

COLLEGE TO ENCORE CAREER: BABY BOOMER AND GEN X
UNDERGRADUATE WOMEN’S PERCEIVED CHALLENGES AND BARRIERS
WHILE MOVING IN AND THROUGH A SELECT 4-YR UNIVERSITY

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by

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DEDICATION

This dissertation is dedicated to my beloved family who have encouraged and supported me throughout this very long journey to complete it. You gently challenged me to persist when I had thoughts of giving up and patiently gave me the space and time when I needed it to disappear into my office to write for what often would be hours on end. You reminded me when I was anxious and stressed of my “Why” and that “This too shall pass.” Most of all, you were my inspiration, as you have always been in my life, to meet challenges and see them as opportunities. Thank you.

When I started this journey, our immediate family was small. How delightful it has been to see it grow in the years since, through both new additions and the reunions with loved ones. Jamie, Mark and Brinley, Jordan and Ceara, Charlotte and your crew, as well as the Berkleys, Kings, Chycotas, and Finegans, I look forward to long overdue visits, vacations, and celebrations with you! I love you all and am blessed to have you in my life to share the accomplishment of this huge endeavor that I could not have made without your love and support.

ABSTRACT

Laughlin, Pamela S., *College to encore career: Baby Boomer and Gen X undergraduate women's perceived challenges and barriers while moving in and through a select 4-yr university*. Doctor of Education (Educational Leadership), July, 2021, Sam Houston State University, Huntsville, Texas.

Demographics on university campuses have become increasingly diverse with a significant increase in the number of students ages 50 and older. Many arrive on campus with two or more years of college experience over several terms but with no degree.

Higher education leaders' understanding of why these older adults enroll in postsecondary courses and the barriers and challenges they face is critical to successfully recruiting, retaining, and meeting educational needs of this population.

The purpose of this qualitative study was two-fold. The first purpose was to conduct a phenomenological study of adult women, ages 50 – 64 and above who were pursuing an undergraduate degree at the selected 4-year public university to gain an understanding of why they chose to begin or return to college and how they described their lived experiences and the challenges and barriers they faced. A second purpose of this study was to examine the congruence between Schlossberg's Transition Theory and the experiences of these Boomer and Gen X women moving in and through college.

Ten women were selected through criterion sampling to participate in this study. The average age of the women was 57 years old with the ages ranging from 53 to 65 years old. Seven of the women were from the Baby Boomer Generation (ages 56 and older) and three women were from Generation X (ages 50-55). Study participants responded to open-ended questions in a semi-structured interview and provided additional information through the completion of the background and demographic questionnaire. Data gathered from transcripts of the interviews and from the background

and demographic questionnaire was analyzed and then triangulated with literature review information to create themes. Seven themes emerged from the study of the lived experiences of the Baby Boomer and Gen X women undergraduates: Motivation to return to college to pursue an undergraduate degree, support systems, initial expectations and concerns, challenges encountered as an older college student, campus relationships, older students' needs, and a meaningful college experience. Specific findings in this study regarding older students' needs have implications for practice and further research.

KEY WORDS: Postsecondary education, Lifelong learning, Older returning adult students, Transition, Encore careers, Bridge jobs, Retirement, Gen X, Baby Boomers, Schlossberg's Transition Theory

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“I can no other answer make but thanks, and thanks, and ever thanks.” – William Shakespeare

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CHAPTER I

Introduction

Colleges and universities in the United States today are facing numerous challenges brought about by financial, political, demographical, and technological forces colliding in a perfect storm. Since the economic slowdown of the Great Recession in 2008, all but the wealthiest of institutions of higher education have weathered financial difficulties caused by decreasing revenue streams, lower levels of state and federal funding, and overall declining enrollment (Selingo, 2015). Higher education presidents and senior leaders face increased pressure from legislators, government agencies, and parents as these stakeholders call for accountability and efficiency in educational management and voice their concerns about college and university graduates' educational and workforce outcomes (Green & Shalala, 2017). In a survey highlighted in the recent report, *The Transformation-Ready Higher Education Institution: How Leaders Can Prepare For and Promote Change*, Stokes et al. (2019) documented what over 400 university presidents identified as the market trends that will most impact their institutions in the next five years. These educational leaders were most concerned about a) Increasing/new forms of competition for prospective students; b) Declining traditional-age student population; c) Increasing nontraditional (e.g., working adults, degree completers) student population; d) Declining federal and state financial support; e) Declining public confidence in the value of higher education; and f) Geopolitical uncertainty affecting international students (Stokes et al, 2019, p. 6).

A report from Chronicle Research Services in 2009 first put universities on notice about the upcoming shift in student demographics. In the report *The College of 2020*:

Students, Van der Werf and Sabatier, (2009) predicted that the adult education market would become one of the fastest growing in higher education in the future. Vacarr (2014) argued that higher education institutions as a whole were not yet focused on this population, including potential students in their 50s and older. Vacarr, (2014) noted that by 2030, 112 million Americans will be over 55 and that this traditional retirement age will instead mark the beginning of a new phase of work for millions. Whether seeking new work by choice, necessity, or both, this population will need new skills and credentials that colleges can provide. The large growth of this population of older Americans is due to the aging of the Baby Boomer generation (DiSilvestro, 2013).

The Baby Boomer generation is comprised of an estimated 76 million people born in the years that followed World War II or more precisely, between the years of 1946 and 1964 (Colby and Ortman, 2014). This generation, once the largest population cohort in the United States before the Millennial generation, is identified as people born between 1981 and 1996, and projected to surpass them in numbers in 2019 (Fry, 2018). The Baby Boomers were the impetus behind much of the social upheaval in the 1960s and early 1970s regarding women's rights, civil rights, and the Vietnam War protests (Alder et al., 2005). Once again, they are one of the driving forces behind change. The first wave of the Baby Boomer generation reached the traditional retirement age of 65 years old in 2011 but they are redefining the established definitions of work, leisure and retirement. Additional driving forces behind paradigm shifts in the areas of work, leisure and retirement include lengthening life spans, the erosion or disappearance of pension plans, and projected U.S. and world labor shortages (Harwood, 2007).

Baby Boomer men, and now women, are postponing their exit from the work force by working longer in their career jobs, or by retiring in stages using bridge jobs (Quinn, 2010). Quinn (2002) previously defined a *bridge job* as a part-time or short-term job that occurs between a worker's full-time career employment and complete labor force withdrawal. Whereas a bridge job is likely to be part-time or short-term, Freedman (2007) introduced the concept of an *encore career* or second career after retirement. An encore career is defined as work in the second half of life that not only generates an income, but also is perceived to be purpose-filled and integrates the worker's passion to make a meaningful contribution through their work (Freedman, 2011).

Harwood (2007) noted that as a precursor to transitioning to encore careers, Baby Boomers in greater numbers were seeking new or additional training programs and educational credentials. Emeagwali (2007) observed that many of the nation's 1,200 community colleges had already taken note of this educational trend and developed training programs and services specifically designed to meet the needs of these mid-lifers seeking encore careers. According to Freedman (2014), it has taken a while but colleges and 4-year universities have also begun catering to Boomers arriving at their campuses. Gen X members, defined as individuals born between 1965 and 1980 (Dimock, 2019), are among the older students arriving on campuses as well. As noted in a report published by the AARP, over 4 million members of the leading edge of Gen X turned age 50 in 2015 with another 4.1 million to turn 50 in the following year (2015). Over 1 million students, ages 40 to 64, were enrolled in undergraduate programs and an additional 53,499 Baby Boomers, age 65 and older, were enrolled in undergraduate programs as of

the Fall 2018 semester as reported by the National Center for Education Statistics (NCES, 2018).

Yankelovich (2005) predicted that the large influx of these older Baby Boomer students will present a challenge to colleges and universities whose programs and services are primarily designed to meet the needs of traditional age (18-25 year old) students preparing for their first careers, rather than the needs of the Boomers preparing to re-career. He further predicted, “colleges have a strong economic incentive to be more creative over the next decade in matching the needs of older adults with more suitable materials and more convenient timetables. If they don’t seize the opportunity, they risk losing a significant source of revenue” (Yankelovich, 2005, para.13). Despite this prediction, a survey of higher education institutions in a report for the American Council for Education revealed that “more than 40 percent of the institutions responded that they did not identify older adult students for purposes of outreach, programs and services, or financial aid” (Lakin et al., 2008, p.12). The Boomer generation and now the leading edge of Generation X members, born between 1965 and 1980 (Dimock, 2019), represent a large pool of potential students for universities to recruit. Understanding why these older adults want to enroll in higher education and the barriers and challenges they face (Lakin et al., 2008) in doing so will enable admissions counselors, student affairs staff, academic affairs administrators, and faculty develop programs and services that will best serve older adult students. This understanding will benefit not only this growing population of students but also the university in their recruitment efforts, retention strategies and student success initiatives.

Laughlin (2014) first investigated full-time and part-time enrollment preferences and gender differences in enrollment for adults ages 50 through 64 years old at U.S. public four-year institutions similar in size and characteristics to the university selected for this study to discover how large this population might be at that time. Data was collected using the archival database from the Integrated Postsecondary Education Data System (IPEDS) (<http://nces.ed.gov/ipeds/datacenter/Statistics.aspx>). The search criteria for the identification of the educational institutions of interest included: a) U.S. only; b) bachelors and above degrees awarded; c) Four-year public institution; d) Title IV or federal financial aid participant; e) 10,000-19,000 enrollment; f) Fall 2011 semester; and g) Geographical location. Search criteria for the independent variables were gender and the 50-64 years of age category, while the search criteria for the dependent variable were part-time enrollment and full-time enrollment status. The search yielded 129 universities and 20,095 students ages 50-64 enrolled in undergraduate programs at these public four-year institutions. This population of older adult students consisted of 6,344 men and 13,751 women.

Recently the researcher re-examined enrollment patterns at U.S. public four-year institutions similar in size and characteristics to the university selected for this study using the same search criteria with the exception of updating the semester criteria to the Fall 2018 semester and the enrollment criteria to over 20,000 students. Data collected from IPEDS revealed very similar age, gender and enrollment patterns with 21,980 students ages 50-64 enrolled in undergraduate programs at public 4-year institutions. The majority of these students were enrolled part-time (79%) and the majority of the students were women (66%). In comparison, the IPEDS report (NCES, 2018) for the university

selected for this study revealed a population of 109 students ages 50-64 enrolled with the majority of students (70%) choosing to attend part-time and the majority (73%) of the students were women. Because data suggests that the majority of students ages 50-64 enrolled in an undergraduate program at 4-year universities are women, this population will be the focus of this research study.

Statement of the Problem

The large group of older adults ages 50 and over constitute a new higher education market (Freedman, 2014). As the demand for more higher education programs for this market grows, universities must be innovative and willing to attract this large potential audience preparing for second careers and to increase revenue and build their alumni base (Hannon, 2015 & Vacarr, 2014). Vacarr (2014) opined that universities spend significant amounts of money for marketing and data analysis to increase their enrollment numbers but seem unwilling to shift their focus to this growing population. There has been a shortage of comprehensive research on the older adult learners' needs and interests. Understanding why these older adults want to enroll in higher education courses and the barriers and challenges they face (Lakin et al., 2008) will enable admissions counselors, student affairs staff, academic affairs administrators, and faculty to develop programs and services that will best serve older adult students. This understanding will benefit not only the students but also the university in their recruitment efforts, retention strategies and student success initiatives.

Purpose of the Study

The purpose of this qualitative study is two-fold. The first purpose is to conduct a phenomenological study of older adult women, ages 50 – 64 and above who are pursuing

an undergraduate degree at the selected 4-year public university to gain an understanding of why they chose to begin or return to college. This age range of 50 – 64 and above will conceivably include the leading edge of Gen X women (ages 50 - 55) as well as the trailing edge of the Baby Boomer women (ages 56 and above). Through studying their shared experiences as college students and understanding their career aspirations, this phenomenological study may identify the needs of this population of college students with regard to the academic and social resources, programs and services they need from the university to be successful and prepared for their chosen career. A second purpose of this study was to examine the congruence between Schlossberg's Transition Theory (Anderson, Goodman and Schlossberg, 2012) and the experiences of these Boomer and Gen X women moving in and through college.

Significance of this Study

Through examining the lived experiences of Baby Boomer women and older Gen X women ages 50 – 64 and above who are enrolled in undergraduate programs at the select university, this researcher hopes to gain a better understanding of these women's unique needs, concerns, challenges, and career goals as they transition in and through college. Results from this study can be used to inform the select university's staff, faculty, and administrators and help them better recruit, retain and prepare this population of students for encore careers as well as provide another source of revenue. Furthermore, study results might provide advisors and other university personnel with a better understanding of the transitions associated with retirement in ways that could benefit future generations currently in the workforce including their own university faculty and staff. Beyond the realm of the university selected for this study, results from this study

may also have implications for policy centers, policy makers and future researchers seeking to implement successful age-friendly campuses and intergenerational programs.

Research Questions

The central research question addressed in this study is:

1. How do women of the Baby Boomer generation and leading edge of Gen X, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in and through college?

1. a. What are the perceived challenges they faced as university students?

1. b. What are the perceived barriers they faced as university students?

Conceptual Frameworks

Super's Life-Span Life-Space Theory

Donald Super's Life-Span, Life-Space Theory (1980) asserts that career development is considered within the context of an individual's various life roles and is a life-long process consisting of five stages: growth (birth to age 15), exploration (ages 15-24), establishment (ages 24-44), maintenance (ages 45-64), and disengagement (age 65 and older). Super's later work acknowledged that these stages are not rigidly linear or chronological, but more fluid and cyclic as individuals transition among careers (Super, 1990). Savickas (1997) further developed the Life-Span, Life-Space Theory by replacing the maintenance stage with the construct of adaptability. Savickas (1997) posited that this developmental process is characterized by the ability to plan, explore, and decide and it is important for individuals to adapt to life roles and the complexity and constantly changing nature of the world of work. Both Super's and Savickas' focus on life-spaces (an individual's role such as parent, student, worker) and life-spans (where roles are

carried out, such as home, school, or work) provide context for this study to better understand each participant's lived experience as they change life roles and adapt to their new environment of university life. Super (1980) recognized that as individuals age, factors such as their health, finances, psychological well-being and culture may cause a shift in their roles and decision points in their careers. But the Life-Span Life-Space theory's narrow definition of retirement as a process beginning at age 65 in which individuals move away from work (Lytle et al., 2015), calls for the choice of a main conceptual framework that is more compatible with the new societal construct of retirement and career transitions older adults may make. Whereas Super and Savickas' stages of career development will serve as an initial theoretical point of reference for my study of Baby Boomer and the leading edge of Gen X women enrolled as non-traditional undergraduate students, Schlossberg's Transition Theory will be incorporated as the primary theoretical framework used to examine their transition experiences as they move in and through college.

Schlossberg's Transition Theory

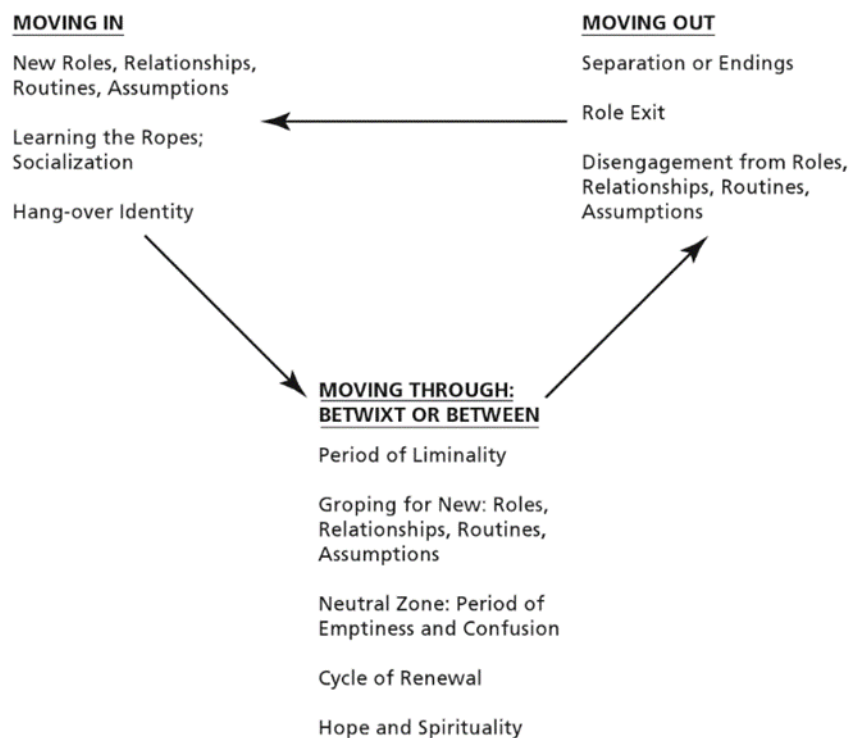
Schlossberg's Transition Theory (Anderson et al., 2012) describes transition as being an event or non-event resulting in changed relationships, routines, assumptions and roles. This theoretical model identifies transitions individuals are experiencing first by type - an individual's transition can be an anticipated transition, an unanticipated transition, or a nonevent, which is an expected event that does not happen. Second, the context of the transition is considered which identifies the individual's relationship to the transition and the setting in which it takes place. The third consideration is the impact the transition has on an individual's roles, relationships, routines and assumptions. Even transitions

perceived as positive can be disruptive and unsettling. The process of changing or leaving established roles, relationships, routines and assumptions for new ones takes time and requires coping. How individuals cope with any transition at any time in the process varies and is dependent on the availability of resources they use. Schlossberg's Transition Theory established the 4 S System for Coping with Transitions which provides the potential resources individuals can utilize (Anderson et al., 2012). The 4 S's an individual brings to a life transition can be assets or liabilities and are: a.) Situation - which describes the factors included in a person's situation at the time of the transition, b.) Self - which considers an individual's demographic and personal characteristics and their inner strengths, c.) Support - which inventories an individual's social and institutional support network, and d.) Strategies - which considers how an individual copes by changing the situation, reframing the situation or managing the stress the situation causes (Schlossberg, 2011). Schlossberg's Transition Theory is illustrated in Figure 1.

Schlossberg (Anderson et al., 2012) further posits that how an individual's transition process takes place will vary depending on whether they are moving in, though, or moving out of a situation as illustrated in Figure 2.

Figure 1*The Individual in Transition*

Note: From Anderson, M. Goodman, J., & Schlossberg, N.K. (2012, p. 39). *Counseling Adults in Transition: Linking Theory with Practice in a Diverse World*. Springer Publishing Company, Copyright 2012. Printed with Permission

Figure 2*Integrative Model of the Transition Process*

Note: From Anderson, M., Goodman, J. & Schlossberg, N.K. (2012, p.56). *Counseling Adults in Transition: Linking Theory With Practice in a Diverse World*. Springer Publishing Company, Copyright 2012. Printed with Permission.

Evans et al. (2009) opined that Schlossberg's Transition Theory provides an excellent framework for understanding transition and they noted that because of the importance it places on the individual's perception and specifics of the transition, the framework further allows for individual and cultural differences. This researcher considered these factors along with the experience Dr. Nancy Schlossberg has had over the decades applying her theory to a wide variety of transition settings including those similar to the one examined in this research study. Dr. Schlossberg has published books for higher education regarding the transitions students make moving in, through and out

of college; and in line with her own career trajectory, now publishes blogs, books and journal articles focusing on older adults transitioning into retirement as they choose to define it (Retrieved from transitionthroughlife.com). Older adults today are living healthier and longer lives and many have eschewed or delayed retirement to pursue credentials or degrees needed for encore careers. The participants in this study have transitioned into their new role as a college student, perhaps even doing so following an earlier transition out of their first career. Schlossberg's Transition Theory provides the conceptual framework important to understanding the type and context of the transitions the study participants are experiencing, where they are in the process, and the potential resources or 4 Ss they have or need.

Definition of Key Terms

Baby Boomer Generation

The Baby Boomer Generation is comprised of the estimated 76 million people born between the years of 1946 and 1964 (Colby & Ortman, 2014). This generation's age span is bounded by the significant increase in birth rates following World War II and the rapid decline in birthrates following 1964 (Dimock, 2019). The participants in this study will be women ages 50 – 64 and above. Participants who are ages 56 and above at the time of this study would, by this definition, identify as members of the Baby Boomer generation.

Leading Edge of Generation X

As defined by Dimock (2019), Generation X is comprised of people born between 1965 and 1980. The purposeful selection of this study's participants will be women ages 50 – 64 and above. Participants who are ages 50-55 will be identified as the leading edge

of Generation X as they are among the older members of the generation at the time of this study.

Bridge Jobs

Quinn (2002) defined a bridge job as a part-time or short-term job that occurs between a worker's full-time career employment and complete labor force withdrawal. Retirees who choose this career trajectory can benefit from the supplemental income to their retirement income and benefits, stay mentally active and contribute to their pre-retirement field of work or gain new skills in an entirely new line of work (Cahill et al., 2006).

Encore Careers

Freedman (2007) defined an encore career as work in the second half of life that not only generates an income, but also is perceived by the worker to be purpose-filled and meaningful. In contrast to the bridge jobs, encore careers are second careers pursued after retirement that often require the worker to obtain a degree or certification.

Retirement

The withdrawal from one's position or occupation or from active working life (Retrieved from <https://www.merriam-webster.com/dictionary/retires>). Defining retirement is now more complicated as workers have multiple career retirement trajectories to consider (Boveda & Metz, 2015). The 1986 amendment to the Age Discrimination in Employment Act (ADEA) eliminated the law requiring mandatory retirement at age 70 and marked the beginning of a new retirement era in which men and now women are postponing their exit from the work force by working longer in their career jobs, or by retiring in stages (Quinn, 2010).

Delimitations

Delimitations limit the scope of research (Creswell, 2003), and in this study, the setting was confined to the main and satellite campuses of one southwestern public 4-yr institution of higher education. The purposeful sampling criteria for choosing the participants for the study were limited to only women ages 50 – 64 and above enrolled in undergraduate programs. The methodology chosen for this study of conducting semi-structured interviews and collecting demographical information via a short questionnaire also sets a boundary on the study (Simon, 2011).

Limitations

Limitations are potential weaknesses of the study (Creswell, 2003 & Simon, 2011). Anticipated weaknesses include the short length of time the study will be conducted that will only produce a snapshot of the lived experiences of the Baby Boomer and leading edge of Gen X women ages 50-64 and above who are enrolled in an undergraduate program at the select university. The availability of participants may also be limited as the number of women enrolled at the selected university who meet the study criteria for selection is less than 100 students. Additionally, the choice of the purposeful sampling method at one university may not be transferable to Baby Boomer and the leading edge of Gen X women and to other universities.

