation of the community due to adult education, and Merriam and Bierema's (2014) social and community motives for adult education. Lindeman (1945) concluded that the issues facing America in his day were the very the very ones giving adult education its mission, and contributing to developing its program. The Forerunner Boomers that Light (1988) spoke of went to college to effect change in society. Is that also a motivating factor for their return as they enter the Third Age?

Improving Self in Order to Improve Society

Moon (2006) lists three goals or obligations for adult education relative to improvement of self for the betterment of society. The first is maturation, which is informational, cognitive, interpersonal, and philosophical. Next is enlightenment on issues and limitations faced by humanity, and possible resolutions. Finally, there is what he calls "combating nonage," which he describes as a lack of development or movement (2006:22-23). Adult education, he concludes, allows learners to choose from a variety of viewpoints and philosophies, and their consequences throughout history.

BARRIERS TO OLDER LEARNERS

As adult learners, Boomers are "filling in gaps," completing unfinished degrees started earlier in life, or starting to work towards new degrees. But they are also facing various barriers to resuming or starting higher levels of education. The barriers include: lack of access based on geographic locale, ethnicity, and finances; and lack of programs, or, when there are programs,

lack of information about them, very little offerings in the evenings, limited courses available of interest to retired older learners, and even hours for campus services and offices.

Besides the lack of information on older adult learners and their needs, there are many barriers to elder education as well. Ageism, a preconceived notion of the capabilities of older people, is still a barrier in many areas. Many senior adults do not have ready access to colleges and universities because these older adults are displaced workers, immigrants, minority elders, live in rural areas, or in other ways are underrepresented. Higher education is not an option from which they can benefit. Other barriers are structural, including social, as in structural lag, which will be addressed below. Lack of transportation, scheduling, and even program availability keep many older adults from accessing further education. Finally, there is the issue of funding. Although some older adults may still be in jobs whose benefits may include tuition reimbursement, most are not and have no other resources. Even financial assistance in the form of tuition waivers varies from state to state as well as among institutions in the same state.

Barriers become even more of an issue as we face an aging Baby Boom generation that is living longer, remaining active as long as they can, and demanding access to quality education. The ACE report (2007) points out that in 1950, just four years into the baby boom, the retirement age and average life expectancy was 68. Now, people are retiring at 62 and living into their 80s and 90s. As Baby Boomers enter their Third Age, they do so "with new plans for their later years in mind" (ACE, 2007:4). It is important that barriers to providing education for older learners be removed:

> Because they anticipate working longer, many older
> adults—across a wide economic, cultural, and
> educational spectrum—are beginning to articulate

14

new postsecondary education goals, including career

retooling, or enrolling in college for the first (or fifth)

time to fulfill an unrealized dream. (ACE, 2007:5)

Structural Lag Theory

The structural lag theory posited by Riley, Kahn, and Foner (1994) states that changes in life stages and social structure are not in synch. There has not been a corresponding change in social institutions to match these changes brought about through increased longevity. Lack of institutional changes to meet the needs of the growing older population is the essence of structural lag (Riley and Riley, 1986).

Also, Matilda White Riley, one of the authors of this theory, states that one of the issues related to this is "the value currently placed … on achievement – on work, material gain, success" (1990:16). She argues that there needs to be a change in the value placed on achievement as older persons take on new roles, including new careers, because many roles and social networks are defined by society according to age. However, these age-stage roles and their associated norms are not only influenced by social institutions, but by members of the respective cohorts. Because members of a cohort share and respond to shared situations, these responses formulate norms determining "what is appropriate, proper, and true" (1986:56). They influence changes in norms and values, and the life course stages, themselves. But it is the social institutions that are lagging, hence, the *structural* lag.

Areas impacted by the structural lag include the continuing performance of older people, which has been underrated. Retirement is a role-less role, "lacking content and sure rewards" (Riley and Riley, 1986:59). Our society still values material success and status attainment, but

these have limited availability to older workers and the retired because society still sees aging as a time of loss of physical and mental capacity. The majority of the middle-aged and older are still functional physically and mentally. The idea of older workers being seen as incapable of advancement has nothing to do with aging, but rather with being excluded from opportunities for experience and education. Longevity, and the increasing numbers of those surviving well into later years, calls for a new role structure.

Ageism

Farrell (2014) states that ageism will be the next barrier Boomers will need to break through. Ageism, like sexism and racism, is highly institutionalized (Nelson, 2016). The idea and reality of aging contradict how society views the elderly, causing ageism, where older people are marginalized. Aging as a social problem is a Nineteenth and Twentieth Century social construct in Europe and America, which view age as a state of decline (Lawrence, 2017), and elderly people as a burden on society. Old people are seen as useless and of no value (Nelson, 2016). The first two of Lawrence's acts of life are well-defined – Act One, grow up and go to school; Act Two, get a job and raise a family. The Third Act is not is not so defined. Structural lag, as discussed above, is a major factor in this lack of definition. As more people live healthier, longer lives, "old age" needs to be redefined in a more positive light, emphasizing that many elders are still capable of active work and can still contribute to community and society. Institutions need to be restructured to provide opportunities for older people.

In the workplace, ageism is defined as exclusionary actions against employees or applicants based on calendar age. Many misconceptions about older workers are still held, such

as lack of physical endurance, lacking in and refusing to train for new skill sets, and unable to deal with change (Gibson, Jones, Cella, Clark, Epstein, and Haselberger, 2010). Ages fifty and older are still viewed as a time of decline (Lawrence-Lightfoot, 2009; Nelson, 2016). However, older workers have less absenteeism and are anticipated to stay healthy longer than previous generations of workers. The issue of new skills is more likely to be that older employees are not given opportunities to train because of the "over-the-hill" view of older workers by employers. Training that allows older workers to add to their skill-sets is being withheld because of ageism (Gibson, et al, 2010).

The 2006 Anti-Ageism Taskforce cited by Gibson, et al (2010), defines four types of ageism as personal, institutional, intentional, and unintentional. Personal ageism is based on attitudes and beliefs held by individuals about older persons, beliefs that older workers are less capable physically and mentally, and are untrainable. Institutional ageism is reflected in company policies targeted at certain age groups. An example of this is mandatory retirement for those reaching a certain age. Intentional ageism is deliberate actions such as limiting access to skill training based on the presumption of old-age capabilities, or the lack thereof, targeting older workers. Finally, there is unintentional ageism, where an individual or institution is unaware that their actions are discriminatory to older people (Gibson, et al, 2010).

Older workers also face the so-called 3R's (redundancy, relevance, and resentment). In redundancy, they fear lay-offs because they are generally higher-paid and thus an expense to be cut when economic situations call for it. When denied skill training, older workers feel a lack of relevance, of being behind the times. Then there is the resentment felt by younger employers who feel their way is being blocked by the older ones (Gibson, et al, 2010).

Boomers wishing to remain at work past a retirement age are subject to ageism in many companies, and the desire for learning is still countered by a continuing obsession with youth (Lawrence, 2017).

Availability and Institutional Barriers

Lamdin and Fugate (1997) describe a barrier to continued education similar to that found by ACE (2007). Availability of programs tailored to the older learner is an obstacle to be overcome. Lamdin and Fugate list class hours, very little offerings in the evenings, limited courses available of interest to retired older learners, and hours for campus services and offices, as hindrances. Lack of information about available classes is a major reason why many older learners are not in college or taking classes. The authors also found issues with prior learning assessments, such as evaluating the knowledge the student brings with them via work, military, and prior education. Professionals "found themselves sitting in classes they could easily have taught" (1997:89).

Another barrier to older learners is in the educational institutions themselves. For one, a concern of many faculty is that, with adult college attendance, there would be more emphasis on practical learning than on theoretical. That is to say, more emphasis would be placed on vocation than on scholarship. Also, many colleges are still trying to determine how they should accommodate older, working adults. Most of the adjustment for diversity in structure and policy, including what is offered and taught, how offerings are taught and to whom they are taught, was focused on race, class, and gender, but not on age. Yet Lamdin and Fugate (1997) speak of the mutual benefits of older learners in classrooms. Older students can contribute input drawn from a lifetime of experience, while the younger can stimulate the older students through their fresh

view of the world, their skepticism, and their aversion to "academic-speak." The authors conclude that "education should be a lifetime partnership in which all components of the learning system have a role to play" (1997:98).

Minority Status

It was noted above that ACE (2007) reports one of the barriers to access for many older learners is minority status. Johnson-Bailey and Cervero (2000) touch on this area. They remind us that race is a social construct with no basis in biology, but that race has real effects when it comes to power and privilege. In North America, being white is considered to be the norm and "the currency of access to all things better in society" (2000:148). When groups are designated as at risk, disenfranchised, and underprivileged, they are usually people of color. The implication is that the normative class is enfranchised, privileged, and not at risk (Johnson-Bailey and Cervero, 2000).