Assumptions

The first assumption of this study is that the participants will respond truthfully to interview questions and provide accurate information on the demographic questionnaire. A further assumption is that the participants are pursuing an undergraduate degree to obtain credentials and training required of a new or encore career, or to remain and

enhance their competencies in their current career or advance in their career trajectory. The third assumption is that the participants' responses to interview questions and any necessary interview follow-up questions will provide enough information-rich data to reach the desired saturation for the study (Patton, 2002).

Organization of the Study

In this chapter, I presented the background of the study, the purpose and significance of the study, the research questions and the conceptual framework of the study. In Chapter II, I review relevant literature on encore careers, changing retirement trajectories and the reasons for those changes. The literature review includes information about the Baby Boomer Generation and the phenomenon of Baby Boomers enrolling in college and universities to prepare for encore careers. Chapter II also will include information about members of the leading edge of Gen X nearing traditional retirement age who are enrolling in institutions of higher education as well. In Chapter III, I describe the methods I will apply in conducting this study including the selection of participants, procedures and data analysis.

CHAPTER II

Review of Literature

Introduction

The purpose of this study is to gain an understanding of why Baby Boomer and the leading edge of Gen X women chose to begin or return to college to pursue an undergraduate degree. Through examining their shared experiences as college students and understanding their career aspirations, this study may also identify the needs of this population of college students with regard to the academic and social resources, programs and services they need from the university to be successful in graduating and preparing for their chosen career – quite possibly an encore career. Marc Freedman, founder of the encore movement, argued that the large population of Americans over the age of 50 are a new higher education market whose members have potentially decades of productivity to contribute to a shrinking workforce and to the good of their communities (Freedman, 2014).

This literature review, based on existing research, will focus on the following topics: (a) changing U.S. demographics and workforce projections, (b) the changing norms and meanings of retirement, (c) encore careers, (d) economical and sociological factors motivating members of Baby Boomer to delay retirement, (e) adult learners and higher education, and (f) summary. Electronic searches using Academic Search Complete, ERIC, the ProQuest Dissertation and Theses (PQDT) database, and Google Scholar were used to find peer-reviewed articles, journals, academic books and research studies related to these topics. Key search terms used were *encore careers*, *bridge jobs*, *encore careers and delayed retirement*, *Baby Boomer demographics*, *Boomers defined*

and influence, older women and careers, Boomers and retirement, Boomers in higher education, Baby Boomers in the workforce, changes in higher education, U.S. demographics and labor trends, and Gen X. Preference was given to peer-reviewed journals and papers.

Changing U.S. Demographics and Workforce Projections

Three major demographical trends, which began in the latter part of the 20th century, are causing gradual but dramatic changes in the U.S. labor force—a slowdown in the growth of the labor force, the aging of the labor force, and significant changes in the racial and ethnic composition of the labor force (Toossi, 2009). These trends have continued over the last decade and are expected to continue into the next 10-year Bureau of Labor Statistics (BLS) projection reporting period (Dubina et al., 2019).

U.S. Labor Force Slowdown

The BLS makes U.S. labor force projections based on information provided by the U.S. Census Bureau and labor force participation rates (Dubina et al., 2019). The Baby Boomer generation is driving the growth of an aging population where the number of people aged 65 and over is projected to grow from the 52 million reported in 2018 to nearly 95 million by 2060. This projected nearly doubling of the population of the 65 and older group will result in their representation in the total U.S. population rising from 16 percent to 23 percent (Kilduff et al., 2019). Labor force participation rates over the past 10 years were driven largely by Baby Boomers 55 and older while the labor force participation rates for workers ages 16 – 54 declined (Dubina et al., 2019). The U.S. labor force is expected to only grow 0.5 percent annually during the next 2018-2028 BLS

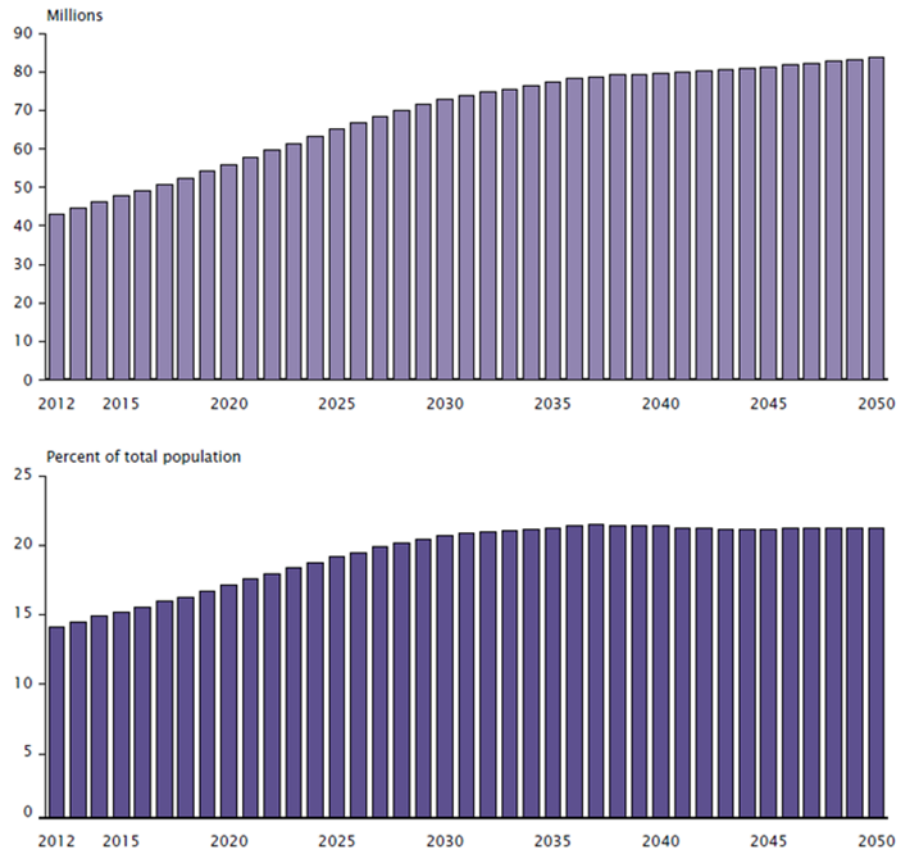
reporting period in large part due to the overall reduction in population growth and the reduced share of the population ages 25-54 who are most likely to work.

Aging of the U.S. Labor Force

Because of lower birth rates and increased life expectancy, the U.S. population is growing older. The demographic composition of the population directly affects the demographic composition of the labor force (Dubina et al., 2019). The leading edge of the Baby Boomer generation, born in the United States between 1946 and 1964 (Hogan, et al., 2008), reached the traditional retirement age of 65 years old in 2011. Following the first wave, more than 10,000 people will turn 65 each day until 2030, when all of the Baby Boomer generation will have reached the age of 65 (Cohn & Taylor, 2010). The Pew Research Center populations projections report (Passell & Cohn, 2008) forecasts that by 2030, adults over the age of 65 will make up almost 20 % of the total population, a statistic mirrored in the U.S. Census Bureau report (2014). In the coming decades, Baby Boomers will play a role not only in changing the demographic composition of the United States population, but also continue to influence the American landscape in other areas. This aging generation and the projected shifts in the age makeup of the U.S. population attributed to them will be the focus of policy makers, health care professionals, researchers, and educators (Colby & Ortman, 2014) and influence the labor force for the next several decades. In 2050, adults 65 and over will make up a remarkable 21 percent of the U.S. population with the projected count of 83.7 million people which is almost double the estimated population of 43.1 million adults 65 and over in 2012 (Ortman et al., 2014) as illustrated in Figure 3

Figure 3

Population Aged 65 in Millions and Percent of Total Population 2012-2050

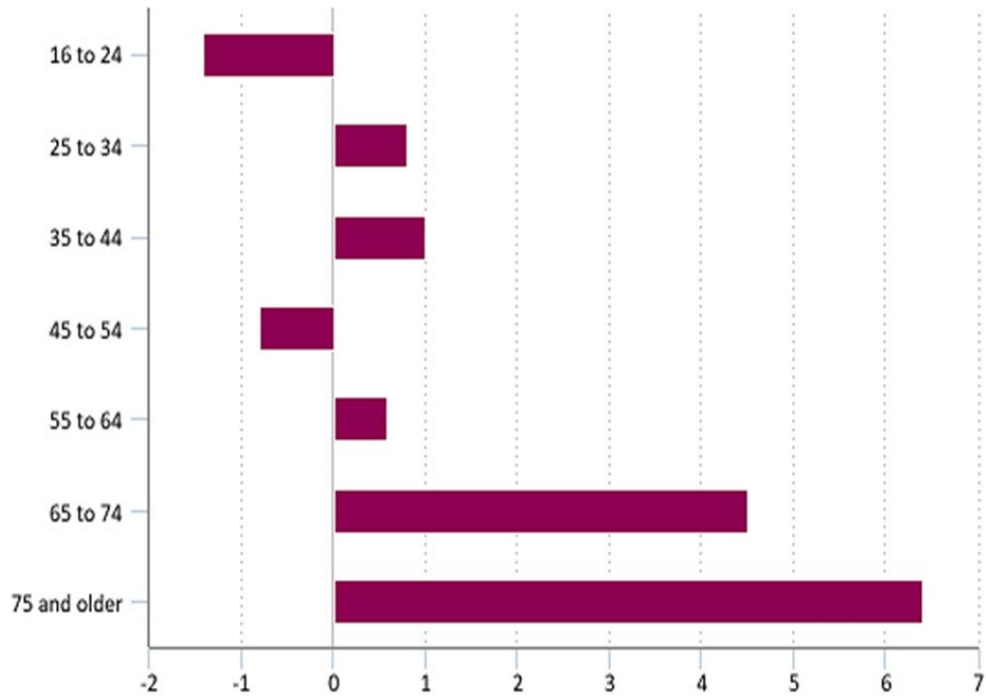


Note: Source: U.S. Census Bureau, 2012 Estimates and 2012 National Projections.

In its *Career Outlook* publication, the U.S. Bureau of Labor Statistics projects that the labor force will grow to about 164 million people by 2024. That number includes about 41 million people who will be ages 55 and older—of whom about 13 million are expected to be ages 65 and older. As Figure 4 indicates, although they make up a smaller number of workers overall, the 65- to 74-year-old and 75-and-older age groups are projected to have faster rates of labor force growth annually than any other age groups (Toossi & Torpey, 2017) and are participating in the labor force more than they have historically (Dubina et al., 2019).

Figure 4

Annual Growth Rate in the Labor Force by Age Projected 2014-2024



Note: Source: U.S. Bureau of Labor Statistics

This increase in older workers' participation in the labor force is made possible by the growth of U.S. service-related jobs rather than in the more physically demanding blue-collar jobs, such as those found in the manufacturing and construction industries (Wilson, 2014). Davidson (2018) theorized that for some older workers, a lack of adequate retirement savings and health insurance benefits might be additional reasons to stay in the labor force. Further, he suggested that employers' increased willingness to hire and retain older workers who may have institutional knowledge that is not easily replaceable could be another factor in older workers choosing to remain in the labor force.

U.S. Labor Force Racial and Ethnic Composition Changes

According to Toossi (2015), race and ethnicity groups in the U.S. labor force are projected to show differences in their labor force growth rates because of their differing rates of population growth. The population growth differences can be attributed to differences in fertility rates and immigration patterns. Unlike the other racial and ethnic groups in the labor force experiencing growth in the labor market, the White non-Hispanic labor force is expected to decline slightly each year from a 64.6 percent share in the labor force in 2014 to a projected share of 59.6 percent in 2024. The decline can be attributed to lower immigration and birth rates of White non-Hispanics, and the number of older men in this group retiring (Toossi, 2015). The Black labor force is increasing but much slower than the Hispanic and Asian rates which are continuing to grow faster than the rates of other groups. Higher birthrates, a steady influx of Black immigrants and the very high participation in the labor force by Black women contribute to the 1 percent growth in the labor force each year (Toossi, 2015). Hispanics, Asians, and the racial category of “all other groups” are projected to increase their numbers in the labor force, with the Hispanic group growing the most rapidly. Hispanics are projected to be nearly one-fifth of the labor force by 2024 because this population will experience the fastest population growth of all the race and ethnicity groups during this time due to high birth and immigration rates (Toossi, 2015).

The Changing Norms and Meanings of Retirement

Harwood (2007) noted that lengthening life spans, the erosion or outright disappearance of pension plans, projected U.S. and world labor shortages, and the large numbers of the Baby Boom generation approaching traditional retirement age were all

converging factors predicted to significantly impact societal, economic, employment, and retirement trends in the near future. The trend that began in the 1880s of American men retiring increasingly earlier halted in the mid-1980s when the United States Congress amended the Age Discrimination in Employment Act (ADEA). The 1986 amendment to the ADEA eliminated the law requiring mandatory retirement at age 70 and marked the beginning of a new retirement era in which men, and now women, are postponing their exit from the work force by working longer in their career jobs, or by retiring in stages using bridge jobs (Quinn, 2010).

Quinn (2002) previously defined a *bridge job* as a part-time or short-term job that occurs between a worker's full-time career employment and complete labor force withdrawal. Quinn (2010) used the American Institute on Aging's Health and Retirement Survey (HRS) to conduct a longitudinal study of how older Americans retire and found that 64% of the workers studied moved to a bridge job when they left their career job. This percentage reflected an increase from the cohort studied six years previously and led the researchers to conclude gradual or partial retirement is a very important part of the current retirement landscape. For most Americans, retirement is not an event but a process, with transitional steps along the journey (Quinn, 2010).

Boveda and Metz (2016) likewise acknowledged that retirement, as it had been traditionally defined, was an event in which an older worker decides to physically and psychologically withdraw from the workforce at a certain age; however, this was replaced with workers' expectations of a new retirement paradigm that offered a choice of many retirement trajectories. Boveda and Metz (2016) analyzed data from an earlier journal article overview of the *Health and Retirement Study* (Juster & Suzman, 1995) to

compare career decisions made by older workers to see how sociodemographic factors may have determined their career trajectories. The four retirement trajectories analyzed were: (a) no retirement, (b) full retirement, (c) bridge retirement, and (d) encore career. The factors of gender, age, education, marital status, health, and wealth differentially predicted the odds of older workers choosing each of the 4 retirement decisions. For example, findings suggested that Baby Boomers who had a higher level of education were more likely to remain in their careers rather than retire; and gender, household income and health status were significant predictors of older workers choosing to pursue encore careers instead of choosing to not retire (Boveda & Mertz, 2016). Boveda and Mertz (2016) posited that career practitioners and other individuals working with Baby Boomers nearing retirement age may utilize the results of their study to provide resources, education and guidance to make retirement decisions appropriate for themselves.

Researchers Lytle et al., (2015) also aimed to assist career practitioners and scholars in better understanding the concerns and decisions older adults nearing retirement age face. Career development theories such as Super's Life-Span Life-Space Theory (1980) and Savickas' Construction Theory (2005) were examined for their inclusion of multicultural concerns, consideration of retirement as a career stage, and flexibility for expansion. Although each theory examined had strengths and weaknesses, Lytle et al., (2015) suggested they might be integrated with other career or retirement frameworks to meet the needs of older workers across cultures such as the career development theory chosen for this study, Schlossberg's Transition Theory.

Encore Careers

Baby Boomers, born in the United States between 1946 and 1964 (Hogan et al., 2008), are the first generation who in large numbers are redefining the established pathways of moving from full-time work to full-time retirement (Kojola & Moen, 2016). As these pathways of retirement have evolved and been redefined, older workers have wanted to continue working in their careers or pursue bridge jobs for a variety of reasons: financial need, a desire to stay active, camaraderie with co-workers, or for the intellectual stimulation (Cahill et al., 2006). Older adults are also seeking longer-term careers that allow them to do work that is meaningful and has a social impact. Marc Freedman, founder and CEO of Civic Ventures, a think tank on Baby Boomers, work and social purpose, differentiated this new type of career from a bridge job by identifying it as an encore career. An *encore career* is defined as work in the second half of life that not only generates an income, but also is perceived to be purpose-filled and meaningful (Freedman, 2007). Many of these sought-after encore careers are vehicles through which the Baby Boom generation, the over 78 million people born in the United States in the twenty years following World War II, contributes their life experience and skills to their communities in social interest fields such as education, health care, the environment, non-profit organizations, social work, and government (Freedman, 2007).

Freedman (2011) contended that an encore career, which is a second career pursued after retiring from a full-time position, may be especially appealing to younger retirees not ready to slow down necessarily, but to pursue work they consider more interesting, challenging and fulfilling. Bridge jobs are characterized as a way to phase out of the workforce whereas encore careers, often requiring additional training and degrees,

are a means either to postpone full retirement or to reenter the workforce (Freedman, 2011). In a survey conducted by Merrill Lynch (2006), survey participants, who were considering the pursuit of an encore career in retirement, indicated they had already planned to make the transition by attending classes or training sessions and obtaining a degree or certificate.

Factors Motivating the Baby Boom Generation to Postpone Retirement

Quinn (1999) found in his earlier study of retirement patterns and bridge jobs that age, health status, pension type and eligibility are all important determinants of whether an individual is either employed in a full-time career, a bridge job or fully retired. In a later study, Quinn (2010) suggested that working later in life and remaining productive can present individuals opportunities for more secure and satisfying years ahead. Quinn (2015) cited additional factors that motivated individuals to work later in life the majority of which could be delineated into two major categories – economic factors and sociological factors.

Economic Factors

If encore careers with social purpose are the pull toward working longer lives, then economic necessity is the push (Bank, 2009). In the Great Recession, beginning in December 2007 and ending in June 2009 (BLS, 2012), over \$3 trillion in retirement assets were lost. According to the Pew Research Center, nearly four of every ten adults who were still working at age 62 following the Great Recession delayed their retirement plans as a result (Taylor, 2009). Although traditional retirement was on the decline and the concept of encore careers had emerged well before the economic meltdown, the crisis accelerated the development of the encore career trend (Cahill et al., 2015). Unemployed

older workers and older workers still in the workforce need longer working lives to restore retirement assets that were lost and restore some semblance of personal financial security (Bank, 2009). Social Security, employer pensions, and savings were once the three-legged stool of retirement income but earnings have now become the fourth leg (Ekerdt, 2010). Other economic factors are influencing older workers' decision to work past traditional retirement age as well. Secure employer-sponsored pensions have been replaced by inadequately and inconsistently funded 401(k) and IRA savings, health insurance for many is diminishing, and out-of-pocket medical expenses are soaring (Bank, 2009). Additionally, important changes in Social Security's benefit calculation rules have removed the disincentives to work after age 65 that were present in the 1980s when workers who delayed receipt of their benefits by working longer received a significantly reduced future income stream than did their peers who retired at age 65 (Quinn, 2010). Income from encore careers can address economic concerns a Baby Boomer may have about his or her potentially inadequate retirement assets, pension, and health care coverage. What is good for the individual can also benefit the nation. Older adults working longer can lessen the impact of U.S. and global projected labor shortages while contributing to the tax base (Freedman 2012). Older workers can help fill the staffing gaps in critically important areas such as education, health care, and non-profit agencies (Schaefer, 2012).

Sociological Factors

Retirement from work to a permanent leisure-based lifestyle only dates to around the middle part of the 20th century. When the modern concept of retirement was first introduced near the end of the nineteenth century, the designated retirement age of 65

was longer than the life expectancy at that time (Dychtwald et al., 2004). With greater life expectancy and characteristically healthier, more active lifestyles, most Baby Boomers are not interested in withdrawing to a purely leisure-based lifestyle, which potentially could span over 30 years (Landau, 2010). The majority of the Baby Boom generation wants to continue working and more specifically, to continue working in careers that have personal meaning and a positive social impact according to findings from the *MetLife Foundation/Civic Ventures Encore Career Survey* (2008) conducted by Peter D. Hart Research Associates, Inc. The *MetLife Foundation/Civic Ventures Encore Career Survey* (2008) was administered to 3,585 adults, 44 to 70 years of age. Over 50 percent of those polled wanted to contribute to the good of society both now and in retirement, and many will choose to do so while employed in an encore career. Beyond working for the good of society, these older adults indicated other reasons for pursuing encore careers including: (a) the desire to stay active and productive, (b) a need for income and healthcare benefits, and (c) the opportunity for the flexibility in working hours many encore careers offer.

In addition to rejecting the purely leisure-based retirement lifestyle in favor of a more active lifestyle of continued employment, Baby Boomers are also rejecting the idea of moving to a traditional retirement community and instead are redefining where they want to live and what they call home (Landau, 2010). In response to a survey conducted by Del Homes, a homebuilder specializing in the needs of older active adults, 58 percent of those age 50 years and older indicated that they did not plan to move in their later years, preferring to stay near their friends, their churches, and their work. Of those who did plan to move, 44 percent would stay in their current city or state. Landeau (2010) also

noted a relatively new housing model in the United States identified as cohousing. Cohousing neighborhoods typically consist of a close-knit group of up to a dozen homes clustered around large pedestrian-only areas and a shared “common house” where neighbors, often multi-generational, gather regularly to share meals and social activities. Over 120 such neighborhoods have been built nationwide and the rapid growth of this housing concept is expected to continue especially in communities geared to older adults (Landau, 2010).

If Baby Boomers do choose to move and launch a second or encore career, many prefer to live in towns with vital economies where jobs are more plentiful, and college towns are often a popular relocation choice (Brandon & Hannon, 2010). Brandon and Hannon (2010) noted, of particular appeal to Baby Boomers, that college towns seem to withstand economic downturns better than most communities, and offer access to fine arts events and performances, engaging speakers, a wide variety of sporting events, and continuing education opportunities. Colleges and universities, as reported by AARP (Marcus, 2019), have become increasingly involved in the development of retirement living communities, or life-plan communities, on or near their campuses for their alumni to attend or teach classes, and have access to health care services and other amenities.

The benefits extend to the institutions as well. The life-plan community residents can serve as career mentors, volunteer on campus, and provide researchers and students opportunities to study aging. Stanford researchers, for example, are experimenting with virtual reality technology as a way to assist older adults with limited mobility (Marcus, 2019). Marcus (2019) also reported that there are financial benefits for the university to share their campuses with older residents who are largely alumni and retired faculty.

Enhancing alumni loyalty can result in development opportunities and generous donations and scholarships. There are at least 80 university-affiliated, life-plan communities in existence with more being planned (Marcus, 2019). With the decline in enrollment of traditional-aged students leaving tuition-driven universities financially strapped, the arrival of a growing number of older adults desiring to return to campus and able to pay the expenses to do so, is a benefit for all. Older adults returning to campus as students seeking additional skills, certifications and degrees will need for colleges of all types, public, private, 4-year and 2-year to help them prepare for encore careers (Wofford, 2008).

Older Adults in Higher Education

The *2018 Digest of Education Statistics*, published by the National Center for Education Statistics (NCES), reported that over 371,156 students, ages 50-64, and an additional 53,499 students age 65 and older, were enrolled in undergraduate programs for the Fall 2017 semester. These statistics include U.S. 2-year and 4-year private, for-profit schools; 2-year and 4-year private non-profit schools; and public institutions of higher education. Members of both the Baby Boomer generation and the leading edge of Gen X comprise the group of students who are ages 50-64, and the smaller group of 53,499 students over age 64 are all members of the Baby Boom generation. The participants in this research study, chosen through purposeful criterion sampling, will all be members in one of these two generations.

Pew Research Center analysts define a generation as a cohort of people born over a 15-20 year span; setting the bounds of each generation is an important step in generational analysis of the issues, behaviors and characteristics of each (Doherty et al.,

2015). Doherty et al., (2015) stated that an individual's age is one of the most frequently used predictors of differences in attitudes and behaviors and indicates two important characteristics about an individual. A person's age indicates both their place in the life cycle and their membership in a cohort of individuals born in a similar timeframe. The two generations whose members will be part of this research study have been defined by a set of factors unique to each (Doherty et al., 2015).

Baby Boomers

The Baby Boom Generation is unique in that it is the only current generation defined by demography, whereas the other current generations are less strictly defined by their beginning and ending dates (Doherty et al., 2015). The Baby Boomers were born between 1946, when birth rates rose significantly following the conclusion of World War II, and 1964 when the birth rates dropped substantially. This cohort has been driving age structure changes since they were born and are predicted to do so in the next decades that follow (Colby & Ortman, 2014). Colby and Ortman (2014) acknowledged that the number of Baby Boomers will decline through mortality, but the population shift toward an increasingly older population will continue – by 2056, the population 65 years and over is projected to be larger than the population 18 years old and younger. Results from the 2014 Encore Career Survey indicated that more than 4.5 million Baby Boomers were already part of the encore movement and 21 million more were planning to join them within the next five years (Encore.org, 2015). When asked what was important to them in encore-attuned programs in higher education, the prevalent responses were that they (a) needed certificate/credentialing programs, (b) preferred the hybrid method of face-to-face

and online learning models, and (c) desired short-term programs to help them prepare for their new careers (Encore.org, 2015).

Gen X

Gen Xers were born between 1965 and 1980 (Dimock, 2018). Gen Xers constitute 20 percent of the U.S. population with 65.45 million members (U.S. Census Bureau, 2018) so they are a smaller generation that is sandwiched between their much larger counterparts, the Baby Boomers and Millennials. Gen Xers are often stretched thin financially, shouldering the responsibilities of caring for their aging parents at the same time they are caring for their children (AARP, 2015). The changes in labor markets, pension coverage and Gen Xers' slow recovery from losses experienced in the housing market before and after the Great Recession of 2007-2009 will likely continue to impact many Gen Xers, especially those without a college education or inherited wealth (Crystal, 2018).

Sutton (2019) characterized Gen X adult learners in her classroom as seeking information and practice rather than theory, and competent using technology whether for an online course or when using a classroom computer to conduct research. Gen Xers frequently came from homes where, as a child, they spent a considerable amount of time alone while parents were working so they are independent and resourceful (Sutton, 2019). In the Longitudinal Study of American Life focusing on Gen Xers in mid-life, 9 percent of the respondents indicated they had earned at least one new degree since age 40, and 15 percent reported they were enrolled in an educational program during the same time in their life (Miller & Laspra, 2017). While some obtained their training and credentials to meet the demands of a changing labor market, a large number appeared to focus on

improving their skills and prospects for a better life (Miller & Laspra, 2017). Members of the leading edge of the Gen X population, ages 50 – 55, and the trailing edge of the Baby Boomer generation, ages 56 – 64 and above, may be from different generations but many have in common the need for additional education and training to pursue new or encore careers. Shifting demographics, lifelong learning and employment trends and other issues impacted by an aging society call for colleges and universities to be more age-friendly (Montepare, 2019) and recognize the concerns older students have as they transition to a university setting after decades of absence (Parks et al., 2013).

Colleges and Universities

Demographics on both community college and 4-year university campuses have become increasingly diverse in recent years, with a significant increase in the number of students ages 50 and older who are enrolling in courses. Whether the older students are arriving on campus to learn new skills to become more marketable after a job loss, for career advancement or changes, or taking classes simply for the love of learning, college and universities are realizing that this population has unique needs and is looking for the most efficient and expedient way to further their education (Chen, 2019). Community college programs like the Plus 50 Encore Completion program and 4-year university programs like the Age Friendly University (AFU) initiative are in place to help meet the needs of these older students as they transition into the higher education setting (Chen, 2019)

Community Colleges

Living in or relocating to university towns makes it easier for Baby Boomers to gain access to the educational training and credentials they may need to move into new

careers and the next chapter of their lives. Many of the nation's 1,200 community colleges have already taken note of the Baby Boomers and have developed training programs and services specifically designed to meet the needs of these mid-lifers seeking encore careers (Emeagwali, 2007). Through its Encore Career Project, think tank Civic Ventures and the MetLife Foundation provided grant funding to invest in innovation on community college campuses; highlight the role colleges can play in the lives of Baby Boomers in a new stage of life and work; and encourage those institutions and other stakeholders to help unleash the potential of Baby Boomers as a new workforce (Emeagwali, 2007). Pilot programs such as the Virginia Community College System's Career Switchers Program, Kentucky's Owensboro Community and Technical College's Adjunct Boot Camp, Charlotte North Carolina's Central Piedmont Community College's Success to Significance Program and Lifetime Learning Institute, as well as Detroit's Washtenaw Community College's Encore Career Forums, were implemented to help prepare Baby Boomer students for careers in teaching, healthcare, government, nonprofit organizations, and offer assistance in identifying other social-purpose careers (Freedman & Goggin, 2008). Freedman and Goggin (2008) noted that flexible programs, motivational and peer support, counseling and career assistance, and targeted marketing and recruitment would enable community colleges to provide new pathways into meaningful, socially beneficial careers for millions of people in the second half of their lives. One such program is the Plus-50 Encore Completion program begun in 2008 and sponsored by the American Association of Community Colleges (AACC) through a \$3.2 million grant provided by Deerbrook Charitable Trust. The program is designed to help

Baby Boomers train for in-demand industries and increase the number of U.S. graduates through 2020.

Four-Year Universities

Four-year universities have also experienced an increase in Baby Boomer student enrollment. Harwood (2007) conducted a descriptive quantitative study that examined preferences and choices by adult learners who were participants in Elderhostel international experiential programs and The University of Montana Alumni Association educational travel programs. The study examined the sample populations' preferences and interests in making a mid-life career change to help improve the quality of life in their community and their willingness to participate in training, certification, or university degree-bearing studies in the social sector. Data indicated the Baby Boomers' interest in changing to careers in social responsibility disciplines. Several implications for colleges and universities were made: Baby Boomer demographics create a vast potential market for universities to attract, and the development of courses and programs to meet the needs of these older adult learners is a potentially lucrative source of revenue (Harwood, 2007). Schaefer (2009) argued that a deeper understanding was needed of how adult learners nearing or at traditional retirement age accessed institutions of higher education, experienced learning in higher education institutions, and planned to utilize their college education in their remaining work-lives. Schaefer (2009) conducted a phenomenological study to explore the experiences of nine degree-seeking, adult learners—specifically those born between 1946 and 1958. The findings of the study appeared to support the phenomenon of older adults pursuing higher education degrees as a transformational process that, when completed within a supportive, older adult-friendly

higher education environment, enabled students to successfully transition toward degree completion and meaningful careers.

Most colleges and universities offer continuing education, alumni activities, or customized programs for executives, but Vacarr (2014) argues that they are marginal in a higher education system largely oriented to the traditional age student. However, recent advances have been made in creating innovative programs designed to meet the needs of the older adult student. For instance, in fall of 2017, the University of Minnesota launched the Advanced Career Program. In this program, accepted fellows, retired or near retirement Baby Boomers complete coursework and a yearlong internship to prepare for encore careers in the social sector (Adomaitis, 2017). Other universities such as the University of Texas at Austin offer tuition waivers to adults 65 years and older to enroll in up to six credit hours a semester. Adomaitis (2017) also noted opportunities Baby Boomers have through the Osher Lifelong Learning Institutes. The Bernard Osher Foundation provides grants and endowment gifts to colleges and universities to establish Lifelong Learning Institutes for older adults. The Lifelong Institutes offer non-credit courses and educational activities specifically designed for students ages 50 and older and are currently supported at 120 campuses around the nation (Adomaitis, 2017). With the 80 university-affiliated, life-plan communities already in existence with more being planned (Marcus, 2019), the need for older adult-friendly campuses is apparent (Montepare, 2019). The Age-Friendly (AFU) initiative originated with a team of international, interdisciplinary educators, researchers and policy makers. In 2003, Dublin City University in Ireland, Arizona State University in the United States, and the University of Strathclyde in Scotland collaborated with three goals: (1) call attention to

the positive role of older adults in institutions of higher education, (2) expand research on aging and older adults, and (3) create activities, projects and programs that create a welcoming place and space for older adults in higher education in general (Pstross et al., 2017). The team identified a framework of 10 principles designed to attract and meet the needs of older adults returning to college to prepare for encore careers. They are

1. To encourage the participation of older adults in all the core activities of the university, including educational and research programs.
2. To promote personal and career development in the second half of life and to support those who wish to pursue second careers.
3. To recognize the range of educational needs of older adults (from those who were early school-leavers through to those who wish to pursue Master's or PhD qualifications).
4. To promote intergenerational learning to facilitate the reciprocal sharing of expertise between learners of all ages.
5. To widen access to online educational opportunities for older adults to ensure a diversity of routes to participation.
6. To ensure that the university's research agenda is informed by the needs of an aging society and to promote public discourse on how higher education can better respond to the varied interests and needs of older adults.
7. To increase the understanding of students of the longevity dividend and the increasing complexity and richness that aging brings to our society.
8. To enhance access for older adults to the university's range of health and wellness programs and its arts and cultural activities.

9. To engage actively with the university's own retired community.

10. To ensure regular dialogue with organizations representing the interests of the aging population (Montepare, 2019, p.139). Although the AFU movement is still in development, over 46 institutions in North America, Europe and Southeast Asia have endorsed the AFU principles (Montepare, 2019).

Freedman (2012) opined that one of the biggest challenges facing society today is finding the optimal design for the new stage of life opening between midlife and old age. Baby boomers may have led the way to reimagining retirement and turning to institutions of higher education to help prepare for encore careers but Generation X and other generations to follow can anticipate living longer lives of continued productivity and learning as well.

Summary

The goal of Chapter II was to provide an overview of literature related to changes in the social construct of retirement, the phenomenon of older adults enrolling in institutions of higher education to gain new knowledge, and credentials they need to pursue a new work-life chapter. The areas reviewed were: (a) changing U.S. demographics and workforce projections, (b) the changing norms and meanings of retirement, (c) encore careers, (d) economical and sociological factors motivating members of Baby Boomer to delay retirement, and (e) adult learners and higher education. In Chapter III, I will document the methodology utilized in this research study of Baby Boomer and the leading edge of Gen X women pursuing an undergraduate degree at a 4-year public university with the goal of understanding their lived experiences

as they move in, and through college, and to shed light on their perceived challenges and barriers.

CHAPTER III

Methodology

Introduction

This chapter documents the methodology utilized in this research study of Baby Boomer and the leading edge of Gen X women pursuing an undergraduate degree at a 4-year public university. Existing literature suggests that the Baby Boomers, born in the United States between 1946 and 1964 (Hogan et al., 2008), are the first generation who in large numbers are redefining the established pathways of moving from full-time work to full-time retirement (Kojola & Moen, 2016). Instead of following the traditional linear and lock-step retirement pathway, growing numbers of Boomers are working longer and transitioning into and out of retirement through part-time or bridge jobs and encore careers (Quinn, 2010). Wofford (2008) suggests that many Baby Boomers pursue degrees to transition into these encore careers. The *Framing New Terrain Report* reveals that in addition to the intellectual stimulation, connectivity and a sense of community older adults sought in attending institutions of higher education, they also sought the opportunity to gain new knowledge and skills for their “toolkit” to continue working, even through traditional retirement (Lakin et al., 2007). Gen X, comprised of people born between 1965 and 1980 (Dimock, 2019), older members are increasingly attending institutions of higher education to gain new knowledge and skills to meet the demands of a changing labor market as well (Miller & Laspra, 2017).

The *2018 Digest of Education Statistics* published by the National Center for Education Statistics (NCES) reported that over 1,096,685 students, ages 40 to 64, were enrolled in undergraduate programs. The NCES *2018 Digest of Education Statistics*

report further revealed that an additional 53,499 Baby Boomers, age 65 and older, were enrolled in undergraduate programs as of the Fall 2018 semester. Another study investigated the age, gender and enrollment patterns of Baby Boomers attending 4-year public universities (Laughlin, 2014). The study revealed that for the ages 50-64, more women than men were enrolled in undergraduate programs overall and more women were represented in each of the enrollment patterns of part-time and full-time status (Laughlin, 2014). An examination of the Fall 2017-2018 Integrated Postsecondary Education Data System Survey (IPEDS) responses submitted by the 4-year public institution selected for this study indicates the same age, gender and enrollment patterns emerge. Additionally, the report revealed a 17% percent increase in undergraduate enrollment for college students ages 50-64 and an 80 % percent increase in enrollment of women ages 50-64 over the previous seven years (NCES, 2018).

The purpose of this qualitative research study was two-fold. The first purpose was to conduct a phenomenological study of Baby Boomer and the leading edge of Gen X women pursuing an undergraduate degree at the selected 4-year public university to gain an understanding of why they chose to begin or return to college. Through studying their shared experiences as college students and understanding their career aspirations, this phenomenological study may also identify the needs of this population of college students with regard to the academic and social resources, programs and services they need from the university to be successful in graduating and preparing for their chosen career.

A second purpose of this study was to examine the congruence between Schlossberg's Transition Theory (Anderson et al., 2012) and the experiences of these

Boomer and Gen X women moving in and through college. This study focused on women ages 50-64 enrolled as undergraduate students at the selected 4-year public university as there are more women than men enrolled in this age category. This research study was conducted during the selected university's 2019-2020 academic year when all living members of the Baby Boom generation were between the ages of 56 and 74 and the leading edge of Gen X women in this study were between the ages of 50 and 55.

The central research question addressed in this study was:

1. How do women of the Baby Boomer generation and leading edge of Gen X, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in, and through college?
 1. a. What are the perceived challenges they faced as university students?
 1. b. What are the perceived barriers they faced as university students?

Research Approach and Design

Creswell (2018) identified three main approaches to research: (a) qualitative, (b) quantitative, and (c) mixed-methods and further posited that there are three elements that intersect in planning a research approach - the researcher's philosophical worldview, the research design best related to the researcher's worldview and the specific research methods or research procedures utilized. A worldview is described as a "general philosophical orientation about the world and the nature of research that a researcher brings to a study" (Creswell, 2018, p. 5). Alternatively, Guba (1990) referred to researchers' philosophical orientations as belief systems and Lincoln, Lynham, and Guba (2011) identify them as paradigms.

Although there remains some debate about the worldviews, belief systems or paradigms researchers bring to research inquiry (Denizen & Lincoln, 2018), these philosophical stances are important for the researcher to identify for themselves and clearly articulate to the consumers of their research. Their philosophical orientation should align with their research methods and interpretations of findings, especially if the findings are used in policy making (Guba & Lincoln, 1994; Tai & Ajjaw, 2016). The four worldviews highlighted by Creswell (2018) are Postpositivism, Transformative, Constructivism, and Pragmatism. This researcher identifies with the constructivism research philosophy.

Constructivist researchers believe individuals seek to understand the world in which they live and work and are interested in interpreting those individuals' subjective meanings (Creswell, 2018). Denzin and Lincoln (2011) noted that a goal of research guided by the constructivist paradigm is to emphasize the importance of relying as much as possible on the participants' view and meaning of the situation studied. Likewise, Mertens (2014), in her research methods textbook, acknowledged Schwandt (2000) and his assessment of the constructivist paradigm. Schwandt (2000) maintained that people active in the research process socially construct knowledge and researchers should attempt to understand the complex world of lived experience from the point of view of those who live it. Creswell (2013) stated that the constructivist worldview often is applied to qualitative research studies in which participants describe their lived experiences (Moustakas, 1994) and the researcher collects the participants' meaning. Creswell (2018) defined the process of qualitative research as:

An approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. The process of research involves emerging questions and procedures, data typically collected in the participant's setting, data analysis inductively building from particulars to general themes, and the researcher making interpretations of the meaning of the data. The final written report has a flexible structure. (p. 4)

Maxwell (2005) asserted that the research topic dictates the best design for the study. Reviewing the three elements Creswell (2018) stated were involved in planning a research approach, my research topic focusing on how women ages 50 and over, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in, and through college guided me to decide upon a qualitative research approach. My constructivist philosophical worldview also aligned well with the transcendental phenomenological research design I used to identify the phenomenon of the shared lived experiences of the Baby Boomer women and the leading edge of Gen X women enrolled in undergraduate programs at the university selected for this study.

According to Moustakas (1994), the transcendental phenomenological approach requires the researcher to set aside or bracket biases, beliefs, preconceptions and knowledge of the phenomenon and be open and receptive to the participants as they share their experience of that phenomenon. This phenomenological research design further dictated what specific research methods and procedures I used in my study such as gathering information from questionnaires, conducting semi-structured interviews, and analyzing data to create themes. I describe these specific research methods and procedures in detail later in this chapter.

Role of the Researcher

I first became aware of the term “encore career,” changing retirement trends, and that Baby Boomers were the first generation driving these changes when I attended the 2010 National Career Development Association (NCDA) annual Global Conference in San Francisco, California. My life’s work of over 27 years has been as first a career counselor and, for the last 17 years, as director of a Career Services Center. I attended a breakout session featuring the topic of encore careers for two reasons: As a Career Services professional, I have always had a deep interest in studying emerging demographic and employment trends. The second reason was more personal because as a Baby Boomer nearing retirement age, the idea of an encore career and preparing for one intrigued me. I knew at that time it would be over a decade before I eventually retired from my role as a career services counselor and Career Services Center director but knew I did not want to leave a career I considered a calling and a passion to then spend the rest of my life only pursuing leisure activities. Although I knew I would eventually need and want to change the pace of my workday to that offering a more flexible schedule, time to travel, volunteer in my community, and pursue my hobbies with family and friends, I still would want to stay engaged socially and work in such a way that I would feel I “made a difference.”

As a qualitative researcher, I considered myself part of the instrumentation in my phenomenological study of Baby Boomer and the leading edge of Gen X women pursuing an undergraduate degree at the selected 4-year public university to gain an understanding of why they chose to begin or return to college. I was the vehicle through which the information gathered in interviews and surveys was communicated and

analyzed for emerging themes. I needed to be aware of biases I had especially since I am a Baby Boomer with my own self-interest in encore careers, have my own experiences as a student returning to the university after a long period away from the classroom, and am a career services professional with prior knowledge of the phenomenon I researched. I combatted these biases through keeping reflexivity journals, incorporating bracketing in my written reports and through peer reviews and debriefing of my research as it progressed.

Context of the Study

The setting for this phenomenological research study was a large 4-year public institution of higher education (Carnegie Foundation, 2017) with a main campus and a satellite campus in the southwestern United States. The pseudonym Forest Creek State University was assigned to this institution. Using the Office of Management and Budget Standards for Defining Metropolitan and Micropolitan Statistical Areas (2000) as a source, the National Center for Education Statistics (NCES) categorized the Forest Creek State main campus setting as “Town Distant” whereas the Forest Creek State satellite campus is located in an area categorized as “Midsize Suburb” (National Center for Education Statistics Report, 2007). Forest Creek State University (FCSU) is a degree-granting institution offering bachelor's degrees, master's degrees and doctoral degrees (NCES, 2018). According to the Fall 2017-2018 Integrated Postsecondary Education Data System Survey (IPEDS), over 21,000 students were enrolled at FCSU with majority of them undergraduates (87%), women (63%), attending full-time (71%), and primarily considered non-residential (IPEDS 2018). The student population was slightly greater than half White (51%), followed by Hispanic/Latino students (24%), Black or African

American students (17%), two or more races (3%), Asian students (2%), and other or unknown ethnicities comprising approximately 3% of the total student population. The majority of the 2,715 graduate students at Forest Creek State University (FCSU) enrolled in online classes entirely (58%). Only 10% of the 18,498 undergraduate students registered for all online courses Fall 2018 semester, even though many (40%) took at least one, but not all their courses online. The majority (83%) of the undergraduate students were ages 18-24, approximately 15% were ages 25-39, and approximately 3% were ages 40-65 and over (IPEDS, 2018). Over 50% of the student population are first-generation college students and 72% of students received some form of financial aid (FCSU Admissions Publication, 2019).

Participant Selection

This study focused on women attending Forest Creek State University (FCSU) who were: a.) ages of 50 – 64 and beyond; b.) enrolled in undergraduate degree programs at FCSU's main campus or satellite campus; and c.) of part-time enrollment status, defined by the institution as enrolled at least six hours during a semester, or of full-time enrollment status, defined by the institution as enrollment in at least 12 hours during a semester. These specific characteristics of the participants I sought, as well as the predetermined settings for this qualitative study called for a non-random sampling technique (Johnson and Christensen (2012). A frequently employed method of non-random sampling in qualitative research is purposeful sampling (Onwuegbuzie & Leech, 2007).

According to Creswell (2013), there are three decisions a researcher should consider before initiating purposeful sampling in qualitative research - whom to select as

study participants (as well as possible study sites), what will be the specific sampling strategy, and the study sample size. Patton (1990) further asserted that participants and the settings of a study should be selected based on their ability to provide a richness of information. Purposefully selecting the participants and the locations of the study allow the researcher to obtain a greater understanding of the participants' lived experiences and the specific phenomenon of the study (Creswell, 2007) and thus, it is "essential that all participants have experience of the phenomenon being studied" (Creswell, 2018, p. 155). Since all the participants in this study were selected based on the pre-established criteria that they were women ages 50-64 and beyond and had the experience of pursuing an undergraduate degree at Forest Creek State University, I chose criterion sampling from among the 16 types of sampling strategies Miles and Huberman (1994) identified. Having decided upon the criteria for selecting the participants and the settings, as well as the criterion sampling strategy for this study, the third consideration posed by Creswell (2013) that I entertained was to determine the sample size for the study.