Privilege for the dominant group is reflected in adult education as well. Among the older population, ages 55 to 79, around nine percent are African American, seven percent are Hispanic, and three percent are Asian American (ACE, 2007). The US Census (2010) reports that African Americans make up about 12 percent of the US population and Hispanics about 16 percent, yet they constituted only about two percent and less than one percent, respectively, of students 35 and older enrolled in college (1999). Reasons that race and ethnicity can be barriers to continuing education include lower levels of income, participation in the workforce, and previous education. These issues contribute to financial ability. Until such issues are addressed, there with continue to be a lag in lifelong learning for older minorities (ACE, 2007).

Finances

Many students never complete a degree. Light (1988) reports that 22 percent of Boomers graduated from college. In the past 100 years, an average 55% of students who started a degree program complete it in the traditional four to five years (Spanard, 1990). The National Center for Education Statistics (2015) reflects this, reporting 59.4% for cohorts from 1996 to 2009. Finances were one of the most often reported reasons for not completing a degree (Spanard, 1990; Shields, 1995). Finances can still remain an issue for those who wish to return to school. According to the ACE report, "Lack of funding is consistently cited as one of the top reasons older adults don't pursue higher education" (2007:21). Funding issues are especially true for those living on fixed incomes. Just as Bowles and Gintis (1976) indicated that higher family socioeconomic status allows access to better, higher education and better economic success for children, there is also a similar situation with older learners. Boomers with higher previous education generally have higher income and can better afford additional education in the Third Age. Conversely, those with lower previous education, and thus lower income, cannot (ACE, 2007).

Where financial aid is available, finding options can be difficult. An example of financial aid is fee waivers. These programs allow relief from having to pay tuition. Although they are available in most states, access to them can be confusing and difficult. Tuition waivers can be available through the states, or through individual institutions. These vary from state to state. Also, many programs have differing minimum ages. The waivers may cover some courses but not others, and usually don't apply to books and other fees (ACE, 2007).

STUDY OBJECTIVE

The Baby Boom generation is unique in several aspects. It is one of the largest generations in recent history. Thanks to improvements in medicine, they are living longer, healthier lives, allowing for more time beyond any standard retirement age, such as age 65 (Erickson, 2008). This generation, which was active in social change in the past, now looks towards their Third Age as the beginning of a new chapter, a time of renewal and reinvention (Freedman, 1999; Samuel, 2017).

A major barrier to accomplishing this is structural lag, the gap between the growing number of older persons and significant roles available to those who wish to remain active and productive in their later years (Riley et al, 1994). The movement of the Boomer generation away from a traditional retirement into a more active Third Age calls for an abandonment by them of a previously defined role and the creation of a new one. In the Third Age, the traditional status would be that of retiree with the activity the role requires. Such a role would include cessation from labor, and participation in leisurely activities. The Boomer's rejection of that status-role complex calls for not simply a redefinition, but a restructuring of much of what is associated with the Third Age. It does not necessarily call for the elimination of the traditional retiree status-role, because some Boomers are taking the traditional retirement route. What it does call for is the creation of additional status-roles, including one of establishing a new career life, the "Encore career," in the Third Age period (Bank, 2007). Essentially, it is an extension of Second Age status-roles into the Third. To do so requires social change. The current education system, which caters more to younger students, must be restructured to incorporate older learners.

As we have seen, however, there are other barriers between those older learners who would prefer continuing current careers or starting encore careers, and the educational

opportunities that would allow this. Under ageism, older people are attributed as having little or

no value (Nelson, 2016). In the workplace, they are subjected to actions that exclude them from

training for skill development and advancement (Gibson et al, 2010). Barriers in the colleges

include program availability and structure, and even the institutions, themselves, where the focus

on diversity has often not included older students (Lamdin and Fugate, 1997). Minority status is

also an issue. Census data indicate that non-white students 35 and older are underrepresented in

college enrollment (U.S. Census, 1999). Finances are a reason for not only failing to complete a

degree in the past, but are a major obstacle to returning to college (Spanard, 1990; Shields, 1995;

ACE, 2007).

In summary, we have seen in the literature the importance of quality, continuing

education for the Boomers as they enter the third age. They want education that will allow them

to move into a new career after leaving the previous one(s). They also seek self-renewal, a sense

of community, and social interaction. They want to better their community as well as themselves.

Quigley speaks of "creating a new civil society" (2000:214). Kumar (N.d.) talks of development

and transformation of the community through adult education, which fits in with the Boomers'

desire to continue to be active in, and contributing to, society.

The objective of this study is to investigate the question of how motivation and ability

interact in the decision to start or return to college among retirement-age Boomers and those

within close proximity to retirement age. For our purposes, retirement will be defined as

cessation of an individual's working career, either a life-long one or the latest. Furthermore, two

types of retirement are noted. The first is recreational, a more "traditional" type, which would be

the complete cessation from all compensated work. The second is productive, indicating some

type of compensated work. Motivation will include values, desires, and efficacy, while ability will include availability of and accessibility to programs, finance, previous education, and other resources with which to overcome barriers to going to school. Ability, here would be able-ness, having the ability to accomplish, or having those attributes that should allow success.

Logic would indicate that where motivation and ability are positive, the results should be enrolling in college. Where both are negative, there should be no college enrollment. That positive ability and motivation should lead to enrollment, while negative should not, will be ascertained in the study. Another question to be addressed is what would be the results if motivation is positive and ability negative, or vice versa.

Motivation

The values that will be reviewed in this study will include those held by the individual relative to how important each of the following is to them: education, career (current or "encore"), work centrality (how important is working), and recreation. An "encore" career would be one that an individual changes to in lieu of traditional retirement. These usually require some level of education to obtain the necessary skills. For this study, that training includes either starting or returning to college.

The expression "work centrality" (importance of work to the individual) is borrowed from Kooij and Zacher's 2016 study. There, they determined that a high measure of work centrality meant a more positive attitude towards learning, even when the perceived time remaining to retirement was short. Here, it will be used to indicate the desire to continue work in either the same career or, especially for college enrollment, a new ("Encore") career.

This paper will study retirement-aged adults who are currently enrolled in college. For these Boomers 50 and above who returned to or stated college in lieu of traditional retirement, what motivates them to start or return to college at a time when others are planning or starting a traditional retirement? What obstacles do they have to overcome to do so? Are they still facing these obstacles?

Ability

Ability (Or "able-ness") will be an indicator of overcoming such barriers as finances, proximity to schools, availability and quality of programs for older learners, race, ethnicity, and age issues, and structural lag. As noted above, there are various barriers older learners need to overcome. Primarily among them are ageism and structural lag, both of which will be discussed.

These indicators will be studied by gathering data relative to the attitudes and successes of Boomers on alternatives to traditional retirement. Decisions to either pursue education or take a more traditional retirement would include plans (realized or not) to attend college or other advanced education in order to prepare for a new career in lieu of retiring, and barriers (Overcome or not) encountered in planning or pursuing their Third Age goals.

CHAPTER 3: METHODOLOGY

This paper studies Baby Boomer adults at or nearing retirement age that are currently enrolled in college. The group consisted of fourteen individuals selected purposively. They were individuals who were born between 1 January 1946 and 31 December 1964, inclusively. The group was drawn from a list provided by Auburn University.

Purposive sampling is a non-probability sample wherein subjects are selected for their applicableness to, or usefulness for, the study (Babbie, 2011). This type of sampling best limits the pool of subjects to these specific requirements.

The group was created by invitation to participate in interviews. Each subject was asked to sign an informed consent form advising them of the nature of the research, that participation is voluntary, that an individual is free to discontinue participation, and that every measure will be taken to insure privacy and anonymity. Any reference to, or quotation from, any participant will be by identifiers assigned each individual interviewed. They are identified by the letter "C" and three numbers (e.g., "C001" for the first individual interviewed).

All interviews were audio-recorded with participant approval. Recordings will be destroyed after the completion of the project. Transcripts were entered into QDA Miner, a qualitative data analysis tool, to determine recurrent themes.

The questions asked in the interviews were primarily open-ended (See Appendix A). Any additional or follow-up questions were added as needed, based on previous answers. When asking questions relative to motive, responses focused on were triggering events, enhancing self-identity, fulfillment of life-long goals, career, and social-based goals. Triggering events could include reaching retirement age. Career-oriented responses could involve further education to remain in a current career, or education to begin an "encore" career. Social reasons included

connecting and networking with other people, giving back to the community, and staying active in the community.

Values were determined by what the subjects state are most important to them at this point in their life. Key areas included education, career, work, and work ethic. Again, career can be either current or new. Work here is work centrality. How important it is to stay active and productive.

Barriers or obstacles experienced included constraints on time and finances, proximity to schools, availability and quality of programs offered, how supportive of older learners is the school, and issues of race, ethnicity, and gender.

APPROACH

This study incorporated a life-course/life-history analysis approach. Life history analysis looks at how individuals or groups perceive and interpret life experiences (Braungart and Braungart, 1986). This method is built around Giele and Elder's (1998) four aspects of life course which are location in time and place, linked lives, human agency, and timing.