Creswell (2018) noted that researchers have discussed their perspectives regarding the topic of qualitative study sample sizes, but no specific numbers have emerged as the standard in research literature. However, based on his exhaustive review of other qualitative research studies, Creswell (2018) suggested a sample size of 3-10 individuals for phenomenological research studies. Morse (1994) opined that at least six participants were needed for a phenomenological study if the goal of the researcher was to examine and understand the essence of experience. Onwuegbuzie and Leech (2007) opined that recognizing that sampling is more than determining the size of the sample. In order to reach data saturation, the number of contacts with an individual participant and

the length of time spent with that individual should also be considered. Onwuegbuzie and Leech (2007) further recommended that qualitative researchers, before deciding upon and selecting a sample size for their proposed study, locate other studies that reached data saturation using the same research design to examine their sample size range. Then the researcher, using these prior studies' sample size ranges as context, could more confidently select a sample size range for their proposed study. Using this strategy to examine sample sizes of prior qualitative research studies, I reviewed research literature and several qualitative phenomenological studies with criterion sampling as their research design. After identifying those sample size ranges, I selected a sample size of 6-12 participants which is a range that fits within theirs and one I determined, with my goal of securing 8 participants to reach data saturation, was an appropriate sample size for my study. If after using the criterion sampling technique I did not have at least eight participants willing to participate in my study, I planned to employ additional purposeful sampling schemes Onwuegbuzie and Collins (2007) identified, using the snowball qualitative sampling technique and if necessary, the convenience sampling technique. The criterion sampling technique proved successful in locating enough research study participants to meet my goal of having a sample size of 6-12 participants, so the additional purposeful sampling schemes were not needed.

Once I received approval to conduct my research from the Institutional Review Board (IRB) of Forest Creek State University (FCSU), I submitted an Open Records Request to the FCSU's General Counsel's Office to obtain a list of students registered for the Spring 2020 semester from which I could identify potential research participants meeting the required selection criterion of being undergraduate women ages 50-64 and

beyond, and enrolled either part-time or full-time at the FCSU main or satellite campuses. I used the Excel filter feature to find all students born before 1964 to identify the Baby Boomers and those born between 1965 – 1980 to identify Gen X students. Then I eliminated all those pursuing graduate degrees. Finally, I narrowed the potential participant pool by examining names of participants and identifying possible females. This process produced 91 women I was able to identify whether they were enrolled part-time or full-time and which FCSU campus they attended. The student directory information also included these women's university email addresses. I used these addresses to send the women an email message which explained the purpose of the study, invited them to participate in the research, and provided my contact information for them to inquire further about the study as well as to indicate their intent to participate. Ten women ultimately agreed to be study participants and completed an Informed Consent Form (see Appendix B.) they returned to me.

Data Collection

Creswell (2018) identified four types of data collection methods with each having both strengths and limitations. In qualitative studies, the researcher can (a) observe the participant at the research site, (b) collect qualitative documents, (c) obtain audiovisual and digital materials, and (d) conduct interviews with the participant or participants. I chose the latter type of data collection method for my study and conducted telephone and Zoom interviews with the study's participants to hear their stories and lived experiences especially as they pertained to the phenomenon of them as older adult women ages 50 and above, pursuing an undergraduate degree.

While Creswell further maintained that a researcher's approach to research is what often dictates the type of data collection method he or she uses, he was also careful to note that these approaches should not be viewed as absolute or rigid guidelines (p. 161). Each data collection procedure has its strengths and limitations according to Creswell (2018). Moustakas (1994) affirmed that the long interview is the most frequently used data collection method in phenomenological research. He described this technique as an informal and interactive process using open-ended questions. The researcher may develop in advance a series of questions designed to uncover the research participant's experiences of the central phenomenon of the study, but may choose to alter, vary or delete questions based on the participant's full story as it unfolds (Moustakas, 1994).

Among the strengths of using interviews as a data collection in qualitative research is that they can provide more in-depth information and insight into a participant's internal thoughts and meanings (Johnson & Christensen, 2014) so I used a semi-structured interview approach to gather more information about the women age 50 – 64 and older who met the criteria for the research study as identified by the university's Information Technology (IT) Office, and who were registered in an undergraduate program at Forest Creek State University. The semi-structured interviews lasted between 60 – 90 minutes in length and included open-ended questions framed to address this study's central research question and additional sub-research questions. Examples of these open-ended questions included those inquiring about why the student was attending the university and what, if any, barriers and challenges they encountered in their lived experience. During the interview, all 10 participants were asked the same 13 interview

questions contained in the Interview Protocol (Appendix A.) but as the individual interviews progressed, additional information was gathered through follow-up questions based on the participant's unique story as it unfolded.

Data also was collected from the Background and Demographic Questionnaire each study participant completed prior to the start of their interview. The questionnaire was crafted using the Checklist for Questionnaire Construction provided by Johnson and Christensen (2014) as a guide. A copy of the Background and Demographic Questionnaire used for this study can be found in Appendix C. Examples of the basic background questions included those asking the participant's major, classification, and whether they were registered to attend classes primarily at the select university's main campus, satellite campus or completely online.

Interview Protocol

One of the strengths of collecting data via interviews in a phenomenological study is that by asking open-ended questions I was able to gather rich and detailed information from the participants as they shared their unique stories and experiences. Conversely, one of the limitations of interviews as a data collection type is that the presence of the researcher may influence or bias a participant's interview responses (Creswell, 2018). Jacob and Furgerson (2012) noted that an experienced interviewer can "gain insight into lived experiences, learn the perspectives of individuals participating in a study, and discover the nuances in stories" (p.1). As a relatively inexperienced interviewer, having an interview protocol assisted me with optimizing this process, because it was not only a set of questions but also served as a procedural guide (Jacob & Furgerson, 2012). Castillo-Montoya (2016) presented a systematic interview protocol refinement (IPR)

framework I followed in creating my study's interview protocol. Castillo-Montoya (2016) introduced her IPR framework that consists of four phases: (a) ensuring interview questions align with research questions, (b) constructing an inquiry-based conversation, (c) receiving feedback on interview protocols, and (d) piloting the interview protocol. I did not, due to time constraints, pilot the interview protocol for my study. Castillo-Montoya (2016) recognized that researchers might not have the time or resources to conduct a pilot study, thus necessitating even greater importance placed upon phase three of receiving feedback on the researcher's interview protocol.

The interview questions for this study were constructed to be in alignment with the central research question, literature on the topics of the study (encore careers, Baby Boomers' starting or resuming undergraduate degree programs), and framed within Schlossberg's Transition Theory (Anderson et al., 2012). The 13 semi-structured interview questions were designed to gain insight about the lived experiences of Baby Boomer and Gen X women undergraduates moving in, and through Forest Creek State University, and further, to identify the perceived challenges and barriers they faced as university students. I sought the expertise of my dissertation chair, other professors, and my peers to evaluate the interview questions for clarity, answerability and alignment with the research question of this study. Appendix A contains the interview protocol.

Procedures

The participant group consisted of seven Baby Boomer women and three Gen X women. The dates and times of their interviews were arranged through email correspondence and the participants were notified that in keeping with FCSU's newly implemented safety protocols for the COVID-19 pandemic, that the interviews would not

be conducted face-to-face. The interviews were conducted using Zoom technology except for interviews with three of the women who had Internet connection issues, so their interviews were conducted by telephone. At the beginning of each interview, I greeted them warmly, introduced myself, made efforts to put them at ease, and established rapport and trust with them through icebreaker questions and casual conversation. I then reviewed the research procedures, time allotted for the interview and asked their permission to audiotape their interview. I assured them that our conversations and all their research records will be kept confidential and asked them to choose a pseudonym to use in place of their name to further protect their privacy. They also were advised of their options to not participate in further research activities anytime they felt uncomfortable and wished to withdraw. They were asked if there was a need to clarify anything about the Informed Consent Form they had previously filled out or if they had any additional questions. Finally, they were asked the questions comprising the brief Background and Demographic Questionnaire before we began the interview.

Each participant in this study was interviewed once using the Interview Protocol as a guide. The questions were asked in a specific order but allowed for flexibility in deviating from the script when I wanted to follow up on topics of importance to the participant that emerged during the interview. I used Zoom's "record" feature and, as a backup for all 10 interviews, I also recorded the interviews using my iPhone "voice memo" feature. I took notes for each interview and at the conclusion of each thanked the participant for their time and contribution to the study. An "audio-only" recording was saved in a password protected file renamed with the participant's pseudonym and date of their interview. All ten interviews were transcribed by the vendor Rev.com and upon my

receipt of the transcription copies, I thoroughly reviewed the transcriptions and corrected them as needed. For member checking purposes, I sent each participant the transcription of their interview to review for accuracy and in some cases, additional corrections were made to the transcription based on the individual's feedback. The final copies of the transcriptions were organized in preparation for data analysis.

Data Analysis

As described by Privitera and Ahlgrim-Dezell (2019), "The general process of qualitative data analysis is a series of steps to code the narrative and then organize the data in some way to describe the experience" (p. 592). Using the data analysis process outlined by Creswell (2018), the first step I took was to organize the transcripts of the interviews and the information gathered from the background and demographic questionnaires to prepare the data for coding. Following the second step Creswell (2018) identified, I read and re-read the data several times to gain a general overview of the information and its meaning while also noting the nuances of the interview participants' thoughts, ideas and experiences. The third step I took in the data analysis process was to identify significant statements and assign codes to these unique ideas. This process proved to be a challenge initially but with the assistance of my dissertation chair and several resources she provided, I was able to complete the task. The fourth step of the data analysis process called for generating a description and themes from the coding process. Descriptions about the participants in the study's setting and the categories and themes generated by the coding can be used to construct additional layers of complex analysis, used to shape a general description in phenomenological studies, or transcend simple description and themes to form complex theme connections (Creswell, 2018). The

fifth step I took in the data analysis process presented by Creswell (2018) was to interpret the meaning of the themes and descriptions. I completed this step by communicating the findings of the data analysis in Chapter IV.

Trustworthiness and Credibility

Privitera and Ahlgrim-Dezell (2019) noted that while the quality of a quantitative research study is evaluated by how well it meets the criteria of validity and reliability concepts, qualitative research, by the subjective nature of its processes and analysis of lived experiences narratives, is evaluated by criteria comprising the concept of trustworthiness. The four criteria identified as transferability, dependability, confirmability and credibility may parallel the concepts of validity and reliability but often do not conform well to quantitative research because “without statistical analysis, it is not possible to compare the significance of observed results or generalize beyond the experiences of a few participants or studies” (Privitera & Ahlgrim-Dezell, p. 605).

Lincoln and Guba (1985) posited that credibility is one of the most important components of trustworthiness. There are various credibility techniques a researcher can use in their qualitative study to enhance their ability to assess the accuracy of their findings. While not all approaches will be employed in a single study, credibility of a study can be increased by using multiple credibility techniques. By using this approach, researchers can also assist readers in evaluating the quality of their research study to gain confidence in its accuracy (Creswell, 2018; Lincoln & Guba, 1985).

I used the following techniques to establish trustworthiness and credibility: (a.) member checking, which provided the research participants the opportunity to review my transcriptions of their audiotaped interviews for accuracy; (b) the triangulation method of

checking data gained from the participants' background and demographic questionnaires, interviews, and my observations against information I had gathered from literature reviews and archival data to deepen my understanding of the emerging topics in order to justify constructing themes; (c). peer debriefing in which I sought experts in my career development field, higher education doctoral faculty, institutional research professionals, and peer researchers to review my data and provide meaningful feedback; (d.) used rich, thick description to describe my study, the participants, setting and experiences; and finally, (e.) used a reflexivity journal to note my biases shaped by my personal and professional background I brought to the study.

Ethical Considerations

The actions a researcher must take to conduct moral and responsible research are guided by research ethics (Privitera & Ahlgrim-Delzell, 2019). Ethical considerations should be made in all the stages of the research process - prior to the beginning of the study, beginning the study, collecting data, analyzing the data, and in reporting, sharing and storing data (Creswell, 2018). Although it is not possible to identify every conceivable ethical concern that may arise in a research study in advance, researchers can anticipate what might happen, how they will address an ethical concern and later reflect upon it (Privitera & Ahlgrim-Delzell, 2019). Common ethical concerns researchers have identified are (a.) worthiness of the research project; (b.) potential harm and risk to the research participants; (c.) respect for the participants' anonymity and confidentiality; and (d.) ensuring scientific integrity in the reporting, sharing and storing of data (Creswell, 2018; Miles, Huberman & Saldana, 2014; Privitera & Ahlgrim-Delzell, 2019).

Prior to beginning my research study, I successfully completed the web-based Revised Common Rule (RCR) Collaborative Institutional Training Initiative (CITI) program for Social, Behavioral and Educational Sciences. Once my research proposal was approved, I applied for permission to conduct my research through the Institutional Review Board (IRB) of the select 4-year university at which the participants for my study were enrolled. I endeavored to create an atmosphere of respect and trust with the individuals who agreed to participate in my study through informal conversation, identifying the nature and purpose of the study, its potential benefit to them, and through assuring them that they were free to withdraw from the study at any time. They were given a consent form that included a request for their consent to participate in an audiotaped interview and notified them that their names and identifying information would be kept confidential using pseudonyms they chose for themselves. All data collected from the questionnaires and interviews will be stored securely in a locked file cabinet for 3 years as required by the American Psychological Association (APA) Ethics Code Standard 6.01, Documentation of Professional and Scientific Work and Maintenance of Records (APA, 2010).

Summary

In this chapter, I identified my research approach as qualitative, my research design as a phenomenological study and the specific research method I used. I administered a background and demographic questionnaire and conducted semi-structured interviews all of which were triangulated with literature review information to create themes. I described my role as a researcher and how I guarded against biases through reflexivity journaling, incorporating bracketing in my written reports, through

peer reviews, and debriefing of my research as it progressed. The context of the study and participant selection process was outlined as was the interview protocol and procedures I followed. Lastly, I addressed how I established trustworthiness and credibility as well as ethical concerns.

CHAPTER IV

Findings

Introduction

In this chapter, I present the lived experiences of the 10 older women enrolled in college who participated in this research study. The purpose of this qualitative study was two-fold. The first purpose was to gain an understanding of why older adult women, ages 50 – 64 and above pursue an undergraduate degree at the selected 4-year public university. This age range of 50 – 64 and above included the leading edge of Gen X women (ages 50 - 55) as well as the trailing edge of the Baby Boomer women (ages 56 and above). A second purpose of this study was to examine the congruence between Schlossberg's Transition Theory (Anderson et al., 2012) and the experiences of these Boomer and Gen X women moving in and through college.

The central research question addressed in this study was: How do women of the Baby Boomer generation and leading edge of Gen X, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in and through college? Two sub research questions also guided this study: a. What are the perceived challenges they faced as university students? and b. What are the perceived barriers they faced as university students?

In Chapter IV, the research methods are discussed in context of the challenges presented during what became the start of the COVID-19 pandemic. The study participants' characteristics are introduced and the findings from their background questionnaires and interviews are presented as well as the emergent themes gleaned from them.

Methods in Context

The research methods outlined in Chapter III and submitted initially to the Institutional Review Board (IRB) January 2020 and the research methods I ultimately followed months later changed during the study period. The first change occurred when I discovered procedural changes that necessitated an adjustment in how I obtained the names of potential study participants. Originally, following IRB approval of my Interview Protocol, and on my behalf, a university colleague in the Forest Creek State University (FCSU) Information Technology Department was to request the contact information of women 50 and older pursuing an undergraduate degree from the FCSU Registrar's Office. I received IRB approval in February 2020, but a department policy change required that since some of the information I sought was protected by the federal Family Educational Rights and Privacy Act of 1974, to obtain this information as a student researcher, I needed to submit an Open Records request. I resubmitted my Interview Protocol to the IRB to reflect this procedural change and upon its approval, submitted an Open Records Request to the FCSU's General Counsel's Office. The request was granted, and I received an Excel spreadsheet containing student directory information for all students enrolled in the Spring 2020 semester. Using the methods outlined in Chapter 3, I identified the undergraduate women who met my research study criteria, but just prior to my contacting these women, a second issue necessitated another change in my original study protocol and method of gathering information.

FCSU implemented university-wide safety protocols in response to the evolving COVID-19 pandemic. Instead of face-to-face interviews, I needed to conduct online or telephone interviews for safety reasons. The interview format change then necessitated

slight changes to my Interview Protocol which in turn necessitated another IRB modification and submission and a slight delay in beginning participant interviews. Initially I was concerned that I would not have enough Baby Boomer undergraduate women to volunteer to be study participants, so I sent the email invitation to the 19 Baby Boomers best meeting my research study criteria and 4 Gen X women. I was pleasantly surprised to receive responses from 14 women (a response rate of 61%). I sent a follow-up email to them and included the Consent Form. Ultimately, 10 women returned the Consent Form and scheduled interview times and dates. All interviewees and I were quarantined in our homes due to the “stay at home” mandate issued by the governor in response to the escalating COVID-19 pandemic – a context I observed through interview ice-breaker conversations that contributed to a sense of eagerness for us all to connect. The women were all very interested in the research topic and all appeared to enjoy sharing their personal journey regarding their college experience. A more detailed description of the participants’ demographic information as a group and of each participant individually will follow the Epoché section below.

Epoché

Moustakas (1994) asserted that the phenomenological approach to conducting qualitative research requires the researcher to set aside or bracket his or her biases, beliefs, preconceptions, and knowledge of the phenomenon being studied to be open and receptive to the participants as they share their experiences of that phenomenon. As I was the vehicle through which information would be gathered in research participants’ interviews and from their demographic questionnaires, it was important that I started a reflexivity journal before I met with the participants to acknowledge and set aside my

own biases, thoughts and experiences concerning the research topics. Through my reflexivity journal entries, I was able to effectively differentiate my assumptions and experiences from theirs to view their lived experiences through fresh eyes and document them with an open mind.

I noted in my journal that like most of the study participants, I am a Baby Boomer college student pursuing a degree after a long period away from a university classroom. I also recognized that my status as an employee and student at FCSU could provide insight that I otherwise might not have had regarding the barriers and challenges the women in my study might face. I further acknowledged that I must guard against any bias that might arise due to my prior knowledge of encore careers gained through my years as a career services professional. My personal interest in the topic as I neared my own transition into retirement and ultimately an encore career also needed to be set aside. To promote the trustworthiness and credibility of this study, I could not assume that the participants were all returning to college to pursue encore careers. Likewise, after consultation with my dissertation chair, I acknowledged in my reflexivity journaling that I should avoid efforts to incorporate my chosen conceptual framework into the study prematurely.

I continued reflexive journaling throughout the process of interviewing, reading and rereading their interview transcriptions, and analyzing the transcripts to identify the emerging themes. The journal proved helpful in keeping me aware of my biases. The Interview Protocol further assisted me in preventing bias through its structure designed to gather information without the use of leading questions. The Interview Protocol and assistance from my dissertation chair as a critical debriefer, made possible establishing

rapport with the study participants while avoiding interjecting my own perceptions and opinions.

Participant Demographics

Ten women were selected for this study. The average age of these women was 57 years old with the ages ranging from 53 to 65 years old. Seven of the women were from the trailing edge of the Baby Boomer Generation (ages 56 and older) and three women were from the leading edge of the Gen X generation (ages 50-55). The women self-identified as White ($n=8$), Black ($n=1$) and bi-racial ($n=1$) with a marital status of married ($n=6$), divorced ($n=2$) and single ($n=2$). When the study participants began their Spring 2020 semester, the majority ($n=6$) registered to attend classes at FCSU's main campus rather than at the satellite campus.

Most ($n=7$) were originally enrolled as part-time students and taking classes either online ($n=4$), both face-to face and online classes ($n=3$) or entirely face-to face classes ($n=3$). At the time of their interviews occurring late Spring 2020 semester, government stay-at-home mandates due to the COVID-19 pandemic were in place so all 10 of the study participants had their classes moved to an entirely online format and were attending classes remotely from their homes. The women were primarily classified as seniors ($n=7$), with the rest reporting their classification as juniors ($n=2$) and a sophomore ($n=1$). Diverse academic majors were represented among the study participants and the majority ($n=7$) worked an average of 36 hours per week while enrolled in their academic courses. Identified by pseudonyms the study participants chose for themselves, their demographic information can be viewed in Table 1, their enrollment status is listed in Table 2, and descriptions of the individual participant interviews follow.

Table 1*Participant Demographics*

Participant	Age	Ethnicity	Marital Status	Work/Hrs. Week
Kapa	57	Multiracial	Married	Yes/37 Hrs.
Camille	55	White	Married	Yes/32 Hrs.
Lynn	57	White	Married	Yes/20 Hrs.
Rose	61	White	Single	Yes/40 Hrs.
Sammie	54	White	Single	Yes/40-50 Hrs.
Rayna	53	Black	Divorced	No
Jamie	56	White	Married	Yes/40-45 Hrs.
Gayle	56	White	Married	No
Mary	58	White	Divorced	Yes/40 Hrs.
Amanda	65	White	Married	No

Note. Study participants are identified by pseudonyms of their choosing.

Table 2*Participant Spring 2020 Semester Enrollment Status*

Participant	FCSU Campus	Enrollment	Class Format	Classification	Major
Kapa	Satellite	Part-time	Online	Junior	Human Resources
Camille	Main	Part-time	Online	Senior	History
Lynn	Main	Full-time	Hybrid	Senior	Liberal Studies
Rose	Main	Part-time	Hybrid	Senior	Victim Studies
Sammie	Main	Part-time	Hybrid	Sophomore	Criminal Justice
Rayna	Main	Full-time	Face-2-Face	Junior	Kinesiology
Jamie	Satellite	Part-time	Online	Senior	Psychology
Gayle	Satellite	Full-time	Face-2-Face	Senior	Education (EC-6)
Mary	Satellite	Part-time	Online	Senior	Nursing
Amanda	Main	Part-time	Face-2-Face	Senior	Biology

Note. Information represents the original enrollment status of participants at the start of the Spring 2020 semester. March 2020 all FCSU classes were moved to an online format as a safety measure in response to the COVID-19 pandemic.

Individual Interviews

Kapa

The first research study participant was a 57-year-old undergraduate who chose to be identified with the pseudonym of “Kapa.” She identified herself as a biracial married woman registered as a junior at the FCSU satellite campus. She was a human resources major taking all her courses online and like most of the women in this research study (70%), she was enrolled as a part-time student. Kapa worked an average of 37 hours a week in the retail industry in which she had extensive work experience and had held management positions previously. She also had prior work experience in the banking industry in both Washington State and California before she and her husband moved to Texas to be near his ailing father. Despite having worked decades in retail stores and banks and her promotions to management positions, she had to “start at the bottom” of the Texas department store where she was currently employed. She completed her associate degree in 2016 and enrolled at FCSU to obtain the bachelor’s degree she felt she needed to advance in her current job. She shared that her husband and colleagues at work were supportive of her decision to return to college and her employer let her adjust her work schedule so she would have more time to focus on her schoolwork.

As the main breadwinner of her family, Kapa was initially concerned about how the cost of going back to college would affect her family’s finances. She expressed that her determination to avoid debt led her to accept only scholarships and grants that did not need to be paid back. Kapa shared that prior to beginning her classes, she also feared that working with diverse ages, classmates and instructors with different personalities would be challenging. Her concerns were alleviated once classes began and she found that both

her instructors and her classmates were supportive of her. She noted that with all her classes online she did not get to personally interact with her professors and fellow students, but she developed good relationships with them through online apps like “Group Me” and other online communication platforms. She felt faculty were receptive to her questions and she valued their invitations for her to call them if she did not understand their responses.