Location in time and place relates to cultural background such as history, culture, and social structure. These influence what an individual experiences and can have life-long effects. Linked lives indicates social integration, interaction between individuals, groups, and institutions. This linkage includes internalizing norms and expectations and varies by family background, education, and other factors. Human agency is individual goal orientation. Agency here includes interests and sense of self, economic security, and avoiding pain while seeking satisfaction. Finally, timing involves strategic adaptation. Timing is the chronology of events that are historical markers for individuals and groups. How they respond to events and engaging in

them to access resources the events make available for them to use in reaching their individual and collective goals involves both active and passive adaptation. Passive adaptation reflects the externality, and thus uncontrollability, of the events, while the engaging in those events and using the resources made available by those events is active adaptation (Giele and Elder, 1998).

Using the example of politics, Braungart and Braungart explain that the life course approach examines how "individuals undergo changes in their patterns of growth and interests" cognitively and emotionally as well as physiologically (1986:208). People begin to grasp political concepts in late childhood but it becomes more solidified in adolescence. In their discussion of cohort politics, the authors note that cohort members experience the same significant events at the same point in their life-course which condition their behaviors and attitudes throughout their lives. Political identity and influence over the life course is one of the areas of value motivation this study looked at. Interview questions attempted to determine political and other values developed and changed over time.

The questions in the interview schedule for this study incorporate elements of what Clausen (1998) refers to as life review and life story. Life review is "reenvisioning episodes … from the past," how a person sees that event now, as oppose to at the time it occurred (1998:192). Life story is a subjective review of past events and what they mean to the individual. The goal of the study was to determine how a person views one's self in the current time as well as the past. Thus the structure of the interview schedule of questions: How individuals viewed events at the time, how they view them and similar events now, and how these attitudes and values gained and shaped over the life course events influence decisions at this juncture in the Baby Boomer generation.

CHAPTER 4: FINDINGS

Demographics

To create the group of participants, a total of 130 invitation emails were sent out from a list of all Boomer-aged enrolled students at Auburn University for the Fall 2017 semester. A total of 22 responded as interested, giving a 16.9% response. One person requested to be dropped from the email list. Out of the 22 responding positively, 14 were able to meet for an interview.

The group consisted of four males and 10 females. All of the participants where white except one, who was an African-American male. Ages ranged from the youngest at 52 (Allowed as that individual was turning 53 in 2017, the youngest age of Baby Boomers, born in 1964) to the oldest at 66. The average age was 57.4, the median was 57.

For highest previous level of education, one had a high school diploma, three had bachelor's degrees, seven had master's degrees (One respondent already had two), two had a doctorate, and one an unspecified technical degree. See Table 3 for the demographic brake-down. This table may be used to refer back to during the discussion on findings when participants are mentioned or quoted.

None of the participants considered themselves to be retired, even the ones who indicated "Student" as occupation. There were six of these, including those who were GTAs, GRAs, and instructors of record. Three identified themselves as teaches or faculty, and 11 indicated specific non-teaching academic or non-academic occupations ranging from admissions advisor to veterinarian pathologist. Six indicated a willingness to continue in their current occupation past age 65, seven would not, and one indicated possibly staying in their occupation. Yet nine wanted to move into a new career after their current degree (One person indicating a different pathway in

the same career), four did not (One stating they were already in their "encore" career and was in school in order to go further in it), and one person was open to the possibility of retiring.

Table 3. Demographic Break-Down of the Participants Currently Enrolled in College (Fall Semester, 2017)

Participant*	Age	Race/Ethnicity	Sex/Gender	Prior Education
C001	61	White	Female	BA
C002	64	White	Female	Masters
C003	54	White	Female	BEd
C004	56	African-American	Male	Masters
C005	57	White	Male	Masters
C006	59	White	Male	Masters (Two)
C007	55	White	Female	Masters
C008	59	White	Female	Technical (Unspecified)
C009	60	White	Female	High School
C010	55	White	Female	Masters
C011	53	White	Female	EDS
C012	66	White	Female	Masters
C013	52	White	Female	BS
C014	53	White	Male	Doctorate

*All participants were assigned an alpha-numeric designation to provide anonymity

Life Course/Life History

The basic pattern looked for will be how values and attitudes are developed and/or changed over the life course from youth to young adult to older adult. Emphasis is placed on the ends of the age spectrum – Youth and Older Adult. Further, under Youth, questions were aimed at primary sources of influence: Home, parents, siblings, and school. Giele and Elder (1998) refer to these multiple sources of influence as "linked lives." As indicated earlier, linked lives refers to integration and interaction between individuals, groups, and institutions, allowing internalizing norms and expectations held by actors such as family and education. Self-efficacy is considered under the current status of the participants – Older Adult – and should reflect attitudes and values developed over the entire life course spectrum.

The predominant pattern appears to be one where positive attitudes were displayed towards education, work ethic, the American Dream, social issues, and government and politics in the home from both parents and among siblings, coupled with the stressing of these values in primary and secondary school. The presentation in school incorporated the importance of education in obtaining the American Dream. As young adults, positive attitudes towards education were reflected in attending and graduating from college, and the importance of doing so. Attitudes towards government and politics were indicated by voting as soon as eligible at age 18, a predominantly liberal point-of-view, and being mostly associated with the Democratic Party. None served in Vietnam, though some participants had parents or siblings who did. As older adults, the participants continue to show a positive attitude towards education, work ethic, and the importance of work. However, negative attitudes developed towards the American Dream, and government and politics. Despite the latter, they all still vote. Their political views are still primarily liberal, but they are more independent than party-oriented. They have positive

attitudes on civil rights and the counterculture they grew up with, indicating that they were a backlash against the cultural structure of the time that brought about much needed change such as voting rights and further empowerment of women. However, these Boomers held negative attitudes on war – Vietnam as well as Afghanistan and Iraq – and women's rights, the latter mostly because they feel more needs to be done in this area. For example, though more women are working, there is still a gap in pay between men and women who are working in the same or similar occupations, and men still dominate many areas, including academia, as pointed out by a participant who worked in an administrative office on campus.

While other patterns did arise, it should be noted that education, work ethic, and on-going or new careers were important for virtually all participants. Variations in patterns will be introduced in the following discussion, rather than listing the different patterns separately. The findings are presented below in the life-course patterns of youth, young adult, and older adult

Part One: Youth

Education

Home

Most of the respondents (11) indicated that education was discussed in their homes while growing up, and that the importance of education was stressed. This was true even when one or both parents did not have a higher education. In four instances, one or both parents had degrees and/or were educators. C002, for instance indicated that education was "not really" discussed at home, but that "My mother had a nursing degree." There was one respondent (C008) who indicated that her father did not stress education, but her mother did because she was unable to go to school, herself. She stated that education

31

didn't seem to matter, one way or the other, to my father. Ah, it

was important to my mother, and I think that's because she was

the oldest of seven children … She was always jealous of the

younger children because when it was time to go to school,

Granddaddy would always keep *her* home to help him work out

in the fields.

Almost all the respondents were encouraged to graduate from high school. Eleven of

them did, and the other three went on to obtain their GED later. All the people interviewed,

including the three who obtained GEDs, stressed how important it was to so. C013 indicated that

even though she didn't graduate from high school, obtaining her GED was important to her

because she did "not like to quit." Some, including those who later obtained a GED, indicated

that it was a stepping-stone to college and a career after that. For many, not graduating from high

school was not even considered and option. C005 pointed this out: "I guess it was always just

kind of expected. I don't think there was ever a question of not finishing high school."

The American Dream

Home

Working hard to be successful and obtain the "suburban lifestyle," as one respondent put

it, was how parents presented the American Dream to their Boomer children. This belief was

transmitted by discussion and example.

C004: "[You] can do anything you want through hard work."

C007: "The American Dream was a suburban lifestyle in a large

home with a manicured yard, and two cars, and the best school

you could get into. And mom doesn't have to work. Um, in a safe

environment."

C008: "It meant a certain standard of living."

Yet there were instances where this was not the case. C014 reported that more emphasis was placed on getting higher education, and "not so much property and material goods."

School

As might be expected, in school, the emphasis was on education being the key to success, including going onto higher education. Interestingly, middle class values were the undercurrent, encouraging a male-oriented, WASP-ish, conservative lifestyle. Hard work leading to material rewards was also cited by multiple respondents. Effectively, what was being presented at home was reinforced in the schools.

One respondent, C002, a white 64 year old female described how "Only certain students were encouraged" to go to school. Everyone else, including girls, was advised to get a job, get married, and even "buy a trailer." She noted that if girls did go to college, they were encouraged to join a sorority.

Only certain students were deserving, or capable, of anything

more than getting a good job at a plant, or running their family

farm, or getting married.

<u>Work and Work Ethic</u>

Participants were asked to describe what they considered "work ethic," if this was ever discussed at home growing up, and how important work is to them today. The most common meaning for work ethic given was to complete the tasks they were assigned. C001 defined it as "Understanding the expectations of my employer, and trying to complete my job by exceeding those expectations. I get a lot of pride in doing a good job." For C005, work ethic meant that "everybody should work. Everybody should pull their weight … to their, I guess, to their maximum potential." Loyalty to the job was also an important part of what they perceived work ethic to include. Other ideas mentioned included understanding what was expected of them, integrity, and punctuality or attendance. C008 summed it up simply by stating that "if you're doing your best, then that's all you can ask of yourself."

Home

When asked if work ethic was discussed at home, almost all respondents indicated "yes." Three indicated "no," with one individual adding that it was "demonstrated, not discussed," by their parents' own behavior. C004 noted that any discussion of work ethic came from his older brother, but that the value of good work ethic learned from his father came "in the sense of action." He saw it in his father, who never missed a day of work. C005 bluntly stated the general idea behind everyone's answers: "You work. There was never a question about whether you would … get out and get a job and make money … and support yourself.

<u>Government and Politics</u>

Using the example of politics, Braungart and Braungart explain that the life course approach examines how "individuals undergo changes in their patterns of growth and interests"

cognitively and emotionally as well as physiologically (1986:208). People begin to grasp political concepts in late childhood but it becomes more solidified in adolescence. In their discussion of cohort politics, the authors note that cohort members experience the same significant events at the same point in their life-course which condition their behaviors and attitudes throughout their lives. Political identity and influence over the life course is one of the areas of value motivation this study looked at. Interview questions attempted to determine political and other values developed and changed over time.

Home – Parents

There was quite a bit of discussion on politics in the homes of the respondents while they were growing up. Most indicated this, even though one answered "Not a lot" and another "Not really."

When asked what they perceived to be their parents' views about the government, there was quite a diversity of answers, ranging from politically to not politically active; liberal to conservative to anti-Communist; and the need to obey the government to an outright mistrust in the government, this last including the father of C008, whose father was a moonshiner and whose parents "weren't very trusting" of the government.

For some respondents, their parents worked for the government, including the military and the CIA. Those working for the government tended to stress the importance of obeying the law and the government. The parents of C007 are an example. They were aware of what was going on politically, but were not advocates in any way for any cause. They were critical of certain politicians, but liked others. For example, her father was "not a Nixon fan," and he hated his job at the CIA even though "they were actually really good to him." C002 stated that her

35

parents were "Democrats, very liberal." Her mother worked in public health. Her father's philosophy was "If you have, you should care." That is, "if you earn enough, why should you care if your [tax] dollars" go to help others? C010's parents were polar opposites. Her father was "Frustrated over government handouts," while her mother "saw both sides."

All the participants stated that their parents voted. One indicated his mother for certain, but was unable to say if his father voted. Interestingly, it was not C008's moonshining father. Another indicated her father only. C002 said her parents "taught that voting was a responsibility," and C003 stated that her "mother still works polls at 92 year old."

Home – Self and Siblings

When asked about their own feelings, and those of any siblings, about the government while growing up, most indicated no opinion. The reasons ranged from too young, to never being discussed, to the government just being a part of daily life. C006 indicated that being a military brat (A child of a service member), they just went along with what their parents said. C007 said "We knew we were Democrats ... but never knew why." Respondents that did indicate an opinion were generally negative in nature. Vietnam and Watergate were major issues of the day, and opposed. When it came to the military complex, C002 said "I was suspicious of the military … and the fact that it had so much power." Watergate led C014 and siblings to dislike Nixon. They did like Carter, and thought Ford was "OK."

Home – Parents

Various social issues impacted the lives of Baby Boomers as they were coming of age. The questions asked the participants focused on civil rights, women's liberation, the counter culture, and the Vietnam War. Additional questions on the Middle East wars, Afghanistan and Iraq, were asked after inquiries about Southeast Asia.

Civil rights, the counterculture, and the Vietnam War were the most discussed in the participants' childhood homes. Women's Liberation was only discussed in three households, although one respondent saying "No" (C002) did indicate that it was not discussed but was displayed by the various strong women in her family:

> I think my mother always acted like a woman could do anything.
> She was expected to have a job. She was expected to own property
> so I don't know if it was just …It wasn't discussed so much as it was,
> kind of, shown.

When they were asked about their parents' known or perceived feelings about social issues, the results were more positive or neutral (Which included unknown or not discussed) when it came to the Civil Rights and Women's Movements, and evenly divided when it came to the war in Southeast Asia. As for the counterculture, parental opinion was almost all negative. C005's parents equating hippies with drug abuse.

Where there were differing opinions between fathers and mothers, fathers would hold negative feelings about civil rights; mothers felt positively about women's rights while father

would be negative; mothers would be neutral or positive about the counterculture while fathers were more negative.

C010's mother felt positive about the Civil Rights Movement, favoring "doing what needed to be done," while C012's parents told her "that's your side of the street, don't go over there." When it came to women's rights, she was also told "don't ever forget you're female. Don't compromise your own sense of integrity due to being female." C003, however, as brought up in a traditional southern home where the husband/father is the man of the house: "Men were men."

Again, parental opinion on Vietnam was about evenly divided between positive, neutral, and negative. Only one participant's father served in Vietnam. Where there were differences between parents, mothers were more negative towards the war while fathers were more positive. The strongest example of this was with the parents of C009. Her father insisted that his sons would go, while her mother state that her sons "will go to Canada before going to Vietnam."

The most interesting case of parental opinions on the social issues Boomers grew up with was that of C002. She states that "by end of the Vietnam War, he [Her father] completely changed his ideology." He went from an attitude of "damn hippies" and a "love it or leave it" attitude about the war to stating that "if this thing [The war] goes on any longer, I'll send the boys to Canada." The mother of C008 gave an even more poignant opinion about the war in a case where opinions on it were negative:

> The one comment that I remember my mother made was that she sent
> her son to Vietnam, but they never sent him back. And he, he survived
> but he came back a changed person.

Home – Self and Siblings

When asked how they and any siblings felt about social issues such as civil rights, Women's Liberation, and the counterculture, most respondent indicated positive or at least neutral attitudes towards them. Neutral generally indicated that either the issue was not discussed, or they were too young to form an opinion. Of interest was the higher level of neutral feelings over Women's Liberation. It was only discussed in three of the households.

The highest positive feelings among the Boomer siblings were with the counterculture, which for the parents was almost all negative. For example, C001's parents complained of the drugs and the music, she wished she had been old enough to go to Woodstock.

> *Parents*: "They thought it was nonsense. People smoking pot and all that.
> They thought the music crazy. They couldn't understand why we wanted
> to listed to the Doors, Rolling Stones."

> *Self and siblings*: "We like it! I wished I'd been old enough to go to
> Woodstock."

None of the participants served in Vietnam, and only two had siblings who served. When asked how they and their siblings felt about the war, the most were either negative or neutral. Again, neutral indicated either too young to remember and/or form an opinion, or not discussed.

We will now see how values developed in youth transferred into young adulthood. The focus will be on attitudes towards education, and government and politics. Then latter is mentioned because Boomers were the first generation to be able to vote at 18 years of age, and

man were in college or had been to college by that time, testing the idea that college education influences voting due to a better grasp of issues (Light, 1998)

Part Two: Young Adult

<u>Education</u>

All the respondents did go to college, the most saying they were encouraged to do so. One of the individuals, C002, who answered to the negative did indicate that her "sister was, so that encouraged me." All except one, C009, were encouraged to graduate from college, and did so. When asked about this, she replied:

> I had to work, um, to support myself, but, um, I did enroll in college.
>
> I did finish some classes, um, but it proved to be too difficult with working
>
> full time downtown, and the school being at night, close by where I lived.

She indicated that her first husband did not want her to go to school, or to work, but her second husband, who has a master's degree and is an educator, encouraged her to return to school.

<u>Government and Politics</u>

As for if the Boomers interviewed took advantage of the 18 year old right to vote in the 26th Amendment, all but three indicated that they did start voting at 18 or soon after (One did not start voting until 1984 or 1988). As indicated earlier, the most prominent political point-of-view was liberal, although center of spectrum occurred almost as much. Only three respondents considered themselves to have been conservative at this point in their lives (See Table 4). Only two grew up in household where the parents held positive views of the government. Yet in all three cases, parental attitudes and discussion at home of various social issues was a "mixed bag."

40

Finally, we will look at where these Boomers stand today on the values and attitudes developed in youth. How well were they ingrained, and did they change over time?

Part Three: Older Adult

Education

All of the participants stressed the value of education, including at this point in their lives. C009 stated that "I think it's an asset in job market, even though you might not necessarily get a career in what you went to school for." Other individuals indicated similar responses: College was a necessary step in their career paths.

When asked why they were returning to, or starting, college, career-related reasons were the most prevalent. The responses given included improved opportunities for new jobs, being more marketable in the work world, and improving one's opportunities on a current job for promotion or advancement. C005, already working in public administration, indicated that an advanced degree would allow him to move into applied research in his current position in the short term, as well as moving into policy making and influencing in the long term. Other individuals also indicated mental stimulation, the personal satisfaction of obtaining a master's or doctorate, and giving back to the community. C004 noted that not only would more education bring about better opportunities for him, but allow him to give back. Others he saw working in the community "were effective, I think, in part, because of their education … If I understood, ah, the needs better, and could better, be better educated, I could be more effective." A love of learning and life-long learned were also reasons given for enrolling in post-secondary school at this time in the life course.