Kapa conveyed in her interview that once in college, she found it challenging to balance her time to be organized and prepared for her classes while also working. Kapa identified that her biggest challenge was math by stating,

I would say like the math was the most challenging because the math styles that they use are completely different than when we grew up. So yeah, that was a little challenge. Other than that, everything else has been smooth sailing. I really get everything else. A's and B's on the rest. Math is a totally different thing.

Kapa also expressed frustration with some professors who were not flexible in their teaching style in their classes with students with different learning styles and in her case, with experience in the subject matter through “real world” experience. Also frustrating to her was an example of the university-wide shift to all remote classes because of COVID-19. She and her classmates did not have any communication from their professor until mid-April. She shared the following:

Sunday is when we finally were able to communicate. The last time before that was like March 10th. I asked, "Please respond to our needs." The group said, “Thank you, Kapa.” I said it as graciously as I could have been without being rude about it.

Kapa acknowledged that she knew that COVID-19 disrupted the normalcy of the semester and that it was affecting everyone in some way, but she and her classmates still expected the instructor to communicate with them, especially when they had submitted numerous requests seeking direction.

Kapa plans to pursue a position in the training and development area of human resources following graduation because she had the experience in that area throughout her careers in retail and the banking industry but just needed that “piece of paper,” that degree employers required. Nearing the end of her interview, Kapa expressed that overall, her return to college as an older adult was a wonderful experience. What was most meaningful to her was the opportunity to challenge herself, to learn and understand more about technology and develop other skill sets. She expressed, “So I would just say for me, it’s been an interesting journey and I’m embracing all of it.”

Camille

An undergraduate history major, Camille shared that she was registered as a part-time student taking all her classes online. She was 55 years old at the time of our interview but turned 56 the following month. She identified herself more closely as a member of Generation X although by being born in 1964, she could also by definition belong to the Baby Boom Generation. She identified herself as White, married and working on average 32 hours a week at a community college near her home. She was a senior expecting to graduate in 2021. When asked what motivated her to pursue an undergraduate degree she replied,

Well, I'd never finished my degree, because we moved from Florida to Texas and I would have had to have paid out of state tuition. We were a young married

couple and couldn't afford that, so I never finished. I've looked at numerous times while raising my children, I had considered going back to school. Then we'd sit down and it's like, "Yeah, we can't afford this." Almost two years ago, I was sprawled out on the couch and there was a... I don't know, one of those online university's commercial on TV. I said, "Man, I wish I could go back to school and finish my degree." My husband just looked at me and he said, "Do it."

Camille noted that her search for a university led her to a *USA Today* article which ranked universities' online programs and several listed were of interest to her initially. After further exploration, she chose FCSU because of these factors: it offered highly ranked online programs; she received more credit for prior coursework than from the other universities of interest; the online courses offered were the same as those offered students attending the "brick and mortar" university; and finally, the level of service provided by university staff to her as she made inquiries about enrollment made a favorable impression. She shared an anecdotal story about one of the universities to which she sent her transcript had a staff member tell her "Since your transcript is older than me, I'm not sure how many of your credits would transfer." That university only accepted one sociology class of her prior 95 credit hours earned. Ironically, FCSU accepted 92 of those 95 credit hours except for that one sociology class.

Camille credited her husband for his support as she transitioned into college as well as her bosses at the community college where she worked. Her husband told her "I'll take care of the house and everything. You just come home from work and do what you need to do for school." Her bosses provided her the ability to adjust her hours at work to participate in classroom discussions or to prepare for finals. Conversely, Camille

mentioned that her friends gave her “more flack than anyone” by questioning her reasons for going back to school. She felt confident in returning to college and taking all online courses because of her strong organizational skills but did share that her biggest concern was whether she would have time to do the work. She expected to be comfortable with technology but was surprised that her French classes took so much of her time.

Camille shared that overall, her college experience had been a good experience. She recognized that she might have had an advantage in making the transition because she works at a college and so knew “what needs to be done, what needs to be taken care of, and who’s going to take care of it.” She gave an example of a time her first semester when an academic advisor misinformed her in response to her request to change her schedule. She felt she should have trusted her instinct and stated, “that was my lesson on when I know something can be done, not to let someone talk me out of it.”

For Camille, the biggest challenge she experienced academically was that although she liked to write and took a semester of English at Cambridge University in England, she had some difficulty her first semester learning the different writing styles required at FCSU. She stated that she had very positive experiences with professors, the majority of whom she rated as good or even excellent and that she did not feel any resources she needed as an older adult student were lacking. Because she was an online student, her interactions with fellow students were limited to online chat and email communications. When asked what was most meaningful to her about her college experience Camille replied,

Well, the knowledge. Sometimes having to step out of my comfort zone. We are creatures of habit. Sometimes we need to be pushed. I think one of the things that

has surprised me is... I call them the kids in the class. They just kind of... I'm sort of one of them. They've never not participated if we had to participate in something together, anything like that. They've all been really nice.

Once she graduates with her degree, Camille's plans are to remain at the college where she works as it is close to where she lives, and she has enjoyed the almost eight years she has worked there. She acknowledged that having a bachelor's degree will open doors to other job opportunities there and provide her a higher income. As the interview with Camille was ending she also shared that,

I'm a person who finishes things. This has been the big unfinished thing. It was just financially it was not possible to finish it. Now it is. All my kids are grown and out of the house. So this is the time that I can do it, so I'm going to finish it like I finished everything else.

Lynn

A student attending classes full-time, Lynn identified herself as a 57-year-old married White woman. She reported that she was completing her degree in liberal studies which she explained was a program consisting of three minors in the areas forensic science, political science and family and consumer science. At the time of her interview Lynn was enrolled in two face-to-face classes, two online classes and was classified as a senior. She worked 20 hours a week as a school district health clinic aide.

Lynn received an Associate Degree in General Studies in 1989. She shared that she chose that major because "I could not decide what I wanted to be when I grew up." She worked several years as a substitute teacher until she accepted a full-time paraprofessional position in an intermediate school as an Intervention Response teacher.

When asked what motivated her to pursue an undergraduate degree Lynn replied “teachers do the same job that I was doing, but they got paid three times as much. I just decided it was ridiculous to continue to get underpaid that much for doing the same job they were doing so I decided to come back and get my degree.”

Lynn had been accepted as a student in the 1980s at FCSU but never transferred from her community college to attend FCSU full-time. She still felt that the university was a good fit for her because of its proximity to her home and the choice of the liberal studies degree program would allow her to finish quickly. Lynn adamantly stated that “the important thing was getting finished quickly and not having to go back and add another year to a degree plan because I am not getting any younger, so that worked in my favor.”

Lynn noted that her husband and her children provided her with tremendous encouragement and support as she transitioned from full-time employment to becoming a full-time student. She also credited her friends with being a part of her support system while pursuing her degree. She described most as initially displaying shock to learn that she was not already a certified teacher and did not have a bachelor’s degree because they saw how seriously she took her job and how much she cared for her students. Her colleagues and friends recognized her passion especially for helping at-risk students have experiences and opportunities they would not have otherwise. They were happy for her return to college to continue her education and earn her degree.

As a new student at FCSU, Lynn expected her all classes to be online, but the Family and Consumer Science program did not offer that format, so she had both face-to-face classes and online classes. She discovered she was a better student in face-to-face

classes because for her, it was easier to stay focused, keep up with her assignments and to avoid procrastination in a face-to-face class than in an online class. Lynn had two main concerns entering college: “How was I going to interact with the younger students?” and “Am I able to keep up with the work - would I be so far out of the technology that I wouldn’t be able keep up with the classwork and things like that?” Her concerns were lessened when she found that the online computer class she took at a local community college before entering FCSU prepared her for using the technology required for completing her undergraduate courses, and her professors and the majority of her classmates were welcoming.

Lynn initially perceived that some of her fellow classmates were not sure what to expect having an older student in class and they seemed surprised at times with the perceptions and ideas she would bring to class discussions. It was as if, she mused, “they think once you hit 40 or 50 your perspective changes and you can’t come up with any new ideas or think like a young person anymore.” Overall, she felt that they were accepting of her and inclusive once the semester got underway. She stated “after a couple of weeks, it’s like, oh, okay. And online, nobody knows how old you are, so online, it’s a completely different thing, yeah it’s a great equalizer.”

In describing her relationship with faculty, Lynn stated that the faculty had been pleasant, and none had made her feel “talked down to or like an outcast.” Quite the contrary - in her Floral Design lab, her prior floral retail experience proved to be helpful to both her classmates and her professor. According to Lynn:

Nobody in that class was over 25 years old. I used to work in a floral shop so when we went to the lab, I ended up co-teaching it. Neither the teaching assistant

nor the professor had retail experience. They were coming at it from the university side of it. So, when I talked about the business side of it, it was interesting.

Lynn was also proud to have been asked by her professor to help with a floral design project for another academic department's special event and was pleased that most faculty had been appreciative of the perspective she brought to class as an older student.

There were no significant challenges or barriers Lynn identified other than difficulty with a math class and a short-lived learning curve for the technology required in her classes. She did wish there would have been more financial aid assistance available to her. Her family relied on her income from her part-time job when her husband became unemployed so her working, going to school, and caring for her mother was stressful for her and the family. She described her college experience as mostly good but did mention several times during her interview that she felt there were resources that would have been helpful to her and that would be beneficial to older students like herself in the future.

I wish there was something at the school for older students. There's all kinds of sororities and all kinds of everything for the younger students, but there's nothing for older students where we can connect and say, 'I'm experiencing this. Is this what you're having?' "Are you feeling like you're the only person in your age group that's ever going to be in your class?" I think that would be helpful. It doesn't have to be a sorority or a club or something, but just some place where you could go and discuss with other people. "I'm feeling like a fish out of water right now. Is this what you're feeling?" And to give each other support. I just wish there was some place where older students could get together and say, "You're not

in this by yourself. You know that there's a reason that you're back in school. So let's talk about this and hold each other up.” It would show that the university is behind their older students too, that they're invested in their older students.

Most meaningful about her college experience to Lynn was her “knowing at this age, I can still do it, even though I’m older.” She believed her degree will open several doors previously shut to her in the field of education – she plans to teach full-time. At the conclusion of her interview Lynn shared her perspective of her overall college experience:

I think, at this age, going to school with younger people also makes you more accepting of a younger perspective. You don't exclude it. I know some people get older and they're like, “Oh, young people don't know anything. Young people can't...” But I think, actually, the university is a great equalizer for that because it teaches younger people that older people do still have something to contribute. Once you get together, the millennial versus boomer thing, it goes away because you're all there for the same purpose and the purpose is to learn and to move forward and go out and do something with your degree.

Rose

A victim studies major classified as a senior, Rose was taking both online and face-to-face courses at FCSU’s main campus until all FCSU courses were moved online as a health safety measure in response to the COVID-19 pandemic. Rose identified herself as a single, White, 61-year-old, part-time student pursuing her third degree. In the 1980s Rose earned a Bachelor of Science in math degree and worked as a systems analyst

for a major oil and gas company. She later earned her Master of Divinity degree and served as a clergywoman in the United Methodist Church.

Rose shared that she adopted two daughters who had been alcohol and drug babies and had been severely abused. She also reported that she worked approximately 40 hours a week as a personal assistant caring for another victim of abuse who came to live with her at the age of 17. Her daughters were Rose's motivation to return to college. She discovered FCSU's highly rated criminal justice program offered a degree in victim studies, and she was drawn to the courses she believed would support her in her caring for her daughters, all of whom were now young adults with mental health issues because of their past abuse. Rose also chose to enroll at FCSU because of its location in her hometown and because the university accepted enough of her earned prior academic credits to allow her to transfer in as a senior.

Rose acknowledged her best friend, her mother, sister, and nephew as her support system for her decision to return to college. She explained that her family lives nearby and their support and encouragement was the reason she and her daughters moved from California to Texas. She expected that it might be difficult to switch from "mother mode to student mode" and to find the time and space to study, so she planned to "go slow and take a little bit at a time." She was concerned she might not "be able to remember everything that I'm learning" and stated, "I still struggle with memorization, but I am able to understand what I'm reading now."

Rose described her interactions with faculty and fellow students as limited in her large face-to-face classes and communication with them in her online classes was only through email and group discussions. She noted that both her professors and her

classmates were friendly and accommodating but that she had “not really been able to meet any acquaintances - life keeps me homebound.” When she did come to campus, Rose described the frustration she felt in not knowing where to park to be near the offices she needed to visit. When she did locate a remote parking space, she had trouble navigating the hilly campus terrain because of physical limitations, so she often resorted to having someone drive her to campus and drop her off. She commented “I’m not 20 anymore and it was tough.”

When asked to describe her overall college experience, Rose reflected that she was “surprised how much I have enjoyed it - getting back into it.” She asserted that she had “gotten everything I’ve needed or asked for” while in college but offered this observation near the end of our interview:

As an older student you come with all this information already. It would be great if it were better utilized in some way. Starting out in classes it's like ‘Yes, yes I've got this.’ Like in psychology class it was all common sense to me where it was a foreign language to most people in class. Can I do it faster? Does it have to take an entire semester? I need the facts but how do you get through this when you don't need it all, but yes, you need some of it?

Although Rose suggested a faster track to obtaining her degree would have been helpful, she valued her victim studies program and was looking forward to taking more classes and earning her degree in 2022. She felt her courses not only were applicable to the current family dynamics associated with raising children suffering trauma from abuse and neglect at the hands of their families of origin, but also were preparing her for her

future career. Rose plans either to work in a faith-based program for children of incarcerated parents or as a child court advocate.

Sammie

One of the younger research participants, Sammie was a member of Generation X at the age of 54 and the only sophomore of the research participant group. She identified herself as single, White, and attending college part-time while working as a homicide detective full-time. She was a criminal justice major and enrolled in both face-to-face classes and online classes at FCSU's main campus until, like all the research participants, her classes were all moved to an online format because of the pandemic.

Sammie began her academic pursuits in 1984 when she enrolled in a Texas four-year college but shared that "life happened" and she moved to another city in Texas where she enrolled in a community college. She attended yet another community college when she moved out of state but did not complete the program there when another move brought her back to live in Texas. She remarked that after returning to Texas "again, life got in the way" and she discontinued her academic journey entirely to focus on her career in law enforcement. Her motivation to return to college to pursue a degree later in life centered on three things: an internal value she held of "finishing what you start;" a desire to set an example for her young nieces and nephew by her persistence to finish college; and that in doing so, she would have the pride and distinction of being the first in her family to graduate from college. Sammie declared,

A part of me was like, "You know what? I started this back in 1980s, so by God, I'm going to finish it. I might be the oldest person in the classroom, I really don't care." Personally, that just sends a message to other people in the class that no

matter what your age, you can still do it. I figure I started it, I was going to finish it. Then also, the added reason was going back to show my nieces and nephew that we don't quit.

Sammie chose to enroll at FCSU because of its excellent College of Criminal Justice degree program she felt would be beneficial to her in her profession as a homicide detective and the university was conveniently located near her work and home. Her coworkers and family served as her support system. She delighted in describing the frequent scenario of her sitting at the dining room table with her niece as they worked on their homework:

I was taking my classes online and sitting at the dining room table with a 14-year-old having to explain math to me, the adult - it doesn't get any better than that. I quickly learned after the first week that online math was not for me. But it worked out. I made an A in math, so I was very happy. I had a great instructor.

Sammie expected that returning to college would be a very different experience for her since she had not been on a campus for nearly two decades, and that the age differences between her and her fellow students would be considerable, so she planned to take all her courses online. Instead, she discovered not all her courses were offered online her first semester and she was required to attend FCSU's main campus in person. She was concerned that her unfamiliarity with the campus might prove challenging and cause her to be late for classes, but to her relief, she found that people were friendly and quick to help her find the buildings where her classes were held. She noted that even though all her classmates were "fresh out of high school" they were friendly and helpful as well. Sammie explained that her chief concern while in college was that in telling her family

and colleagues she was resuming college, she now had to complete her pursuit of a degree. She stated “They hold me accountable. I can't back down now. I have to finish.”

Sammie reported that her college experience had been great so far. Her only challenges as an older student centered around learning how to use technology such as Blackboard and taking tests online. Although her interactions with classmates had been limited, she did feel a sense of camaraderie with them. She acknowledged several professors as amazing, most notably praising her math professor. She mentioned that she had taken math courses at four different colleges but never was successful in completing them until she took the math course at FCSU. She struggled initially but with her professor's teaching style and encouragement, she successfully completed the course with a grade of “A.” She noted, “Here the math professor made it fun. I have been blessed to be able to go back to college and have such a positive take on it. I've loved the classes I've taken so far.” Sammie further summed her college experience as:

Going through the program with some of the students was very interesting to get their perspectives and to be able to give mine. I wish I'd enjoyed it more as a younger person. Now it's like I literally can't wait. Yeah, it's just I think what's meaningful to me is being able to continue to learn and pick up on new stuff. I think that's what's most meaningful, is to be able to continue to learn. I am close to my career almost being over. When I retire from law enforcement at least I will have my degree. I might get a masters. I am sure I could do something else besides law enforcement.

Rayna

A member of Generation X, Rayna was the youngest of the research participants at age 53. She was living with her teenage son and caring for an infant grandchild whose parents were serving in the Army. She identified herself as a Black, divorced woman pursuing a Bachelor of Science in kinesiology degree in FCSU's Secondary Education program. She was enrolled as a full-time student at the main campus and was not employed. Rayna shared that she had previously attended three different colleges but each time she would "go and take a class, back and forth. I would go to school and then stop. All the other times I had children and a full-time job."

When asked what motivated her to return to college to pursue an undergraduate degree later in life, Rayna acknowledged that it was her divorce that motivated her to make this transition. She shared that the divorce left her feeling unsure of herself and as an unemployed, single mother of a 12-year-old boy, questioning how best to support him and herself. Rayna decided that getting a degree would be the avenue to a good paying job and the best choice for her and her family. Rayna researched colleges for their job placement rates and ultimately chose to attend FCSU because she discovered it was within driving distance and had a higher job placement rate for recent graduates than most in the state at the time. Rayna identified her support network, as she considered and then entered college, as her family and several encouraging FCSU faculty and staff she met prior to enrollment. When asked about her initial concerns and expectations of becoming a college student again, Rayna explained:

I was terrified. I figured things had changed so I was a little afraid to try it. I was focused on my grades. I have started and stopped college so many times that I

wanted this time to be the last time. I wanted to go all the way through this time with A's. I wanted to make the dean's list every semester. I had high expectations. I knew that things had changed a lot and I knew there was going to be a lot of technology. I didn't know if I'd be able to keep up with that. Because I don't normally, I don't use a computer every day. That's one of the reasons that I'm not working right now. I don't use a computer a lot. I don't really care for computers, but I knew that I had to use them to get this done.

Initially Rayna also was concerned about the logistics of attending FCSU. The commute from her home to campus was 70 miles one way. The gasoline expenses for a 140-mile round trip each day were a drain on the family budget. Mornings were often stressful when getting her son to his school bus and navigating the morning rush hour traffic made getting to her early morning class on time a challenge. She noted with pride that she successfully managed these concerns and made the Dean's list that first semester. Rayna acknowledged that despite her academic success, her first week on campus was hard for her. She described her experience as:

During the fall semester, I felt so out of place. I just felt like I did not belong there. And the first week of school especially. I did a lot of praying and I was determined, and eventually it felt good because I talked to a few of the students and realized that we have the same goals. They want the same thing that I want. So once I relaxed, it was me, it wasn't them. It was my inhibition. I just felt out of place. Now I feel like I belong there. I feel like FCSU is where I should've been.

Rayna described her interactions with fellow students as being largely confined to the classroom but mutually congenial and respectful in nature. She delighted in her

younger classmates asking for her opinions and she noted in turn she enjoyed providing encouragement to them. Likewise, Rayna's interactions with her professors did not extend beyond the classroom but she mentioned five professors by name as "amazing." She observed that she preferred face-to-face classes to online classes and the classes she enjoyed most were those with professors who were knowledgeable and passionate about their subject because "they enjoy their subject matter so much that they make you interested and want to know more."

Rayna regretted that there was not an organization for older students where she could meet other students her age and have companions "to talk with and have lunch with" and identified several significant challenges she faced as an older college student. She acknowledged that getting to campus and on time, adjusting to the required classroom technology, and having reliable access to the Internet at home were her biggest challenges. She stated that before COVID-19 and her classes were moved to a remote delivery format, she would go to the campus library to get what she needed done. Attending classes and completing assignments online at home with a weak Internet connection often was a struggle for her. The demands of being a single parent of a teenager and caring for a nine-month-old grandchild along with the demands of a full-time class schedule also was a struggle and a balancing act she felt might prevent her from enrolling the next semester and delay her graduation.

Most meaningful about her college experience to Rayna was that she was finally completing what she started decades ago. Rayna expressed her determination to graduate and was looking forward to doing so May 2021. She plans to pursue a career as a junior high school physical education teacher. She concluded our interview with reiterating that

although she had faced several challenges, including several health issues, she was a survivor. “I had radiation last year and I’ve gone through it. So I just felt there was nothing that I can’t do. And why not start a career? I feel good. I have too much that I can do. I can help kids. I know I can.”

Jamie

A part-time student enrolled at the FCSU satellite campus, Jamie identified herself as a 56-year-old, married, White woman pursuing an undergraduate degree in psychology. After her graduation from high school in 1981, Jamie enrolled in a community college, but she did not have the means to pay for tuition. She joined the Air Force with the expectation that the Air Force Tuition Assistance program would enable her to pay for the classes she attended while off-duty, but she lost this means of support when she was discharged from the Air Force once her commanding officers learned she was a lesbian. She confided that this was a traumatic event in her life that affected her deeply and adversely for several years. She stated,

I'd never failed anything, so I didn't really know what to do. Eventually I pulled myself together and got a job working at FedEx. I bought a house when I was 24, was in a stable relationship, and I'd gotten sober. I wanted to start college because I always knew I wanted an education.

Jamie went to a community college off and on over a period of four years but then stopped out around 1994 because “things just got overwhelming. I had too much going on in my life at that time and once you quit doing something, it's hard to pick it back up.” Ten years later she resumed her academic journey to earn her associate degree in 2014 with a grade point average of 4.0 and then transferred to FCSU. She chose the university

because she wanted to obtain her degree from a “brick and mortar” school and its location was convenient to a criminal justice facility where she worked and had just been promoted to the rank of captain.

New supervisory responsibilities at work, a temporary move from her home in another town to state housing for criminal justice staff near her job, and a difficult science class her first semester proved to be stressful. She credits her supervisors and staff along with her wife as being her support system during that hectic time. Neither her parents nor her six siblings went to college, so she is the first in her family to earn a degree – they too are a significant source of support to Jamie. When she was asked about any concerns or expectations she had regarding her transition into FCSU, Jamie asserted that she did not have any other than she expected that the classes would be like those at the community college she transferred from but larger.