<u>The American Dream</u>

Having equal opportunity for the chance to succeed, and family were the predominant aspects listed when respondents were asked to define the American Dream. Hard work leading to success was also mentioned several times. Very few mentioned material things such as a house and home. Even education was only mentioned by one individual.

However, when asked how they felt about the American Dream today, the most commonly recurring themes included that it was more difficult to obtain, that there seemed to be more barriers, and one individual flatly stated that it was out of reach. Even as participants expressed those feelings, they still hoped for their children to be better off. But there were some interesting statements that stood out. C002 express this as follows: "I think it's a little bit harder to obtain than when my parents did it … I don't see myself just as being done."

C005 mentioned how the American Dream had changed. When speaking about the younger students he attends class with, he notes "Their American Dream is a lot different than what mine was." He noticed that theirs was socially oriented, as opposed to the family-centered dream he grew up to. C009's answer was a little more cynical. She states that people don't take advantage of opportunities. "We've raised a generation of lazy people who expect things to be handed to them." She believes that for the current generation instant gratification is a principle and a right. C011 would agree, stating that "No one wants to start at the bottom and work their way up." They want to start at the top, at the "dream." C004, though, felt that even with issues, there was still a valid Amirian Dream:

> It [The American Dream] can be realized, um, as we make the
>
> democracy a more perfect union … There are forces below the
>
> Constitution that will try and deceive you that you can't get there"

I can see the things that I am able to do that I enrolled for at [school]

He concludes that he sees opportunities for his children.

Work and Work Ethic

All participants indicated that working was important to them. C002 stated that work defines people by noting that her job "became who I am." Some indicated that work was necessary to maintain their livelihood while others, like C002, indicated an importance beyond just sustenance. C010 stated that people should "do what you're skilled to do," and that work "must have meaning" and should be fulfilling. C008 concluded: "Find something you're passionate about."

Government and Politics

All respondents indicated that they do vote now. Table 4 gives a summary of the participants' political views and party voting when they were 18 to 30 years old, and today. Almost all show little to no change in point-of-view or party preference. C003 shifted from conservative/Republican to center/mixed, stating she votes either "Republican or Independent," and C007 moved from liberal/Democrat to center/independent. The most interesting was C008, who shifted from a peculiar combination of conservative/ Democrat to liberal/other. This is the individual claiming that she knew her family were Democrats, but never knew why they were, an indication of individuals following parental lead when younger, but formulating their own opinions later.

Table 4. Change over time in political point-of-view and voting

Respondent	Younger (18-30)		Now	
	Political View	Vote	Political View	Vote
C001	Moderate*	Independent***	Moderate	Independent
C002	Liberal	Democrat~	Liberal	Democrat
C003	Conservative	Republican	Center	Mixed~~~
C004	Liberal	Democrat	Center-Left	Democrat
C005	Liberal	Democrat	Liberal	Democrat
C006	Center*	Republican	Center-Mixed**	Republican
C007	Liberal	Democrat	Center	Independent
C008	Conservative	Democrat	Liberal	Other
C009	Center	Republican	Center	Republican
C010	Center	Other***	Center-Left	Other
C011	Conservative	Independent~~	Conservative	Independent
C012	Liberal	Democrat	Liberal	Democrat
C013	Center	Independent~~	Center	Independent
C014	Liberal	Democrat	Liberal	Democrat

*Center and moderate were counted together

**Indicated center-left on healthcare, but center-right on all other social issues

*** Independent and other were counted together

~Indicated only voted Republican the first time

~~Indicated "Depends on the candidate"

~~~Indicated "Republican or Independent"

<u>Social Issues</u>

The respondents were asked to state how they felt about social issues looking back at them from today. Again, most expressed positive feelings, especially for civil rights and the counterculture. Looking back at the Civil Rights movement, C004 indicated that "great strides were made" and that there were "more opportunities now." C007 qualified her answer. Although she agrees there was progress, she indicated that "action [is] still needed in many areas." Of the few who indicated negative feeling looking back, C012 tied her opinion to the current political situation: "We've gone back 100 years thanks to Trump … Appalling …

GOP, too [Not just Trump]." As for the counterculture, C001 said she was "glad to be a part of it," and admired the creativity of the artists and musicians of that time. C007 saw it as a "serious backlash against American culture … the white middle class."

Of note, however, are the split positive feelings when looking back at the Women's Liberation Movement. As many respondents indicated that much was accomplished but still more needs to be done, as those who indicated a "mission accomplished" reply. C005 noted that the movement was important, but that there was now a level playing field, that there are "no disadvantages," and there is now equal opportunity. Conversely, C007 did acknowledge that progress was made, but also feels that there remains a "huge level of inequality and discrimination against women," and that this was "built into the culture." This will be important to keep in mind when the discussion turns to barriers these respondents encountered returning to school and other areas.

When looking back on the Vietnam War from today, almost all held negative opinions. These negative attitudes were along the lines of that expressed by C008. The war was "pointless.

No one won." She also pointed out that "Soldiers were not treated as heroes like they are to-day." C007 indicated that the "outcome didn't justify the losses."

As a gage to see if attitudes on war had shifted any between the time of Vietnam and the time of Afghanistan and Iraq, participants were what their feeling were on the latter two. The results were very similar, with almost all expressing negative feelings. Statements by C004 and C007 are good summaries of the attitudes of almost all the participants:

Afghanistan: [C004] Political … Didn't accomplish the mission …

Centuries of war. [C007] Cultural disaster … Politically, humanly,

and financially

Iraq: [Both] Just about oil

Findings relating to self-efficacy and barriers to starting or returning to school were isolated to this stage in life. Self-efficacy is reflective in nature, so it can be shaped throughout the life course. The obstacles faced by these respondents, of course, though possibly shaped over time in and of themselves, are independent of the individuals' development. However, as they impact the individuals at this time, these findings are included in the older adult results.

Self-Efficacy

When the participants were asked what the most important thing in their lives at this time was, family was the most cited. Health and finishing their degree were also mentioned, along with being content or happy. On this point, C008 emphasized joy as opposed to happy. Interestingly, career, finances, and material goods were barely mentioned, only one person each.

One person, C012, stated that spiritual growth was most important to her, but not in the sense of organized religion.

The participants were also asked about their accomplishments. Other than family, career was the accomplishment mentioned the most. In some cases, specifics were given. C005 worked for the environment, and C012 indicated that her previous work, including in music, allowed her to do "what I think is important to do for highest welfare" of the community and society. Other accomplishments included providing financial security for children, purchasing a home, and previous college education.

When asked about goals they were not able to accomplish, most answered revolved around education, especially regrets for not getting degrees (Including graduate level) sooner. C008 wishes she would have started college at the same time as the rest of her high school classmates – Soon after graduation. Other unaccomplished goals include travel, different or better careers options and promotions, and having better relations with family. For example, while C006 wished he'd had more or better promotions in his job, he also regrets that he was unable to spend more time with his family.

Similar results were obtained when participants asked what they would change in the past if they could. Almost all indicated better family relationships and educational accomplishments. C006, who wanted better promotion opportunities, also stated that if he could change the past, he would do less work and spend more time with his family. C004 stated that in school, he would "not put so much into sports" because it caused him to lose "quality time for school." However, a difference between what the respondents were not able to accomplish versus what they would change from the past did not include travel or better career options.

Finally, when asked what their goals for the years ahead were, the two responses given most were finishing their current degree work, and moving into a new career. Also, there was a continuing desire to build up or maintain family and other relationships, C010 noting a desire to remarry after a divorce. Of note were the desire to stay active, travel, and continue education, including encouraging children and grandchildren to do so. Only one individual mentioned staying healthy. Interestingly, three persons mentioned retirement. C002 wanted to "work a few more years [Into her 70s] in social work, advocacy, and teaching." C005 said he did want to eventually retire, but "then work for non-profit org informing public policy." C007 flatly stated that retirement was not a goal.

<u>Barriers to Starting or Returning to School</u>

Most respondents were starting new degrees rather that returning to finish a degree. Of those who were returning to complete a degree, time, especially that related to family responsibilities, and lack of a support system were the reasons listed for not completing a degree. In one of the cases, the respondent's first spouse didn't want them to go to school or work. Of those starting new degrees, most were in a new subject while the rest were getting advanced degrees in their previous majors.

When asked what difficulties are barriers they encountered in either starting or resuming school, the most prevalent was time and time management, which included time for family, work, and study. Others mentioned include making the transition back into academia, technology, and critical skills such as math and other past educational shortcomings – One person even mentioned their GRE. Also, having to work, which could be included with time management; age difference to other students; finances; and travel due to location/proximity of

the school were indicated. Finally, health issues and lack of support from admissions advisors were named by one participant each.

Participants were specifically asked about ageism, if they had experienced it in the work world in school. With the exception of two individuals who said no (One a 57 year old white male, the other a 59 year old white female), and another who said only the saw it happening to others (A 61 year old white female), almost all mentioned experiencing ageism in either the work world, or school, or both. Believing that age was a reason for being passed over for promotion at work was the most cited indicator. Other indicators were not feeling like they were a part of the group among fellow students, perception of older students by younger students (Don't understand new technology, and if you're older, you must be a teacher), and feeling that mentoring was more focused on younger students than older ones.

The objective of this study was to investigate the question of how motivation and ability interact in the decision to start or return to college among retirement-age Boomers and those within close proximity to retirement age. The primary focus was on motivations and goals, and perceived and actual hindrances. The study used Clausen's (1998) life review and life story approach. The primary motivational values were the importance of education, work ethic and work centrality, the American Dream, social issues, and government and politics. These were stressed in youth at home and (relative to education, work ethic, and American Dream) in school. These motivations and values appeared to remain strong throughout the life history of the individuals studied. Barriers common to almost all the participants included time management, family issues, institutional issues (during enrollment and in-program), and ageism. Many

individuals felt that these were on-going issues, especially in the areas of ageism and balancing education and family time.

CHAPTER 5: DISCUSSION, LIMITATIONS AND CONCLUSION

Discussion

This study investigated the interaction of motivation and ability for Baby Boomers at or near retirement age in deciding to either start or resume college education as a preparation for either continuing in a current career or preparing for an encore career in their later years. Ability, again, would be able-ness, having the ability to accomplish, or having those attributes that should allow success even in the face of obstacles, including ageism. The questions are does positive motivation and ability translate into enrollment, and what if one or the other was not present, or positive?

The predominant life-history pattern found was where discussion and positive views on education, work ethic, the American Dream, and social issues, including politics and government, were presented at an early age at home and in school. Once these values were established at a young age, they tended to remain stable across the life course. This was especially true for the importance of education and work ethic. Both were deemed necessary to succeed in life. Interestingly, while these motives continued to play important roles in life decisions such as starting or returning to college at this later point in life, attitudes toward the American Dream of personal and material gain tended to have a negative shift. Rather than material gain, focus was placed on personal relationships, family, staying active, continuing education, and giving back to the community.

Motivation

<u>Education</u>

The decision to enter college at this stage in the life course is based on the importance of education being emphasized at a young age, and having previous college experience. Where this importance is stressed in the home, as well as in school itself, during childhood and adolescence, this appears to be a life-long influence. Not only is this emphasis important in decisions to attend college after high school, but enforcing the idea of education as a conduit to success can play a major role in the decision to get further education to advance in a career one chooses to stay in past 65, or as the foundation to moving into an encore career. This emphasis on education as a method to improve oneself and take advantage of opportunities to be productive and contributing members of society is maintained through the life course, and reflects the importance of lifelong learning presented in Kumar's (N.d.) argument that education, including adult or continuing education promotes the well-being and prosperity of not only the individual, but of society at large.

Previous college education is another important motivator. Fed by the stressing of higher education when younger, and the measure of satisfaction in obtaining a previous degree, including improvement of self-identification (Palazesi and Bower, 2006), value is placed on returning to college to either advance in a current career or to start a new one after leaving the old. This also appears to motivate a return to college to complete a previously started degree.

<u>Work Ethic</u>

Kooij and Zacher's (2016) concept of work centrality can indeed be extended beyond training and education to further oneself in a current career beyond retirement eligibility. This

centrality can also apply to training and education for encore careers when coupled with the desire to stay active and productive, as well as giving back to the community, at this stage in life, rather than opting for a recreational-based retirement. As with any other career, one must acquire the skillset needed to enter the encore career. If work is important in younger years, it can continue to be so later in life. If the desire to be active, productive, and self-reliant are values instilled early, they remain important the entire life course. A move into the encore career reflects the strong work ethic, and the importance of work itself, when encouraged early in the life course. This encore career allows the Boomer to transition into an entirely different field that will not only allow them to continue to be productive and self-reliant by *doing* work, but will allow them *use* that work to give back to society or the community. A "want to" career, rather than a "have to" one, can be more fulfilling and improve feelings self-esteem and self-worth.