Jamie described her interactions with students and faculty as being positive but explained that they were limited since she had taken all but three of her classes online. She mentioned she made friends with a few much younger classmates but for the most part, the demands of work and school left her with little time to socialize with them outside of class. From her interactions with faculty, she opined that “it's obvious who cares about the success or failure of their students and who doesn't. There's only been a couple who I felt really didn't care how the students did. They just were there to collect a paycheck.” She reinforced her opinion with an example of the differences she observed between the online classes of two professors who made their classes interesting and interactive and an online class with a professor who simply put the syllabus online, had the students grade their work, and never communicated with them again that semester.

This example was an exception to her largely positive experiences with faculty. She shared that she was “really impressed with most of the staff and most of the instructors and professors. They really try to help people be successful. Overall, it's been really good.”

When asked about challenges or barriers she encountered as an older college student, Jamie mentioned she sometimes felt like she was not as quick mentally as she once was, especially when learning and using technology applications. She relayed that her classmates' and professors' apparent ease with using technology sometimes “made her feel older than she liked to feel.” She knew that her younger classmates used social media extensively, but she preferred using more traditional forms of communication instead of using text messages and Tweets to communicate with her fellow students and her instructors. She commented:

It's not that I can't do it or can't learn it but working the hours that I'm working makes it difficult to engage in some of the things that are common for people that are in their 20's. But I'm very stubborn so when I don't understand something, I usually dig in my heels and figure it out. There were a few things like that that would frustrate me.

In response to the interview question “What have you needed as an older adult student in college that you have not received?” Jamie replied “I've needed consideration for the knowledge I bring with me. What I bring to the table as a student is discounted or overlooked because most of the programs/training are catering to 20-year-old students.” As an example, she described several events she was required to attend such as an alcohol and drug awareness program and a dating safety program that were tailored to meet the

needs of a much younger audience. She commented “I’ve been sober for 18 years, I don’t go to parties and am married so these programs were not relatable. In some ways you feel left out. Sometimes you get tired of being the exception or the outlier.” She recognized the importance of such programming for the 18–20-year-old students, but she felt that to foster greater inclusiveness on campus, the university could also provide programs specifically relatable to older students and their concerns.

Following graduation, Jamie plans to pursue a master’s degree then transition from her current position to one in another state agency. Her goal is to not only continue to train new criminal justice personnel how to do their job, but also to use what she has learned at FCSU to develop new personal and professional development training programs. Jamie described the most meaningful aspect of her undergraduate college experience in this way:

Something happened sometime between halfway through my junior year and now. The way I think about things has changed. At some point in my life, I believed a four-year degree was just a piece of paper to put on the wall. It’s way more than that. It’s a different way of thinking about the world. It’s a hunger for knowledge for knowledge’s sake, a way to process information, to put it in a place where you can access it. Everything became a whole rather than bits and pieces here and there. Even algebra can fit in with what I’m doing now. What’s most meaningful to me is being able to finish something I’d begun so long ago.

Gayle

Identifying herself as 56 years old, White, and married, Gayle was enrolled as a full-time student attending face-to-face classes at the FCSU satellite campus. She was a

senior education major specializing in the Early Childhood – 6th Grade (EC-6) program. She graduated from high school with honors and wanted to continue her education but was unprepared to do so. She explained that she came from a family that did not see the value of higher education for her or know how to help her apply for college. She married very young, put her dream of a college education aside, and began raising her family while working in the corporate world.

Gayle's initial motivation to get a degree later in life was to have financial stability, security, and independence. She explained that she wanted to pursue an accounting degree and a career as an accountant because both would provide the financial stability and security she needed. Prior to enrolling in college, Gayle worked in the human resources sector of business, so a business-related degree initially made sense to her. However, further introspection and the consideration of her enjoyment for over 10 years of homeschooling three of her children, led her to change her educational and career goals. According to Gayle, she decided to pursue a teaching degree rather than a business degree when she stopped to question herself: "Do I really want to do accounting? What I really want to do is teaching. That's what comes natural to me." Gail noted that the need for financial stability no longer was the primary reason for her pursuit of a degree. Instead, what motivated her to enroll full-time at FCSU was her desire to finish the journey she began decades ago and her love of education.

When asked why she chose to attend FCSU Gayle laughed and said, "it is a family tradition at this point." Gayle was 17 years old the first time she visited the FCSU campus to babysit her young cousin while her aunt attended class. Another aunt also attended the university at that time and Gayle remembered thinking "I would like to do

this. But I didn't know how to do it. Didn't know how to get there and get the money.”

Years later, with her encouragement, Gayle's son attended FCSU and became the first in her immediate family to graduate with a college degree. Her daughter became the first in the family to earn a master's degree. Gayle's children and her husband were a tremendous source of encouragement and support for her with her children often reminding her, “You can do this. You helped us through college. You got this Mom!”

Her family's support was especially important to Gayle as she prepared to enter college and experienced her first few weeks as a college student. She felt apprehensive and had significant concerns. Initially, tuition affordability was a major concern for Gayle. With a blended family of seven, she had to consider her finances and knew that her ability to attend FCSU would be contingent upon receiving financial aid assistance. She worried about being accepted by other students and faculty. She wondered if she would be treated like everyone else or encounter ageism, but she described that her biggest concern was a fear of failure. She reported that in moments of insecurity she questioned herself, “I think I can do it, but can I do it every time? Can I pass science and math?”

Gayle was completing her third semester at FCSU at the time of her interview, and she asserted that it was her best semester to date. Gayle attributed it to how well that she, her classmates, and professors were communicating and working together now. She conveyed that at the start of her first semester on campus several of her professors and most of her classmates seemed surprised to see her in their classes. She realized that some held stereotypes of older people that would become a barrier between them if they were not addressed. She held the belief that “you have to train people to treat you the way you

want to be treated” and that approach taken with her fellow students worked well. Gayle further elaborated,

One of the things that I talked to them about when we worked together is that maybe we’ll be a part of each other’s future. Maybe I’ll be a reference for you, or maybe you’ll be a reference for me. And I said, “It’s important to me.” I’ll tell a 19, 25-year-old when we’re introduced, “It’s important for me that I understand you because you might be working somewhere, and I want a job at that place. And I want you to remember me in a good way.” And so just so we just talk person to person. They know me now. They want to be in my group, because they know that we’re going to get stuff done and not make excuses, but that I’m not going to be too extreme.

Gayle noted that in the process of her professors and her working together and getting to know one another, she was able to develop good relationships with them as well. She tried to be transparent, put her professors at ease, and empathize with them regarding the challenges of teaching they faced.

Gayle enjoyed taking her classes in a hybrid format most because although they offered the flexibility of online classes, she enjoyed that they also allowed her to meet her professor and classmates in person. She explained,

I actually like meeting with everyone. I like the men and the women of different age groups. And even though sometimes I’m like, “Oh my gosh, I’m just like a fish out of water. I am not like these people,” it’s just important to learn how each other wants to be treated. I think my relationships with them, I just keep trying to nurture them. I still reach out to them and they still reach out to me.

Gayle reported that the challenges she experienced while in college were minimal. Personally, her challenge was in overcoming her own insecurities about her academic and career prospects as an older woman. She shared that:

There are vulnerabilities at certain times that I'm very aware of where I am in life. And whereas 95% of the time, I'm really confident, that one 5%, it's like a deep dark 5%. I don't think I'm going to make it.

Academically, it was her science and math classes that were challenging for her. In the first science class she attended, she became aware that her younger classmates' more recent completion of high school made their transition into their introductory college physics class an easier process for them than it was for her. They had the advantage of having a fresher memory of what they learned in their high school physics classes and were able to recall and discuss theories and concepts with their professor that Gayle either did not remember or maintained were not even taught when she was in high school. She asserted "what they learned in high school was not taught in my high school so I had to study more to fill in the knowledge gap."

When responding to the interview question of "What have you needed as an older adult student in college that you have not received?", Gayle indicated she needed more flexibility regarding class attendance so she would have liked to have had more hybrid classes. She also expressed frustration with how university bureaucracy often made it difficult to get into classes she needed, and she did not understand why students pay more for online classes. Gayle remarked,

Why do we pay more for online classes? My history class material was 10 years old and sound was poor. If you're going to charge more for the product, the

production needs to be where I don't have to keep asking, "What did he just say?"

"What was that?" It needs to be professional. I don't have many complaints really.

I've really been happy with the university. There's just been a couple of things that

I think that could have been better.

Gayle suggested one idea she felt would be helpful to the campus community – to include ageism awareness in future campus diversity training programs.

Gayle's immediate plans were to teach at a public elementary school following graduation from FCSU and she was considering returning to college to earn a master's degree. When asked what was most meaningful about her college experience, the weight of this question for Gayle became apparent from her long pause and struggle to maintain composure as she answered,

It's a big accomplishment. It's been a long time. The effort made for a long time.

So I think just being able to finish what I started, and even though I'm in the midst of a lot of challenges and adversity, not quitting.

Mary

A nursing student in her senior year of college, Mary identified herself as a 58-year-old, divorced, White woman. She was enrolled full-time at the FCSU satellite campus and worked 40 hours a week while taking classes online. Mary had been a Licensed Vocational Nurse (LVN) for 24 years before deciding to pursue credentials at a community college to become a Registered Nurse (RN) with an Associate Degree in Nursing (ADN). After graduating from the community college with this degree, Mary moved to be near her daughter and grandchildren and began to search for a nursing job in the area. She reported that she went to a local job fair only to be told by recruiters "come

back when you have your bachelor's degree." Mary was disheartened but shared that pivotal experience was the motivation for her decision to enroll in the Bachelor of Science in Nursing (BSN) program at FCSU. She went to work at an area hospital not only hiring RN-ADNs but also providing tuition assistance for them to go back to school to get their BSN degree. Mary remarked, "I got into their reimbursement program and they've paid for the whole thing." That monetary benefit was another motivation for her returning to college and she already had a connection to FCSU - all her children were attending college there as well.

Mary described her support system as herself, her coworkers at the hospital where she worked and the hospital's many resources for staff. She valued the support because she expected the nursing program at FCSU to be difficult. She said,

You expect that it's going to be a level of high difficulty because of the excellence they expect out of their students. I do realize that it's hard to get into nursing school. You just don't step into it. You have to meet all their criteria, and all of that. Once I got accepted, it was sort of like, "Wow, I got accepted. Okay, now I've got to do this." It's an honor too, to be able to be tapped when there's so many people trying to get in.

Her chief concern prior to beginning her BSN program was "time, because as a single person I have to work full-time. Time, schedules, work schedules, work conflicts, quiet, just the time to have quiet to study." She lived with her daughter and grandchildren when she first began college but eventually decided she needed her own quiet space to study and moved into a home of her own. Mary shared that managing finances was another concern while attending college. Although she had tuition assistance from the

hospital where she worked, the program required her to pay for her tuition upfront and their reimbursement for her expenses would follow. She explained, “You are always thinking, trying to stay a step ahead. I didn't want to get a loan, so it's all actually paid for...which is amazing.”

When asked to describe her experiences in college so far, Mary began by acknowledging her professors, instructors, and academic advisor. She mentioned they were all really nice and noted that “I have not met one that I didn't fully appreciate. They really teach, they try to teach you what you need to know. They were helpful, very helpful and communicating with them was easy.” What was not easy for Mary was working full-time while going to school. She contended that some of the large class assignments she and her classmates were tasked with completing did not always have a clear purpose and felt more like busy work to her. Studying, managing these assignments, and working 12 hour shifts at the hospital was stressful and made getting enough sleep a challenge and trying to maintain healthy eating and exercising habits difficult. Mary identified one semester as being particularly stressful, “I had to buy a new car, I had to bury a parent, and I had a health issue.” Her interactions with fellow students were limited to working on class projects together by communicating through email, text messages and Zoom meetings, but all were positive experiences she enjoyed.

Mary's response to the interview question asking what she needed as an older adult student in college that she did not have or receive, was like that given by several other research participants. She replied, “I don't really know how to solve it, but what I need is a different way to be taught.” She gave an example of the nursing instructors teaching students how take a patient's blood pressure. Students must practice hundreds of

times to insure they know how to do it correctly. Mary argued “I already know how to do that. I’m already comfortable with that.” She had over 26 years of experience as a nurse and successfully completed LVN and RN-ADM programs. Her prior training, credentials, and experience made some of the assignments and hands-on-training she received in the BSN program seem redundant and like busy work. Mary knew instructors had to teach foundational content to individuals who had little to no experience but when “you’re way beyond that, it’s very frustrating.”

She wished there had been a way for university instructors to assess her level of experience when she started the BSN program and then help her build on that knowledge base by teaching her what she needed to know at a higher level. She speculated that,

If I could have taken all of that information and processed it as fast as I wanted to go, instead of going all these four-month semesters, that would have been beautiful. Tell me what I need to know and how fast can I get through. That would be fantastic.

Following her graduation, Mary planned to continue working at the same hospital where she worked throughout her BSN program, join the American Nurses Association, and take their case management certification test. Nearing the end of our interview Mary reflected upon all she accomplished in the last few years: After a long career as a LVN nurse she earned her RN-ADN degree and soon after enrolled in the BSN program at FCSU. While going to college at FCSU, she worked full-time at a nearby hospital and successfully navigated a steep learning curve in her new job to master three new software programs and the duties of a case manager. What was most meaningful to Mary about her college experience was what she learned and how she could immediately connect what

she learned to her job as a nurse. Mary pronounced, “I can't even put it into words how life changing it has been to be able to process all that.”

Amanda

As the eldest research study participant, Amanda identified herself as a 65-year-old, married White woman enrolled part-time at FCSU's main campus. Amanda was a biology major and classified as a senior. At the start of the Spring 2020 semester, she attended all face-to-face classes but like all the study participants, at the time of her interview her classes had been moved to an online format in keeping with the university's safety protocol response to the COVID-19 pandemic.

Following her graduation from high school in 1973, Amanda enrolled as a biology major at a large public state university. She persisted there for two years until, as she described it, “life intervened.” As a self-described “serial student,” Amanda took classes off and on “all over the place” in the years that followed. She worked in the oil and gas industry and when the industry experienced a downturn in the early 90s, she decided she would go back to college to obtain a degree. Amanda reported that she earned an Associate Degree in Business from a community college in 1992 and then finished at a four-year university with an English degree in 1995.

Amanda's motivation to return to college 24 years later to pursue an undergraduate degree in biology was fueled by her interest in genealogy and genetics and by the impact a significant health issue had on her life. A year after recovering from major surgery, Amanda decided “it was time to go back to school.” She chose to enroll at FCSU because it was within driving distance from her home and her involvement in a

genealogy group near the college made it a good fit for her as well. Amanda described her support system as being:

My husband of course, and all my friends were, well they were shocked I guess, but supportive. My daughter has been wonderful. She's seen me go through school a couple times and so she was very encouraging for me to do this.

Amanda shared that the experience of her transitioning into college again was fraught with expectations she had to process. She explained,

I was trying to see if I could do the work at my age. That was frightening, but I guess I was determined, and it's been fairly good. I expected to be older than everyone else. I expected to be older than my professors and sure enough, that's true. I was looking forward to working with the younger students, or college age people. I thought that would be very interesting. I don't have any grandchildren, so I guess that's what I expected it would be - very interesting to be around the young people. Academic wise, I expected to do well just because I had done well in the past. But also at the same time, not knowing if I could do it again.

Her chief concern about entering college was her health and if she was physically strong enough to manage the demands of being a college student again. She recalled:

Health challenges, that was a big concern of mine. If I could handle it. That was the big one. It was amazing that I could have that major surgery, but it [going back to college] was part of the recovery process too. I didn't have time to mourn too much because it's just too busy. So health was the major concern at my age.

Amanda indicated that her experiences in college so far had been good. She described the professors as amazing and while not giving her special treatment, they

seemed to be very accepting of her and tried to go out of their way to be helpful.

Likewise, she acknowledged having positive relationships with her classmates. She declared,

They're absolutely wonderful. I think a few of them are a little afraid of me, which is fine. I have a few friends as students that kind of acted like a protector. I don't know how to put that exactly. Just watching after me a little bit. I think that some of them look to me as if I know the answer, like I'm the leader maybe, but of course, they know as much as I do about the subject.

When asked about challenges she may have experienced as an older adult in college, Amanda cited several. She shared that living in another town involved a commute and “sometimes I'm through with my class and I'm ready to go home, so making some of the extra events or the study sessions, or the SI sessions, it's a little bit of a challenge.” Amanda had revealed earlier in her interview that she was a cancer survivor. Because of her health issues, she had trouble sleeping and sometimes was not as alert as she thought she should be. She stated, “I hate to complain about energy. I think I have enough energy, but it's hard sometimes to keep up with the others, the younger ones.” Lastly, she acknowledged that as an older student who was also helping care for her elderly mother, she had different responsibilities than those of her younger classmates. Balancing these responsibilities with her studying and assignments often presented unique challenges.

In considering what she needed as an older adult in college that she did not receive, Amanda discussed her disappointment that “my department hasn't particularly reached out to me.” She felt that she was “flying under the radar a little bit.” She

explained, “some of my young student friends have made relationships with some of the leadership in the department through being teaching assistants. Despite doing well academically, I'm just surprised that I haven't been asked to be a teaching assistant too.”

Amanda envisions becoming a professional genealogist with a DNA focus or using both her degree in English and her degree in biology to pursue a scientific technical writer career following graduation from FCSU. As the interview with her ended, she confided that both of her parents dropped out of high school. They had no expectation of her ever going to college, so they considered that any college experience she gained was amazing. What was truly amazing was her persistence to obtain her education and degrees. Her English degree in the 90s made possible her well-paying career as a landman for the oil and gas industry and now, 25 years later, her continued persistence to obtain her biology degree will make possible the pursuit of a second career of special interest and meaning to her. Amanda shared that what was meaningful to her in her pursuit of an undergraduate degree at FCSU, was the ability to still learn and “the whole new experience of being with younger students.”

Emergent Themes

The participant interviews provided captivating stories of these 10 women's experiences leading up their matriculation at FCSU and their subsequent college experiences. Transcriptions of their interviews yielded rich data that I began to process for coding by reading and rereading them numerous times to get a sense of each participant's description of their experiences as an undergraduate at FCSU. An Excel spreadsheet proved to be a helpful tool to use in entering and organizing data extracted from each participant's interview transcript for analysis. I cut and pasted significant

statements or meaning units (Moustakas, 1994) from their responses to each of the 13 interview questions into the Excel worksheets and these significant statements then underwent three coding cycles until distinct categories of information emerged and then were color-coded. This process was repeated for each of the 10 research participants and when complete, the resulting categories of information from all 10 participants were compiled onto one Excel document sheet. Several similar or identical categories surfaced and were further reduced to potential themes. The themes most common and appearing often in the stories of the study participants were identified and ultimately seven themes emerged from the study of the lived experiences of the Baby Boomer and Gen X women as undergraduates: (a) motivation to return to college to pursue an undergraduate degree, (b) support systems, (c) initial expectations and concerns, (d) challenges encountered as an older college student, (e) campus relationships, (f) older students' needs, and (g) a meaningful college experience. The emerging themes are illustrated in Table 3.

Table 3*Baby Boomer and Gen X Women Undergraduates' College Experiences Emergent**Themes*

Theme	Example Codes	Examples of Significant Statements
Motivation to Return to College to Pursue an Undergraduate Degree	Finish Degree: Prior Post-Secondary Enrollment Stops and Starts, Career Advancement and Higher Salary, Pursue a New Career	"Well, I'd never finished my degree, because we moved from Florida to Texas, and I would have had to have paid out of state tuition. We were a young married couple and couldn't afford that, so I never finished."
Support Systems	Family, Work Supervisors and Colleagues, Friends	"My daughter has been wonderful. She's seen me go through school a couple times, and so she was very encouraging... for me to do this."
Initial Expectations and Concerns	Age Differences/Ageism, Financial Constraints, Fear of Failure, Time Management	"I expected to be older than everyone else. I expected to be older than my professors and sure enough, that's true."
Challenges Encountered as an Older College Student	Science and Math Classes, Campus Access, Additional Role as Caretaker, Access to Reliable Internet for Remote Classes	"So a lot of the kids are coming out of high school and they go to a physics class and the physics professor is talking to them about things that were not taught when I was in high school. So there's a learning gap that I have to bridge. Some of them are learning some things in high school that were not a part of my high school...so I had to do extra studying."
Campus Relationships	Faculty/Staff, Fellow Students	"The students, like I said, it's been interesting because, when it first starts, they're not sure what to expect about having an older student in class. But they've been accepting. Nobody's been exclusionary."

(continued)

Theme	Example Codes	Examples of Significant Statements
Older Students' Needs	Communication Clarity, Ability to Leverage Prior Knowledge, Training and Experience, Social and Academic Support Programs and Services, Flexibility in Class Format and Attendance	"Consideration for further knowledge I bring with me. My experience I bring with me. What I bring to the table as a student is discounted because the majority of programs/training are catering to 20 yr. old's. And discounted is probably not the right word. Just overlooked maybe."
A Meaningful College Experience	Knowledge Gained, Ability to Update Skills Applicable to Their Workplace, Acceptance from Younger Students and Sharing Perspectives, Sense of Accomplishment	"Finishing what I started."

Findings

Motivation to Return to College to Pursue a Degree

All 10 women spoke of having a high level of motivation to "finish what they started" and earn their undergraduate degree after many stops and starts in post-secondary programs begun over the decades that had passed since their graduation from high school. As their reasons for returning to college were identified, it became apparent that there were some motivations the research participants had in common: Kappa, Lynn, Camille, Sammie, and Mary all were motivated to earn their bachelor's degree to advance in their current career fields and earn a higher salary, while Rose, Rayna, Gayle, and Amanda were motivated by the prospect of pursuing new or encore careers with their newly minted bachelor's degree. Jamie was motivated to finish her degree and although nearing graduation and the imminent opportunity to retire, was considering the pursuit of a master's degree and possibly an encore career as well.

Support System

Every research participant indicated that they considered their chief source of support and encouragement to be members of their immediate family – their spouse and/or children, siblings, and parents. In addition to their families, the next most often acknowledged significant source of support was their work colleagues and superiors. While their families often stepped in to relieve the participants of some of their previously held roles and responsibilities in the home so they could focus on their classes, assignments and exams, the provision of flexible work schedules in the workplace also allowed the research participants the time and opportunity to meet these demands. Mary, a nursing student study participant, also benefited from her employer's support in a significant way – she received full tuition reimbursement from the hospital where she was employed full time while she earned her BSN degree at the university. Three participants, Kapp, Lynn and Rose, all listed friends as additional sources of support, and Rayna also mentioned a professor as particularly supportive and encouraging of her while she was a student at FCSU.