Of course, there are those whose desire to continue working is more for financial stability. Here work centrality feeds a need more than a desire to continue in a career or start a new one, a further motivation to improve one's skill set through training or education.

The desire of these Boomers to continue working, either in a current or new career, supports Davey's (2002) "productive aging," contributing to the economy through participating in the labor market. Thus these Boomers found working, as well as academics, fulfilling. Staying active was both gratifying to themselves as well as a way to meet responsibilities to family and community.

Social Issues and Giving Back to Society

Those individuals who had the importance of education instilled in them and went on to college were more likely to vote due to a better grasp of the issues. This reflects Lindeman's

(1945) adult education leading to enhanced problem-solving, and Light's (1988) argument that college-educated Boomers were more likely to vote because of a better grasp of the issues. This does not indicate strictly liberal voting if we go by the findings of this study, but every participant voted.

Values and opinions on social issues are formed in early years first at home, then among peers as individuals shift from home-only environment to a home-and-school situation, where peer grouping begins. Interestingly, in this study, where positive opinions were shown at home towards issues such as civil rights and the women's movement, these attitudes were reflected in the Boomers throughout their lifetime. Importance was placed on education in these homes, and some parents were also educators or held college degrees.

Opinions on war carried over from those felt about Vietnam to those felt about the recent wars in Afghanistan and Iraq. Mistrust of the reasons for going, as well as for how long we were there and if the results were worth the human costs, were the same now as they were then.

The Boomer generation made a great impact on society, and they want to continue to do so. While the encore career allows the individual to remain self-sufficient and active, it also allows the fulfilment of personal preference for a career they "want to do" rather than "have to do." This career also helps the individual to give back to society or the community when those service-type careers, such as in non-profits, teaching, social work, and other areas. Here, adult education is relative to the improvement of self for the betterment of society, as indicated by Moon (2006).

Ability and Barriers

Besides the proper motivation, individuals must have the ability to access the resources needed to obtain the training and education to either enter an encore career or continue on in a current career. There are barriers that have to be overcome. At this point in the life course, a major obstacle is ageism due to cultural beliefs and structural lag. Others include time, work, family, and finance. All these can, and sometimes do, work together to hinder the older learner's ability to go to school.

Ageism

As indicated earlier, there is still a misconception that at a certain point, older people lose physical and/or cognitive capabilities. While this can happen at more advanced ages, Boomers are healthier at this stage in life than previous generations. The 60s *are* the new 40s. But the idea of "loss of ability after 50" is still present when older workers are bypassed for additional training or educational opportunities at work, or when older applicants are given less emphasis than younger applicants by college and university admissions offices, if the results of this study are any indication. Boomers still find themselves facing any or all of the four levels of ageism discussed by Gibson, et al (2010): Individual, institutional, intentional, and unintentional.

Adults 50 and over still make up a very small percentage of total enrollments. This percentage has remained relatively flat (See Table 1). When older learners do enroll, the generational gap can lead them to feel like outsiders among their fellow students. Yet they bring a wealth of lived experience with them that can be beneficial to their younger peers who are just at the start of their adult years.

Issues of ageism in the workplace and centers of education reflect the structural lag theory of Riley, Kahn, and Foner (1994). A disconnect exists between changes in life stages and the roles available in the social structure for the occupants of those stages, especially the older stages. There are more people in the older stages that are healthy and active, but there are few places to "plug them in" to allow them to stay active and contributing.

<u>Time, Work, Family, and Finance</u>

Another barrier to starting or returning to college is time. Many Boomers who are nearing traditional retirement are working full time in their current career. Coupled with ageism, because younger workers are given preferential treatment for training and education, if older workers want to go to college, they have to try to squeeze it into a limited amount of time. The eight-hour work day, of course is out of the question. Going to school in the evenings can take away quality time with family, as well as the time to rest and recuperate after working all day. The same could be said about weekends. This is supported by the findings of this study. Time and time management, which included time for family, work, and study, are major barriers to the older learner.

Finances are another barrier. As indicated earlier, the ACR report (2007) states that finances are a major reason why many older learners aren't going back to school. Even if the older learner is in the upper income levels of a company, costs of college are still overwhelming. Some companies do have a reimbursement plan for their employees, but these vary, and generally are capped at an amount that might be insufficient to cover all costs. Added to these limits is that they *are* a reimbursement, meaning the employee must pay the entire cost up front. Where a company might fund graduate level degrees needed to advance in upper management,

or skill training needed to do so in non-management, again, ageism might favor the younger employees. Doing so would be a better return on investment as the older employees would have less time to apply the education to their jobs than the younger would.

Ageism is still am a major barrier, even once enrolled. That Boomers in this study indicated that they were not given as much attention by admission counselors as younger applicants, and that they felt some level of disconnect from their younger classmates, enforces Nelson's (2016) argument that ageism, like other biases and "isms" are still highly institutionalized. Ageism remains that next, or additional, barrier that Boomers have to overcome (Farrell, 2014)

Implications for policy

While policy change cannot impact attitudes and beliefs, they can help to lessen their impact. Ironically, the shaping of policy could be influenced by society's values. Change is needed at many levels. Changes can be made or improved upon in the federal, state, and local legislation, but it is also needed at other institutional levels, too.

A major problem, though, is what Riley, et al (1994), describes as cultural lag. There is a need for institutional changes to meet the needs of the growing older population. Perhaps change in social and other policy might help address the gap that exits between the growing number of elder people (The aging Baby Boomers) and opportunities for them to stay plugged into the social structure.

Kumar stated that "a nation's progress in every practical field depends on its capacity to provide for its citizens every opportunity for learning" (N.d.:37). He included opportunities for adult education and lifelong learning. In light of the small proportion of adults 50 and older

currently enrolled in college, this study echoes Huber and Skidmore's (2003) argument that colleges and universities implement more programs for designed for older learners. Adding to this would be allowing more enrollments in programs that are open to younger students, both at the undergraduate and graduate levels. Where proximity and transportation are issues, other options could be extending classes to other locations closer to targeted individuals. This could include offering program courses in the evenings at local schools. Where older learners are able to go to classes on the main campus, classes should be available, and support centers staffed and open, at times convenient to these students. Of course, classes, including those part of a degree program, should be available on-line. These would be effective in helping to overcome barriers of time, proximity, and program content.

Admissions offices should be restructured to be more sensitive to the needs of older learners. Counselors specializing in the older learner should be available in these offices. And once enrolled, as noted above, support centers and staff should be similarly trained and available at all times, including past the traditional "end-of-day." This would help to overcome the barrier of a lack of a support system, at least at the institution.

Policy change can be effected in the area of financial support, as well. This would include at the corporate level and well as state or institution. Many institutions do have tuition waivers, but as indicated above, these vary from state to state, and even from school to school within a state. Some states or institutions will waive tuition at a certain age and beyond. Though a complete waiver of tuition would be financially devastating to schools, a reduced tuition might be offered sooner (Say, age 50). This could encourage an increase in older student enrollment, off-setting the reduction somewhat. Another idea might be to waive out-of-state rates for older learners who might have to cross state lines in order to start or return to school.

At the corporate level, companies could increase the amount that they reimburse. Beyond that, they could sponsor employees' advanced degrees with the condition that they return for promotion and work a minimum amount of time. Another way companies can help is to offer shifts that would allow class attendance. This could be done through split shifts, workshare, and other forms of time management. Most important, though, is that corporations need to actively work to remove the barriers of ageism – as well as other –isms – in the workplace. This means having training and educational opportunities that are open to all employees.

How we face retirement as a society needs to be addressed. The idea of a total cessation of employment at some arbitrary age needs to be adjusted. As people live longer and heathier, options to phase into retirement should be in place, as well as the option not to retire. A phasing out from one career could allow time to prepare for another, including the training and education required. Here corporations can team up with schools to help in this transition.

A combination of all these should be in place to provide ability for older worker/learners to prepare for continuing in a career, starting an encore career, or even to gradually shift into a more traditional retirement. Again, policy change won't impact beliefs and attitudes. It is the work of social science to educate the public about the needs of the older worker/learner, and encourage the social and policy changes needed give the older learner the ability to pursue the goals they are motivated towards by values learned in the life course.

Limitations and Opportunities for Further Research

The major limitation to this study was that a second group of Boomers composed of individuals not currently enrolled in college could not be set up after multiple attempts to contact. Only two responded and gave interviews, therefore a comparison could not be made of

the life courses of enrolled versus not enrolled Boomers. This limits the ability to generalize the findings. However, certain factors remained true across all the members of the currently enrolled group: The importance of education across the life span, the strong work ethic coupled with the importance of work, the desire to remain active at a period in life when people would traditionally retire, and even a desire to give back which could be fueled by attitudes towards various social issues. Many want to, or even need to, continue to work and advance in a current career or start a new one. Returning to school is seen as a gateway to this. The limitation to generalizing on this, though, is would those motives and attitudes be consistent if more, or even other, enrolled students were interviewed? This could be verified, or refuted, by an analysis of other research data where larger groups of Boomer-age individuals were canvassed.

Another question of generalization is would the same values and motives be found in the other group? How was the importance of education presented to them? Were high school and maybe an undergraduate degree sufficient for them? Also, are they planning to take a traditional retirement or continue to work? Were there barriers to their starting or returning to college that they were unable to overcome while the group studied here were able to?