Initial Expectations and Concerns

The most prevalent initial expectation the study participants voiced was the expectation of a significant age difference between themselves and other students on campus. Kappa, Lynn, and Amanda all expected to not only be older than the students on campus but also to be older than their professors which for Amanda, proved to be the case. Sammie also expected there to be age differences between her and her fellow students and that all her classes would be online. The latter expectation was also another of Lynn's, but both women discovered at the start of the Spring 2020 semester that their

classes would be offered in a hybrid format. Some were entirely online classes and others were conducted face-to-face on campus. Both women were surprised to find that they enjoyed this format, and it ultimately became their preference over the other two delivery methods in which to take a class. They each noted they liked the convenience and flexibility online classes provide but they also valued the opportunity to meet their classmates and professors in a classroom setting. Other expectations mentioned but only once in the research interviews were: (a) the participant was confident of her comfort using technology and her ability to be organized, (b) another acknowledged she expected to make adjustments in having to switch from “mother role” to “student role”, (c) yet another participant expected her courses to be hard, (d) one expected to need financial aid, (e) and finally, one participant who was a recent transfer, expected her classes to be like those at the community college but larger.

Several of the study participants’ initial concerns as they began their college experience persisted and became challenges. Several of the women mentioned that fear of failure was an initial concern, especially ones associated with college math and their need to learn and use the technology their classes would require. For example, Lynn initially voiced her concern about having to take college math classes and as her interview progressed, she shared that she perceived her math class to be her biggest challenge in her college experience. Likewise, another prevalent initial concern the study participants expressed that were later mentioned as a challenge for them, was whether they would be able to successfully manage their time to juggle classes, assignments, study sessions and exams while also working, meeting family obligations, and for some, coping with the stressors of recovering from a serious health issue.

Not all initial concerns the study participants shared in their interviews as they entered college became challenges for them or even materialized. Such was the case with Rose who initially had a concern about tuition affordability but once she arrived on campus, she found that the financial aid package she was awarded was sufficient to meet her needs. In the same vein, others who expressed initial concerns about the possibility of encountering ageism while on campus or of not being accepted by professors and younger students in the classroom, were delighted to find a welcoming campus overall.

Challenges Encountered as an Older College Student

The challenge most Baby Boomer and Gen X women indicated they encountered was learning and becoming proficient with the use of technology – for three study participants this was their biggest challenge encountered in their college experience. Math classes and science classes also proved to be a challenge for several older college students with one study participant mentioning her physics class along with her algebra class as being extremely challenging. Gayle identified her difficulty with these two classes was largely attributable to how she felt these classes were taught differently when she was last a student – she called this a learning gap she needed to bridge with extra studying of formulas and theories to “fill in the gap.” Camille, who considered herself to be an excellent writer, had a similar type of challenge regarding the knowledge gap between what she learned about writing styles decades ago and the writing styles such as MLA, Chicago Style and APA required now. Camille expressed, “I think that has been the biggest thing for me to learn.”

Other challenges several of the study participants experienced and described in their interviews were those associated with accessing campus. The circumstances they

gave as examples included them not initially knowing where to park and receiving parking tickets, navigating the steep and somewhat difficult campus terrain when having to park in remote parking lots, or as an online student, finding buildings on an unfamiliar campus when coming to campus became a necessity. Several of the Baby Boomer women of this study lived considerably far away from campus. Rayna's commute to campus was 70 miles each way, Jamie's home was in another city so she lived in state employee housing for criminal justice officers during the week, and Amanda mentioned that she too lived in another town which made it sometimes inconvenient for her to remain on campus after her classes were over so she could attend a study group or a Supplemental Instruction (SI) event late afternoons or evenings. While these challenges are not all unique to older adult students and traditional age students may also experience them as well, older students are more likely to have more complex intersections of these challenges.

By the date of our scheduled research study interviews, all the research participants were working and attending class online due to the COVID-19 pandemic and stay at home orders from the governor. A challenge to most if not all the campus community of students, staff, faculty, and administrators, was operating with reliable Internet service from home. For older students not as adept at utilizing technology and possibly tending to shy away from its use, this was an even bigger challenge. Rayna shared that as she was already not very comfortable using technology, completing class assignments and communicating effectively with her professor and classmates had proven to be a challenge nearing the end of the Spring 2020 semester. Three of the

interviews were conducted by telephone because the study participants either did not have Internet access or it was not working properly.

The final challenge several of the women participating in the research study had in common was that they were caretakers of family members while pursuing their undergraduate degree. Rose was caring for three young women with special needs living with her, Rayna was caring for her 9-month-old granddaughter while the infant's parents were completing their Army training and perhaps even longer if they were deployed. Amanda was assisting her elderly mother while she herself continued to recover from surgery and a major illness.

Cross Generational Campus Relationships

When answering the research question “what expectations did you have in the process of transitioning into college?” the first response of nearly half of the Baby Boomer and Gen X women research participants was that they had the expectation of there being significant age differences between themselves and their fellow students and conceivably even between themselves and their professors. Three of the study participants shared that the anticipated age differences between them and their classmates was also a concern. Jamie and Lynn worried about their interactions and ability to relate with other students, while Gayle was concerned about being accepted and if she would be treated “like everyone else”. Once their first semester was underway however, Jamie, Lynn and Gayle were relieved to find that their interactions with other FCSU students and faculty were positive experiences. All 10 study participants described the younger classmates with whom they had interactions as accepting and respectful of them and that whether working in online groups or groups in the classroom, they worked well together.

Despite their 20 to 30 year's age difference, several of the Baby Boomer and Gen X women developed friendships with classmates that have persisted. In her interview Rayna shared this about her interactions with fellow students: "They respect me, and I respect them. It's been very rewarding."

Lynn noted "the faculty has been super nice and appreciative of the perspective that I bring to class as an older student, so that's been helpful." Other study participants' descriptions of their interactions with faculty included such statements as "faculty were supportive", "they were receptive to her", and "communication with them was good." Frequently the study participants mentioned faculty by name, describing them as excellent and so knowledgeable and passionate about the subject they taught that even difficult classes were made enjoyable.

Overall, the study participants indicated that their campus relationships with their classmates and professors were enjoyable. Most of them noted that their face-to-face contacts with both students and faculty had become limited because their classes, if not already online, had been moved online mid-semester due to the COVID-19 pandemic. They remained connected with their classmates and professors through texts and online applications such as Zoom, Twitter and GroupMe.

Older Students' Needs

When asked during their interviews about any resources or things that they needed but did not receive, the responses from the Baby Boomer and Gen X undergraduate women varied according to their experiences. On one end of the spectrum the answer was "nothing" as was the case with Camille who stated "Honestly, I can't think of anything. But if I need something, I let whoever can fix that know. So I really

can't think of anything” and similarly with Sammie declaring “You know, I can't think of anything. I mean, I really can't say enough nice things about FCSU because of all the interactions that I have had.” At the other end of the spectrum were several study participants’ responses that placed a spotlight on some specific social and academic areas in which they saw opportunities for the university to be more responsive to the unique needs of the older adult student population.

Several of the study participants expressed that they wished there had been a place or a university-sponsored program offering them an opportunity to meet with other older adult students for support and companionship. Rayna shared,

[I have needed] a companion. Because the students, I talk to the students and they talk with me, but I'm not really companions with them. I don't have a companion or somebody my age to talk with and have lunch with. That, I miss. Everything is geared towards the 18 - 25-year-olds. I don't know if there was something available, a coffee club or something like that...I would definitely be interested.

Lynn also expressed that that she needed a support system of other older adults:

I wish there was something at the school for older students. There's all kinds of sororities and all kinds of everything for the younger students, but there's nothing for older students where we can connect and say, “I'm experiencing this. Is this what you're experiencing?” I just wish there was some place where older students could get together and say, You're not in this by yourself. You know that there's a reason that you're back in school. So let's talk about this and hold each other up. A place or university-sponsored program would be great. That way it would show

that the university is behind their older students, too, that they're invested in their older students. I think that would be a great thing.

However, the responses to the question, “what are the resources or things that you needed but did not get?” most frequently conveyed their desire to receive more consideration for the knowledge and experience they brought to the classroom. The research participants expressed the need for a more flexible teaching style from professors to accommodate different learning styles and that recognizes the past experience of older students whether it was gained through prior coursework, hands-on training, work, or life experience. As Mary explained,

Sometimes, and I don't really know how to solve it, what I need is a different way to be taught. It's like, I already know that. I'm already comfortable with that. I'm an older adult. I need it to be on a higher level. If I could take all of that information and process it as fast as I wanted to go, that would have been beautiful. Instead of going these four month semesters, it's like, let's get rid of this busy work. When you're way beyond that, it's very frustrating. Tell me what I need to know, and how fast can I get through. That would be fantastic.

Rose expressed a similar sentiment recalling,

Well I've got a degree. I've got a BS in math. I've got a MDiv in theology. As an older student, you come in with all of this information already. In some ways it would be great if it were accessible in some way for the college. There's so much that's already there... You've experienced these things. How do you get through this [course] and ...When you don't need it all, but yes, you need some of it. I don't know. Some of it just seems like it could go faster.

A Meaningful Experience

When asked what was most meaningful to them about their experiences as an older undergraduate student, the participants shared that it was the knowledge gained, the ability to update skills, to step outside their comfort zone and learn something new. There was an appreciation for classes that aligned with experiences and of learning things immediately applicable to their workplace. Most meaningful to several was the acceptance they felt from younger students, being around them and sharing discussions and their perspectives. Also prevalent in the responses from the Baby Boomer and Gen X women was the sense of pride and accomplishment they felt in finishing what they started, not quitting this time, and looking forward to graduation. Jamie captured the sentiment many felt about their college experience in sharing,

Something happened sometime between halfway through my junior year and now. The way I think about things has changed. At some point in my life, I believed a four-year degree was just a piece of paper to put on the wall.

Something happened in the last year or so [that caused me to realize] there's way more than that. It's a different way of thinking about the world. It's a hunger for knowledge for knowledge's sake, a way to process information, to put it in a place where you can access it. Everything became a whole rather than bits and pieces here and there. Even algebra can fit in with what I'm doing now! Being able to finish something I'd begun so long ago.

Other Findings

Participants' Career Plans after Graduation

In addition to the findings summed in the identified themes of the research study, other findings surfaced from analysis of the interview transcripts. The main purpose of this study was to examine the phenomenon of older adult women, ages 50 – 64 and older, who were pursuing an undergraduate degree at the selected 4-year public university, to gain an understanding of why they chose to begin or return to college. In this study, it bears noting that none of the study participants were beginning college for the first time as all enrolled with prior course credits earned. My assumption made and identified at the beginning of the study was that the participants were pursuing an undergraduate degree to obtain credentials and training required of a new or encore career, to remain and enhance their competencies in their current career, or to advance in their career trajectory. In reviewing the interview transcript data, this assumption was corroborated in the articulation of career plans made by all 10 study participants. Half of the study participants, as illustrated in Table 4, confirmed that they had returned to college to advance in their current career field and to earn a higher salary.

Table 4*Study Participants' Career Plans After Graduation from FCSU*

Participants	Post-Graduation Career Plans
Kappa	Advance in Current Career
Camille	Advance in Current Career
Lynn	Advance in Current Career
Rose	New/Encore Career
Sammie	Not Sure/Considering an Encore Career Following Approaching Retirement
Rayna	New/Encore Career
Jamie	Advance in Current Career
Gayle	New/Encore Career
Mary	Advance in Career Field
Amanda	New/Encore Career

Participants with Previously Earned Degrees

All 10 Baby Boomer and Gen X women enrolled in an undergraduate program at FCSU had previous starts and stops in post-secondary educational programs and the prevalent theme among them all was to “finish what they started.” In many cases their efforts began decades prior to enrolling at FCSU but an unexpected finding that surfaced from the interviews with them was that 60% of the women, as noted in Table 5, entered

the university with previously earned degrees. Two of the six women previously earned undergraduate degrees, one of whom had also earned an advanced degree – both women were adding another degree to their resumé with plans to pursue an encore career.

Table 5

Study Participants with Previously Earned Degrees

Participants	Degree(s) Earned
Rose	Undergraduate Degree in Math Master's Degree in Divinity
Amanda	Associate Degree in Business Bachelor's Degree in English
Jamie	Associate Degree
Kappa	Associate Degree
Lynn	Associate Degree in General Studies
Mary	Associate Degree in Nursing

Challenges, Not Barriers

Among the 13 research interview questions asked of the study participants was one that inquired about any challenges they faced while enrolled at the selected university and another that asked them about any barriers they faced while a student at FCSU. Analysis of the interview transcripts revealed that all the women faced challenges, but interestingly, not one participant stated that they experienced barriers at the university. Any mention of barriers they encountered were those occurring before they made the decision to return to college. A barrier, as defined by Merriam-Webster, is “something immaterial that impedes or separates.” The academic journeys of these 10 women were impeded in the past by obstacles such as lack of finances, family obligations, parental perceptions that their child obtaining a degree was unimportant, and in general by the often-repeated term “life got in the way.” Conversely, a challenge, as defined by Merriam-Webster is “a stimulating task or problem.” While this study does not suggest barriers do not exist for older returning adult students, the Baby Boomer and Gen X women participating in this research study indeed faced challenges while enrolled at FCSU as undergraduates but contended there were no barriers impeding their progress toward earning their degree. Rather, as many conveyed in their response to the interview question “what was most meaningful to them about their college experience at FCSU,” it was the opportunity to learn while rising to meet the challenges they faced as older adult students and persisting.

Summary

The interview transcripts of the seven Baby Boomer and three Gen X women participating in this research study captured the powerful stories of them as older students

pursuing undergraduate degrees at Forest Creek State University. Their stories were as diverse, colorful, and unique as each of these women but despite their differences, their stories, and their lived experiences as undergraduate students contained some common themes. The emergent themes produced through the analysis of the interview transcripts were: (a) motivation to return to college to pursue an undergraduate degree, (b) support systems, (c) initial expectations and concerns, (d) challenges encountered as an older college student, (e) campus relationships, (f) older students' needs, and (g) a meaningful college experience.

In Chapter V I will briefly review the purpose of this research study, the methods used in the study, and summarize the results of my research. I will also discuss how the findings relate to the main research question and two sub-questions, align with existing research literature on the topic of this study, and can be examined through the lens of Schlossberg's Transition Theory. Finally, I will conclude with my recommendations for future research and practices.

CHAPTER V

Discussion of Findings and Recommendations

Overview

Baby Boomers are the first generation who in large numbers are redefining the established pathways of moving from full-time work to full-time retirement by postponing their exit from the work force (Kojola & Moen, 2016). They are working longer in their career jobs, retiring in stages using part-time or short-term work Quinn (2002) defined as bridge jobs, or pursuing an encore career. Freedman (2007) introduced the concept of an encore career and defined it as a second career after retirement often requiring older adults to acquire new skills and degrees to successfully transition into their new work-life chapter. Freedman (2014) later posited that the large population of Americans over the age of 50, which now includes the leading edge of the Gen X population, are a new higher education market whose members have potentially decades of productivity to contribute to a shrinking workforce and to the good of their communities. Although the importance of serving this higher education market better and the recognition of their value to the future of American higher education has been increasingly recognized by researchers, institutional leaders, and policy makers (Soares et al., 2017), the focus primarily on traditional students continues among institutions of higher education as a whole (Vacarr, 2014). Efforts to better serve the older adult student have been hindered further by the lack of comprehensive data and limited understanding of how this population prefers to engage in post-secondary education (Soares et al., 2017).

By the year 2030, 112 million Americans will be over age 55. Whether seeking new work by choice, necessity, or both, this population will need new skills and credentials that colleges can provide (Vacarr, 2014). By helping older adult students obtain these credentials, colleges and universities will “become more sustainable and our nation’s economic vitality will be strengthened. The first step in facilitating post-traditional learner success is creating insights that map who they are and what they need” (Soares et al, 2017, p .22).

For this research study, a snapshot of the phenomenon of older students attending college to pursue undergraduate degrees was retrieved from the *2018 Digest of Education Statistics*, published by the National Center for Education Statistics (NCES) that reported over 371,310 students, ages 50-64, and an additional 53,499 students aged 65 and older, were enrolled in undergraduate programs for the fall 2017 semester. Both the Baby Boomer generation, born in the United States between 1946 and 1964 (Hogan et al., 2008) and the leading edge of Gen X, born between 1965 and 1980 (Dimock, 2018), comprise the group of students who are ages 50-64, and the smaller group of 53,499 students over age 64 are all members of the Baby Boom generation. The participants in this research study, chosen through purposeful criterion sampling, were members of one of these two generations.

The purpose of this qualitative study was two-fold. The first purpose was to conduct a phenomenological study of older adult women, ages 50–64 and above who pursued an undergraduate degree at the selected 4-year public university to understand why they chose to begin or return to college. A second purpose of this study was to examine the congruence between Schlossberg’s Transition Theory (Anderson et al.,

2012) and the experiences of these Boomer and Gen X women moving in and through college.

Chapter V will consist of discussions and recommendations pertaining to the findings of Chapter IV and includes the following sections: (a) findings in relation to the central research question and sub questions, (b) findings and their connections to existing literature, (c) findings as viewed through the theoretical framework of Schlossberg's Transitional Theory, (d) recommendations for practice, (e) recommendations for future research, and (f) conclusion.

Findings in Relation to the Central Research Question and Sub Questions

The phenomenological study of older adult women, ages 50 – 64 and above, who pursued an undergraduate degree at the selected 4-year public university, Forest Creek State University (FCSU), included three women representing the leading edge of Gen X women (ages 50 - 55) and seven women representing the trailing edge of the Baby Boomer women (ages 56 and above). Through data gathered from each of the study participant's background and demographic questionnaire, themes emerged describing their lived experiences as college students. These descriptions provided rich data addressing the research study's central research question and sub questions.

The central research question of this study was: How do women of the Baby Boomer generation and leading edge of Gen X, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in and through college? Two sub research questions also guided this study: a. What are the perceived challenges they faced as university students? and b. What are the perceived barriers they faced as university students? From the interviews of the 10 Baby Boomer

and Gen X women the following seven themes emerged describing their experiences as they moved in and through FCSU as undergraduate students: a) motivation to return to college to pursue an undergraduate degree, (b) support systems, (c) initial expectations and concerns, (d) challenges encountered as an older college student, (e) campus relationships, (f) older students' needs, and (g) a meaningful college experience.

Among the research findings that emerged and addressed the central research question of “How do women of the Baby Boomer generation and leading edge of Gen X, who are pursuing undergraduate degrees at the selected 4-yr public university, describe their lived experiences as they move in and through college?” was the commonality that all 10 study participants described themselves, prior to enrolling at FCSU, as having a high level of motivation to return to college and bringing with them post-secondary education experience gained through a series of starts and stops spanning three or more decades. Most of the participants (60 %) had earned degrees prior to enrollment at the selected university. Four of the women transferred into FCSU with an associate degree while two others were adding a bachelor's degree to the undergraduate and graduate degrees they earned years ago at other universities. All the study participants were pursuing an undergraduate degree to achieve their career-related goals – the majority of them were seeking to advance in their career and earn higher salaries, closely followed by those planning to pursue an entirely new or encore career.

Its reputation for excellent degree programs, a competitive job placement rate over other universities being considered, and its convenient campus locations were what emerged as reasons several of the participants chose to enroll at FCSU. Likewise, in their early interactions and experiences with the university, several participants described

friendly FCSU staff assisting them with the transfer process, honoring a generous amount of credit hours previously earned at other universities, and facilitating financial aid awards as helpful and contributing to a positive experience for them.

The research study participants recalled that the weeks leading up to their first day of class and their first few weeks on campus caused them some significant anxiety amid their feelings of excitement and hopeful expectations as a college student. With the anticipation of finding a significant age difference between themselves and other students, they wondered if they would encounter ageism on campus and worried about not being accepted by professors and younger students. Several of the study participants reported feeling what they identified as a “fear of failure” at the beginning of and often throughout their college experience. Most feared failing difficult classes often mentioned as math and science classes and failing to learn and use the technology their classes would require. Another prevalent fear experienced by the Baby Boomer and Gen X women in the study centered around their fear of failing to manage their time well enough to successfully balance and meet the academic demands of being a student and the demands of work and home. Ultimately, the study participants described their biggest fear of failure would be to repeat their past experiences of starting and stopping their academic journey in pursuit of an undergraduate degree before its completion.

Despite these concerns, the study participants described managing their difficult classes and technology challenges to do well academically. They also described their overall interactions with faculty and fellow students as positive throughout their college experience even though the majority of their interactions were online. The Baby Boomer and Gen X women described feeling accepted and respected as older adult students, yet

they also felt at times like outsiders moving about campus “just under the radar.” The majority of FCSU’s student population are traditional-aged students and the study participants’ perceptions were that some of their academic courses’ content and most of the university’s student organizations and programs were designed to meet the needs of the traditional students. Reflecting on this perception and their experiences as older undergraduate college students, the study participants voiced the need for university-sponsored organizations and programs of interest and relevant to older adult students and where applicable, consideration of their prior knowledge, training, and experience in how they are taught in the classroom.

Two sub research questions also guided this study: a. What are the perceived challenges they faced as university students? and b. What are the perceived barriers they faced as university students? The study participants’ responses to the first research sub question were often unique to them and their experiences as older adult students but there were some challenges several of the women faced in common. Most notable was the challenge of learning the technology required in their classes and the difficulty of their math and science classes made more challenging by the time that had elapsed since they last took foundational courses in those subject areas. Long commutes, confusing parking instructions and individual mobility issues were also challenges several study participants identified that they faced in accessing the university and for some participants, the move to all remote learning necessitated by the COVID-19 pandemic, presented the challenge of accessing classes and assignments with unreliable Internet service at their homes. The research student participants’ response to the second research sub question was universal – they all described barriers that had contributed to the interruption of their educational

pathway in the past, but no one perceived facing barriers was part of their experience as an older adult college student attending FCSU.

An integral part of their college experience all the study participants identified was the strong support system their families provided. Several also included work supervisors and colleagues as well as friends in their support network that they credited with providing them encouragement when they faced challenges and motivation to persist in their pursuit of their degree. Lastly, each study participant's description of what was most meaningful to them about their lived experiences as they moved in and through college was their poignant story to tell, but for most research study participants, their narrative included the mention of their learning experience, their enjoyment in sharing it with younger generations of students, its value to their careers, and their personal accomplishment in completing it.

Connections with Existing Literature

The review of existing literature for this study began with the examination of factors contributing to the phenomenon of members of the leading edge of the Baby Boomer population nearing traditional retirement age, choosing instead to delay or avoid retirement through working in bridge jobs or pursuing encore careers. Freedman (2007) defined an encore career as work in the second half of life that not only generates an income, but also is perceived by the worker to be purpose-filled, meaningful, have a social impact, and it often requires the worker to obtain a degree or certification. The Gen X older student population also continues to seek credentials and degrees to upskill for a changing workforce and improve the prospects of a better life (Miller & Laspra, 2017). Against this backdrop, the chief purpose of this research study was to learn why the study

participants chose to begin or return to college to pursue an undergraduate degree and the perceived barriers and challenges they faced. Soares et al. (2019) emphasized the importance of higher education leaders and policymakers taking the first step to know who the older adult learners are and what they need. Findings from this study were congruent with the findings of existent literature focused on older adult students returning to pursue college degrees. The findings include prior postsecondary experience, barriers to education, postsecondary motivation, importance of support, and older adult student needs.