The majority of the individuals in this study were white women. Are women more likely to return to college in later life, or was this the luck of the draw? Kleiner, Carver, Hagedorn, and Chapman (2005) saw no difference between men and women in the rate of participation in work-related adult education, yet Davey found a higher rate of women "is typical of older learners" (2002:100). The same can be said of race. There was only one African-American in this study. Again, was this luck of the draw, or is this an indication to race being a barrier to starting or returning to college at this stage in life? Does this reflect Johnson-Bailey and Cervero's (2000) real effects of the social construction of race, where, as stated in earlier, being white is indeed

"the currency of access to all things better in society" (2000:148)? What would be found among those Boomers not currently in school? These questions could also be addressed by looking at data from larger samples.

Conclusion

This study found that values and attitudes developed across the life course with regards to the importance of education, work and work ethic, appear to be a gateway to Boomers who desire to remain active in their Third Age. Many are returning to college in preparation to advance in a current career or start a new encore career in areas that allow them a "want to" career over a "have to" one. These careers can even allow them to continue to be active in, and give back, to their communities. The driving force behind this being their attitudes toward the social issues of their youth as reflected in their choices of encore careers in areas such as teaching and advocacy. Others see obtaining higher degrees as a means of advancing in their current fields. Either way, these individuals wish to remain active, some out of desire and self-fulfillment, others for financial reasons, and some for both.

Barriers faced by the older learner include ageism, finances, and time-management. Change in policy as well as attitudes towards the older learner are needed.

Because of limitations, this study is not all-conclusive, but it is hoped that it will inspire and encourage further research on this important cohort that, as it did in its younger years, still has great impact on today's society.

APPENDIX A: INTERVIEW SCHDULE

Demographic and General Opening Inquires

1. What is your age?

2. What is your race or ethnicity?

3. What is your sex or gender?

4. What was your highest level of education before now?

5. Are you retired? [If "Yes," go to 6, if "No," go to 5a and b]

    a. What is your occupation?

    b. Do you intend to continue working in this occupation age 65? [If "No," go to 7]

6. What was your occupation?

7. Do you intend to start a new career after you complete your degree or certification?

Motives and Values

1. Was education discussed in your family while you were growing up?

2. How did your parents feel about education?

3. Were you encouraged to graduate from high school?

4. Were you able to graduate from high school?

5. How important was this to you?

6. Were you encouraged to go to college?

7. Were you able to go to college?

8. Were you encouraged to graduate from college?

9. Were you able to graduate from college?

10. How important was this to you?

11. How do you feel about education to-day?

12. Was the Civil Rights Movement discussed in your family while you were growing up?

13. How did your parents feel about the Civil Rights Movement?

14. How did you and you siblings feel about the Civil Rights Movement?

15. What do you think about civil rights and equality to-day?

16. Was the Women's Liberation Movement discussed in your family while you were

    growing up?

17. How did your parents feel about the Women's Liberation Movement?

18. How did you and you siblings feel about the Women's Liberation Movement?

19. What do you think about women's rights to-day?

20. Was the counterculture (Hippies and student movements) discussed in your family while

    you were growing up?

21. How did your parents feel about the counterculture?

22. How did you and you siblings feel about the counterculture?

23. Looking back, what do you think about the counterculture to-day?

24. Was the Vietnam War discussed in your family while you were growing up?

25. How did your parents feel about the Vietnam War?

26. Did either parent serve in the Vietnam War?

27. How did you and you siblings feel about the Vietnam War?

28. Did any of your siblings serve in the Vietnam War?

29. Did you serve in the Vietnam War?

30. How do you feel about the Vietnam War to-day?

31. How do you feel about the war in Afghanistan?

32. How do you feel about the war in Iraq?

33. What does "The American Dream" mean to you?

34. How was "The American Dream" presented to you as a child at home?

35. How was "The American Dream" presented to you as a child at school?

36. How do you feel about "The American Dream" to-day?

37. Was the government discussed in your family while you were growing up?

38. How did your parents feel about the government?

39. Did your parents vote?

40. How did you and you siblings feel about government?

41. How do you feel about the government to-day?

42. The 26th Amendment to the US Constitution in 1971 lowered the voting age to 18. Did you or your siblings vote once you turned 18?

43. Do you vote now?

44. When you were younger, say 18 to 30, did you consider yourself liberal, center, or conservative?

45. How do you consider yourself now?

46. When you were younger, say 18 to 30, did you vote Democrat, Republican, or other?

47. How do you vote now?

48. How would you describe work ethic?

49. Was work ethic discussed in your home while growing up?

50. How important is work to you?

51. At this point in your life, what is most important?

52. Looking back, other than family, what would you say is your greatest accomplishment?

53. What other goals were you able to accomplish?

54. Looking back, what are some things that you were not able to accomplish?

55. What, if anything, would you change from the past?

56. What are your goals for the years ahead?

57. Why have you decided to return to or start college at this time?

Barriers and the Ability to Overcome Them

1. Are you returning to complete a degree? [If "Yes," go to 1a. If "No," go to 2]

    a. What were the reasons that kept you from completing your degree earlier?

2. Are you starting a degree in a new subject, or getting an advanced degree or certification?

3. What were any issues/difficulties encountered by you in resuming/starting school, if any?

4. Have you experienced actions by an employer or a school that caused you to feel that opportunities were being withheld from you because of your age?

APPENDIX B: EXPECTED TIMELINE

May 2017:

1. Successfully defend proposal and obtain committee permission to pursue.

2. Submit package to IRB for approval.

June and July 2017:

1. Conduct interviews. Total of 30. Goal will be two interviews a day (15 days).

2. Transcribe and analyze.

August through November 2017:

1. Transcribe and analyze.

2. Write final chapters to thesis.

3. Defend thesis.

REFERENCES

American Council on Education. 2007. "Framing New Terrain: Older Adults and Higher Education." Retrieved May 20, 2015 (http://plus50.aacc.nche.edu/documents/older_adults_and_higher_education.pdf).

Atchley, Robert C., and Amanda S. Barusch. 2004. *Social Forces & Aging*. Belmont, CA: Wadsworth/Thomson Learning.

Babbie, Earl. 2011. *The Basics of Social Research*. 5th ed. Belmont, CA: Wadsworth, Cengage Learning.

Bank, David. 2007. "Encore Colleges." San Diego State University. Retrieved Feb. 9, 2017(http://calbooming.sdsu.edu/documents/Encore_Colleges.pdf).

Bowles, Samuel, and Herbert Gintis. 1976. *Schooling in Capitalist America: Educational Reform and the Contradictions of Economic Life*. Chicago: Haymarket Books.

Braungart, Richard G., and Margaret M. Braungart. 1986. "Life-Course and Generational Politics." *Annual Review of Sociology* 12:205-231.

Carr, Dawn C., and Kathrin Komp, eds. 2011. *Gerontology in the Era of the Third Age: Implications and Next Steps*. New York: Springer Publishing Company.

Clausen, John. 1998. "Life Reviews and Life Stories." Pp. 189-212 in Methods of Life Course Research: Qualitative and Quantitative Approaches, edited by J.Z. Giele and G.H. Elder. Thousand Oaks, CA: Sage Publications, Inc.

Coughlin, J.F. 2007. "Are You Ready for the New Older Workplace? Aging Baby Boomers &

    the Evolving Role of Employers." Retrieved Feb. 15, 2017

    (http://r.search.yahoo.com/_ylt=A0LEVjyjQa5Yn60AV44nnIlQ;_ylu=X3oDMTEyczh0

    YXFuBGNvbG8DYmYxBHBvcwMxBHZ0aWQDQjM0NDhfMQRzZWMDc3I-

    /RV=2/RE=1487843875/RO=10/RU=http%3a%2f%2fweb.mit.edu%2fcoughlin%2fPubli

    c%2fPublications%2fAgeLab%2520I2%25202008-

    1%2520Coughlin%2520Wide%2520Version.pdf/RK=0/RS=GUcJLFWAaxN3yYDGqb_

    A_O9xiYE-).

Davey, Judith A. 2002. "*Active Aging* and Education in Mid and Later Life." *Aging and Society*

    22:95-113.

Erickson, Tamara. 2008. *Retire Retirement*. Boston: Harvard Business Press.

Farrell, Chris. 2014. *Unretirement: How Baby Boomers Are Changing the Way We Think About*

    Work, Community, and the Good Life. New York: Bloomsbury Press.

Freedman, Marc. 1999. *Primetime: How Baby Boomers Will Revolutionize Retirement and*

    Transform America. New York: PublicAffairs.

Gibson, Jane Whitney, J. Preston Jones, Jennifer Cella, Cory Clark, Alexandra Epstein, and

    Jennifer Haselberger. 2010. "Ageism and the Baby Boomers: Issues, Challenges and the

    TEAM Approach." *Contemporary Issues in Education Research* 3(1):53-60.

Huber, Julia, and Paul Skidmore. 2003. *The New Old: Why Baby Boomers Won't be Pensioned*

    Off. London: Demos.

Johnson-Bailey, Jaunita, and Ronald M. Cervero. 2000. "The Invisible Politics of Race in Adult

    Education." Pp. 147-160 in *Handbook of Adult and Continuing Education*, edited by ,

    Arthur L. Wilson, and Elisabeth R. Hayes. San Francisco: Jossey-Bass.

Kleiner, B., Carver, P., Hagedorn, M., Chapman, C. (2005). Participation in Adult Education for Work-Related Reasons: 2002–03 (NCES 2006-040). U.S. Department of Education, National Center for Education Statistics. Washington, DC: U.S. Government Printing Office.

Kooij, Dorien T.A.M., and Hannes Zacher. 2016. "Why and When Do Goal Orientation and Attitude Decrease with Aging? The Role of Perceived Remaining Time and Work Centrality." *Journal of Social Issues* 72(1):146-168.

Kumar, Ajay. N.d. "Philosophical Background of Adult and Lifelong Learning." Retrieved May 19, 2015(http://www.unesco.org/education/aladin/paldin/pdf/course01/unit_03.pdf).

Lamdin, Lois, and Mary Fugate. 1997. *Elderlearning: New Frontier in an Aging Society*. Phoenix, AZ: The Orix Press.

Lawrence-Lightfoot, Sara. 2009. *The Third Chapter: Passion, Risk, and Adventure in the 26 Years after 50.* New York: Sarah Crichton Books.

Light, Paul C. 1988. *Baby Boomers*. New York: W. W. Norton & Company.

Lindeman, Eduard C. 1945. "The Sociology of Adult Education." *Journal of Educational Sociology* 19(1):4-13.

Merriam, Sharan B., and Laura L. Bierema. 2014. *Adult Learning: Linking Theory and Practice*. San Francisco: Jossey-Bass.

Moon, Paul J. 2006. "Purpose of Adult Education." Retrieved May 19, 2015(http://files.eric.ed.gov/fulltext/ED491731.pdf).

National Center for Education Statistics. 2015. "IPEDS Data Center." Retrieved Apr. 17, 2017(https://nces.ed.gov/ipeds/trendgenerator/tganswer.aspx?sid=7&qid=20).

Nelson, Todd D. 2016. "The Age of Ageism." *Journal of Social Issues* 72(1):191-198.

Palazesi, Louis Mark, and Beverly L. Bower. 2006. "Self-Identity Modification and Intent to

    Return: Baby Boomers Reinvent Themselves Using the Community College."

    Community College Review 34(1):44-67.

Quigley, B. Allan. 2000. "Adult Education and Democracy: Reclaiming Our Voice Through

    Social Policy." Pp. 208-223 in *Handbook of Adult and Continuing Education*, edited by ,

    Arthur L. Wilson, and Elisabeth R. Hayes. San Francisco: Jossey-Bass.

Riley, Matilda White, and John W. Riley, Jr. 1986. "Longevity and Social Structure: The Added

    Years." *Daedalus* 115(1):51-75.

Riley, M. W. 1990. "The Influence of Sociological Lives: Personal Reflections." *Annual Review*

    of Sociology 16:1-25.

Riley, Matilda White, Robert L. Kahn, and Anne Foner, eds. 1994. *Age and Structural Lag:*

    Society's Failure to Provide Meaningful Opportunities in Work, Family, and Leisure.

    New York: John Wiley & Sons, Inc.

Samuel, Lawrence R. 2017. *Aging in America: A Cultural History.* Philadelphia: University of

    Pennsylvania Press.

Severson, Cathy. 2013. *Guide to Retirement Activities*. Prescott Valley, AZ: P2P Publishing Co.

    Retrieved April 6, 2017(http://www.rlmnow.com/guide-retirement-activities/).

Spanard, Jan-Marie. 1990. "Beyond Intent: Reentering College to Complete the Degree." *Review*

    of Educational Research 60(3):309-344.

U.S. Census Bureau. 1999. *Statistical Abstract of the United States: 1999*. Retrieved Apr. 13,

    2017(http://www.census.gov/prod/99pubs/99statab/sec04.pdf).

U.S. Census Bureau. 2010. "QuickFacts." Retrieved Apr. 15,

    2017(https://www.census.gov/quickfacts/table/PST045216/00).

Wofford, Harris. 2008. "Why Colleges Should Welcome the Return of the Boomers." *The Chronicle of Higher Education* 54(22):A36.