Prior Postsecondary Experience and Earned Degrees

One finding of this study that mirrored literature was that all participants accumulated credit hours through enrollment at community colleges and universities following their high school graduation. Their post-secondary experiences occurred over a span of three or more decades for most study participants because of their numerous starts and stops attributed to the barriers presented by “life getting in the way.” Six participants earned a degree prior to enrolling at FCSU. The most commonly held degree among them was an associate degree with five of the six women earning this credential – one of whom also added a bachelor’s degree to her transcript and the other was the only study participant to have both a bachelor’s degree and a master’s degree. These findings support those reported by The National Center for Education Statistics (NCES) in their *2011-2012 The National Postsecondary Student Aid Study* that older adult students were more than four times more likely than other students to have previously earned a certificate or degree. Gardner et al. (2021) noted that adult learners’ level of education already attained is predictive of the type of postsecondary degree being pursued.

Approximately 57% of older adult students who have some college but do not complete a degree are inclined to pursue an associate degree, while 37% opt to pursue a bachelor's degree and of the older adult students who already have an associate degree, 78% pursue a bachelor's degree.

Barriers Contributing to Educational Pathway Interruptions

Although participants shared that they did not perceive any barriers in their experiences as an older college student at the select university, they all acknowledged barriers they attributed to the interruption of their educational pathway and numerous starts and stops over the years. Deutsch and Schmertz (2011) posited that women adult students' pathways to education and experiences once in school are shaped by their roles and responsibilities in their families and society's cultural expectations of women and gendered norms. As with the participants in this study, the majority of women participating in research case study groups led by Deutsch also had some post-secondary experience with a series of starts and stops. The overlapping of life events, caretaking of children and parents, and financial constraints were among the factors the women of both research studies described as most often contributing to the starts and stops of their educational pathways and choices.

Patterson (2018) described deterrent factors in adult students' delayed or nonparticipation in post-secondary education as grouped into three categories: situational, institutional, and dispositional (Quigley, 2006). The barriers participants in this study faced prior to their acceptance to and enrollment in FCSU can be described similarly. Prohibitive out-of-state tuition costs following a family move, an anticipated military tuition assistance plan not materializing, and the responsibilities of caring for a growing

family were some of the situational deterrents the study participants experienced. For others in the study, universities offering little consideration for credit hours previously earned at other educational institutions or not responding at all to their admission inquiries were examples of institutional deterrents to their attempts to enroll at that university. Several participants in this study indicated that they struggled with their own internalized fear of failure or a lack of confidence in themselves when they first considered the idea of returning to college – such inner struggles with self-efficacy are examples of dispositional deterrents which can be factors contributing the delay or nonparticipation in higher education.

Most of the participants in this study identified themselves as first generation students whose family of origin never pursued a post-secondary education. One participant shared that her parents never completed high school and had no expectations of her going to college while two other participants expressed that their parents did not see the value of a college education. These family of origin influences mirrored those experienced by participants in another phenomenological study of the leading edge or older Baby Boomer students enrolled in undergraduate programs (Schaefer, 2010). Most of the students in this study were also first-generation students whose parents did not expect them to go to college and considered a college education a luxury not easily afforded nor necessary. Citing prior research that indicated first generation students often faced barriers arising from them not knowing how to navigate the formal processes of college, Schaefer (2010) observed that consequently, they can experience personal doubt about their ability and motivation to academically succeed in college.

Postsecondary Adult Student Motivations

Motivation is defined as what influences direction, initiation, perseverance, and the continued pursuit of a goal (Zusho, et al., 2014). Literature reveals motivation is key to students' perseverance in the pursuit of their degree and other educational goals (Valencia, 2015). Gardner et al. (2021) researched the motivational factors influencing adult students' choices to determine whether intrinsic motivation, extrinsic motivation, or a combination of both types of motivation factored into decisions regarding the type of degree they pursued, academic program they selected or enrollment status (full-time or part-time) they preferred. Findings suggested a correlation did exist between the types of motivation postsecondary students experienced and their subsequent academic decisions and supported earlier research that concluded postsecondary learners can be motivated by both intrinsic and extrinsic goals at the same time, or one type might be more compelling at a given point of time than the other. The participants in the Gardner et al. (2021) study were intrinsically motivated (their undergraduate degree could increase self-esteem and quality of life) and were also extrinsically motivated (their degree could lead to higher pay, promotions, or better jobs). The "desire to finish what they started" and their sense of accomplishment with earning a bachelor's degree was an intrinsic motivation for all the participants in this study. All also pursued their undergraduate degree with career goals in mind but their motivations for doing so differed because of the "why" or context behind their career choice. The motivation for the four women intending to pursue an encore career following graduation could be best described as internal or intrinsic while the women pursuing an undergraduate degree for the external incentives of higher pay, job security, or promotion opportunities were motivated extrinsically.

Importance of Support

Another finding supported by research literature is the importance of personal and academic support for older adult students. Participants in this study named their families as the primary source of support followed closely by workplace superiors, colleagues and friends. This is consistent with the findings of Deutsch and Schmertz (2011). Likewise, Shaefer (2010) opined that older adult students have complex support needs because of the stressors they experience. She reported that all nine study participants indicated immediate family members were their chief source of encouragement and support. The participants also shared that the younger students and faculty on campus were often a source of support. Like the participants in Schaefer's study, several of the women in this study were initially worried about "fitting in" and concerned they might not be accepted by younger students and faculty on campus but found them to be welcoming and respectful instead. Deutsch and Schmertz (2011) asserted that personal faculty support can be essential to promoting student success and persistence and the creation of a supportive academic community involves both faculty and students.

Older Adult Students' Needs

The findings emerging from this study regarding the needs of older adult students revealed four prevalent needs that were not consistently provided or were not available to them at all: (a) communication clarity, (b) the ability to leverage prior knowledge, training and experience they brought with them when they enrolled, (c) social and academic support programs and services, and (d) flexibility in class format and attendance.

Communication clarity was needed but not consistently provided. Examples were given of professors rarely communicating with the class after posting the syllabus online, not clearly explaining the purpose of a major class project despite requests for clarification, and not communicating for several weeks following the sudden move of face-to-face classes to an online format in response to the start of the COVID-19 pandemic. Further examples were given of miscommunication from academic advisors and unclear communications about where and how commuters should park on campus. The lack of clear communications with faculty and staff are not uniquely older adult students' experiences, but as they are often also first-generation students, Schaefer (2010) noted they were not always familiar with higher education processes. Accurate and clear information can eliminate some of the confusion and anxiety they experienced about these processes.

Several study participants voiced the need for consideration regarding their prior educational, work and life experiences. This need is highlighted and addressed in *The Post-Traditional Learners Manifesto Revisited: Aligning Postsecondary Education with Real Life for Adult Student Success*. Soares et al. (2017) outlined how competency-based education (CBE) and bridging formal and informal learning ecosystems could better support post-traditional learners in accomplishing their educational goals while juggling life roles and responsibilities.

Participants in earlier research studies as well as the women in this study expressed the need for a place or a program on campus where older adult students could gather to share concerns, experiences, encouragement, and support. University-sponsored social community meeting places or programs were especially valued because they felt

that they were tangible indicators of their university's support of them, investment in them and responsiveness to their need to feel they had a place in the institutional culture (Deutsch & Schmertz, 2009).

Finally, the older adult students in this study expressed their need for flexibility in class format and attendance with most preferring hybrid classes. The hybrid format offered the opportunity to build relationships with faculty and classmates in person and have a deeper sense of connection to their university as an academic community, while still providing flexibility for other life activities. This finding aligns with existing literature such as the 2014 Encore Career Survey results which revealed the importance of the availability of hybrid learning (Encore.org, 2015).

Connections with Theoretical Framework

Schlossberg (1984) was one of the first theorists to focus on transitions as they occur when events introduce change into a person's life. She identified three types of events: anticipated, unanticipated or a non-event. Additionally, to qualify as a transition, the event must involve a change in a person's role, daily routines, and personal relationships. How a transition impacts an individual is dependent upon several factors including its type and the surrounding context in which it occurs. An individual's ability to cope with the transition is important because even a transition considered to be positive can cause stress with the changing roles, and relationships it can bring. Schlossberg's Transition Theory established a model for "moving in", "moving through" and "moving out" of a transition, as well as the 4 S System for Coping with Transitions (Anderson et al., 2012). The 4 S's an individual brings to a life transition can be assets or liabilities and are: a.) **Situation** - which describes the factors included in a person's situation at the time

of the transition, b.) **Self** - which considers an individual's demographic and personal characteristics and their inner strengths, c.) **Support** - which inventories an individual's social and institutional support network, and d.) **Strategies** - which considers how an individual copes by changing the situation, reframing the situation or managing the stress the situation causes (Schlossberg, 2011).

Schlossberg's Transition Theory satisfactorily provided a framework in which to examine each study participant's transition into and through FCSU. Schlossberg's 4-S System for Coping with Transitions provided the researcher context for how the study participants uniquely managed their transitions. Each study participant's **Situation** differed according to varying factors including the factor that triggered the transition of their return to college. One study participant shared that the triggering factor for her transition was a divorce, for another it was a stalled career and for yet another, it was an "empty nest" and the availability of financial resources previously not an option. As each participant's **Situation** was different, so was how they coped with changes in their roles, relationships, routines, and the other stressors involved in learning the new rules, expectations, and norms of the university as they "moved in" as students. Their personal and demographic characteristics as well as their resiliency and other strengths related to their **Self**, and the **Support** the study participants described they had in their families, their work associates, their communities, and friends provided them the ability to adapt to their transition as it continued with their "moving through" college. A study participant's regular attendance at group study sessions and Supplemental Instructions meetings to master a difficult upper-level science class is one example of the many **Strategies** the

study participants chose as a coping resource for a more positive outcome as they “moved through” their transitions to college and pursuit of their degrees.

The “moving out” component of Schlossberg’s Transition Theory was only briefly considered because the main focus was to answer the central research question and sub questions of lived experiences and perceived challenges and barriers as an undergraduate student “moving in” and “moving through” FCSU.

Implications for Practice

Demographics on university campuses have become increasingly diverse in recent years, with a significant increase in the number of students ages 50 and older who are enrolling in courses. These older adult students are pursuing degrees to prepare for a new or encore career, advance in their current career field and earn a higher salary, or intellectual stimulation, connectivity, and a sense of community. Increasingly, they also have two or more years of college experience over several terms but with no degree. At the same time, the aging of the U.S. and global workforce, projected labor shortages, and the need for skilled labor have created a demand for postsecondary degrees. Institutions of higher education are enduring financial difficulties caused by decreasing revenue streams, lower levels of state and federal funding, and overall declining enrollment (Selingo, 2015). The large group of older adults ages 50 and over constitute a higher education market (Freedman, 2014). In sum, employers need workers with postsecondary experience and credentials, students need institutions of higher education to provide credentials, and institutions of higher education need students to add enrollment and generate revenue. As the demand for more higher education programs for adults 50 and over grows, universities must be innovative and willing to evolve to attract and retain this

large potential audience and their need to balance work, life and education (Soares, 2013).

The findings of this study have implications for higher education staff, faculty, and administrators to consider when marketing to attract this population of potential adult students, retaining them and meeting their unique needs as they pursue a degree. Furthermore, results from this study may also have implications for policy makers and future researchers seeking to implement successful age-friendly campuses and intergenerational programs.

First, research indicates that universities spend significant amounts of money for marketing and data analysis to increase enrollment numbers but seem unwilling to shift focus to this growing population of older adult learners (Soares et al., 2017; Vacarr, 2014). Dedicated marketing and broad recruiting of older adult students can be accomplished through a variety of media formats and incentives. To effectively reach this target audience it is important that they see themselves in the messaging content and images. According to Thayer and Skufca (2019), 46% of the U.S. adult population is age 50 and older, yet only 15% of images containing adults contain people of this age. Images that portray older adults as independent, active in their communities, and shows them in work or educational settings are needed to reflect the authenticity and diversity of the academic institution. Likewise, as most older adults seek a degree to advance in their career or to pursue an encore career, Sutton (2019) suggests using university websites to map out career paths for new careers or upward promotions in a profession, using a chat box and timely responses to communicate, and advertise resources that are accessible to the prospective older adult student. Access to online career and life coaches, career

interest assessments, resumé builders, virtual mock and professional interview sites, virtual job fair programs, and salary and cost of living calculators are just some of the most often featured online career-related resources with many more innovative online resources evolving.

Second, as indicated in the finding of this study and in research literature, older adult students want the ability to leverage prior knowledge, training, and experience to earn a degree faster. In addition to a substantial amount of credit accepted for prior course hours earned at other higher educational institutions, clear transfer pathways and bridge programs benefit near completers as does competency-based education (CBE) which awards credit for skills, competencies, and other knowledge masteries (Van Noy & Heidkamp, 2013). Colleges and universities have been slow to adopt CBE because of the initial challenges of institutional changes in adapting curriculum, programs and enrollment systems, providing instructional and learner support, funding institutional costs, and developing partnerships with local businesses. Nodine and Johnstone (2015) asserted that CBE programs, although challenging to implement, can help institutions of higher education reach new pools of potential students, provide personalized instruction, and hasten the time it takes for students to obtain their degree. Identifying and aligning needed academic and workforce competencies, aligning the assessment of these competencies and allowing students to learn at a variable rate are important strategies to implementing successful CPE programs (Dragoo & Barrows, 2016). Another popular approach to promote degree completion is credit awarded through competency-based assessments like those administered through the Southern New Hampshire University's College for America program. (Cunningham et al., 2016). This innovative program

received a \$3.9 million federal financial aid grant to build a student support program designed to provide just-in-time-assistance in 2014. This program and others like it leverage a student's life roles, experiences, and learning acquired across all types of learning environments to help the post-traditional learner earn a degree (Soares et al., 2017).

Third, findings from this study indicate the importance of providing social and academic support programs for older adult students. The importance of these support programs for traditional students' persistence in higher education has been well documented in research literature such as that published by Tinto (2017), but the specific needs of the older adult students in this study often differed in scope. The participants in this study were challenged initially by the technology required for classes and several struggled with math. Math, writing and reading remediation programs are currently offered at FCSU, but other courses in which older adult students struggle because their prerequisite knowledge is outdated or there is a learning gap may need to be identified and remediation provided. Academic support groups with experienced mentors assisting older adult students with these challenges could be hosted formally within a campus academic support center, or informally as peer-to-peer support programs hosted where most convenient for the participants. Mini Technology 101 seminars and other break-out sessions relevant to older adults could be offered in new student orientations programs. Dedicated academic and career advising with a single point of contact would be instrumental in providing older adult students with accurate and proactive information needed for making appropriate choices for academic courses and career paths.

Social support services most desired by older adult students in this study include school sponsored programs and places to meet for social interactions and support among older students such as those provided by New England College (Deutsch & Schmertz, 2011). Intergenerational awareness-themed programs and activities sponsored by a university's diversity and inclusion office would be valuable in combatting ageism on campus while promoting an atmosphere of respect and understanding among the generations. Intergenerational community service projects sponsored by student activities groups to build camaraderie and connections while helping others in the community is another idea for consideration.

Lastly, older adult students indicated in this study and research literature that they need greater flexibility in how they access education. Over 41 million American adults do not have access to a brick-and-mortar campus and three million of those adults also do not have reliable Internet service to access virtual learning (Yaeger & Stokes, 2018). To provide a pathway for these historically underserved learners, universities must design degree programs beyond online or on campus learning. The findings in this study suggest that the older adult student prefers a hybrid course delivery because of the flexibility it offers them. Universities and colleges adapting their course to online and hybrid modalities during the Covid-19 pandemic may very well continue to offer these type courses and in a larger scale. Yaeger and Stokes (2018) opined that on-demand or non-linear learning and a student's ability to move fluidly between completing coursework online and in the classroom provides such flexibility.

Recommendations for Future Research

A decade ago, the oldest members of the Baby Boom generation first became eligible to retire and receive full Social Security benefits as they turned 65 in 2011. Research literature at that time examining why they were choosing not to retire was obtainable but scant and the encore career movement was in its infancy. It was not long after that milestone passed when popular media and research literature alike began to focus on the topic and conclude that the leading edge of the Baby Boom generation was choosing to either delay or avoid retirement to pursue encore careers. Encore careers were defined as careers begun in the second half of life, perceived to be purpose-filled and meaningful and often required the worker to acquire new certifications or a degree Freedman (2007). As early as the mid-2000s, researchers began encouraging institutions of higher education to prepare for the “silver tsunami” (Cruce & Hillman, 2012). The youngest members of the Baby Boom generation are now age 57 and the oldest members of the generation behind it, Generation X, are age 56. Both are now on today’s campuses as part of the growing older adult student population and the majority of this population of students ages 50 and older are women according to *The 2018 Digest of Education Statistics*, published by the National Center for Education Statistics (NCES). Despite over a decade of research studies exploring who these older students are and how they prefer to engage in higher education to best serve their needs, the focus primarily on traditional students continues in colleges and universities as a whole (Vacarr, 2014).

The purpose of this study was to gain an understanding of why older women chose to begin or return to college to pursue an undergraduate degree and identify the

needs of this population of college students. The findings that emerged from this study corresponded closely to existing literature but can be expanded upon.

An area of suggested research is to conduct a longitudinal study of older women returning to campus to earn a degree focusing on their experiences while enrolled as an older adult student and their experiences beyond graduation. Schlossberg's Transition Theory (Anderson et al., 2012) which successfully framed this study could also serve as the theoretical framework for a longitudinal study and incorporate Schlossberg's "Moving Out" in addition to the "Moving In" and "Moving Through" components of her transition model to examine the career and life transitions the older adult student experiences following their graduation from college. Future research could also examine how perceived barriers older adult students transferring into college with an associate degree differ from those perceived by older adult students enrolling in college without an associate degree. Another area of suggested research is to explore the best practices of institutions of higher education who award credit to returning adult students based on factors such as their past training, experience and credentials earned in both formal and informal learning environments to help them complete their degree faster.

Although the original definition of an encore career is evolving, older adults are still seeking to update their skills and earn the credentials and degrees needed to advance in their careers or pursue new opportunities. The aging of the workforce and the trend of labor shortages is predicted to continue as will the employers' demand for trained workers. Further exploring the role colleges and universities can play in promoting intergeneration and lifelong learning is another suggested area of research.

Lastly, another area of research would be to examine how the Covid-19 pandemic has affected older men and women in the workforce, their pursuit of postsecondary educational credentials and degrees, and their retirement trajectories. Recent articles (Karageorge, 2020; Carlson, 2021) noted working women and people of color are experiencing the worst effects of the COVID-19 economic fallout and job losses. Carlson (2021) posited that many of the unemployed who lost their jobs might not return to their fields and need retraining for new jobs and recent graduates who are entering a dismal job market might require additional certifications or credentials to be competitive in the workforce. Carlson (2021) predicts that the current unemployment rate will put more public pressure on colleges and universities to retrain workers than even the pressure they experienced following the Great Recession.

Conclusion

The first purpose of this phenomenological study of older adult women, ages 50 – 64 and above who were pursuing an undergraduate degree at the selected 4-year public university was to gain an understanding of why they chose to begin or return to college. The second purpose of the study was to examine how Schlossberg's Transition Theory (Anderson et al., 2012) could be utilized in understanding and supporting older adult students' transitions as they entered and persisted through college. The analysis of transcripts from the study participants' interviews provided rich data addressing the central research question and sub questions designed to gain an understanding of the participants' lived experiences and their perception of the challenges and barriers they faced as older adult college students at the selected university. This data mirrored that

found in existing literature describing common attributes and characteristics of older adult students and what they need from institutions of higher education.

The Baby Boomer and Gen X women in this study were all highly motivated to complete their degree after a series of starts and stops spanning a period of three to four decades. The majority of the women (60%) earned a degree prior to enrolling in FCSU with an associate degree the most prevalent and their motivation to “finish what they started” was primarily career-related with half of the women seeking a bachelor’s degree to advance in their current career and earn a higher salary. Slightly less than half planned to pursue an encore career. The 10 women participating in this study all described that their chief support network while attending college was their families and the majority of the women in this study worked while attending school. Several also served as caretakers for elderly parents, a grandchild, or special needs young adults in their family. A few women struggled with their math and science classes and in learning how to use the technology required for their classes and coursework but were successful in overcoming those challenges. All the Baby Boomer and Gen X women shared that their interactions with faculty and other students were positive and initial concerns about experiencing ageism on campus were alleviated.

Four things they needed that were not consistently provided or received as older adult students were: (a) clear communication about university processes in some instances, (b) consideration for the training, skills and experience they brought with them in the classroom, (c) social and academic support programs and services, and (d) flexibility in class format and attendance. These needs were congruent with those

expressed by other older adult students participating in previous studies, presented in existing research literature and provided the implications for practice that were reviewed.

As the findings from this study and others highlight, colleges and universities need to provide clear and concise information regarding university processes unfamiliar to many older, often first-generation students to avoid miscommunication and confusion. Older students, like their younger counterparts, need and value having a university-sponsored place and student programs in which to meet other students like themselves for support and social activities. A university-sponsored place or programs demonstrates a higher education institution's investment in and inclusion of the older adult student in the campus community. Although hybrid learning is a common feature at colleges (Carlson, 2021), this learning model should be a more prevalent option to attract and retain older students. As noted by the participants in this study and based on their experiences, increasing the number of hybrid courses offered creates more opportunities for older adults to enroll in classes often flexible enough to accommodate an older adult student's work and family responsibilities, yet provide them the connection to campus, their professors, and fellow students they value and enjoy. Lastly, the provision of competency-based assessments and credits are a creative strategy many universities have begun to use, and more institutions of higher education should consider, to leverage a student's life experience, skills, training, and prior credentials for credit as a means of helping him or her obtain their degree faster.

Living longer, healthier lives, having financial and healthcare benefit concerns and desiring to remain productive were just some of the sociological and economic reasons the Baby Boom generation was the first generation to postpone or altogether

avoid their exit from the work force in large numbers. They were the first in large numbers pursuing new jobs or encore careers after leaving their lifelong careers and were the first population of older adult students ages 50 and older returning to college and university campuses to prepare for those new careers. Although the numbers of the upper edge of the Baby Boomer generation attending college are dwindling, they will not be the last of older students on campuses. The growth of the population of students ages 50 and over attending institutions of higher education is continuing. As with the majority of the participants in this study, they may be seeking to advance in their careers or pursue better jobs rather than to pursue encore careers, but the examination of the findings of this study reveals that their challenges, barriers and needs along their educational pathway are much the same as those of their older Baby Boomer predecessors. The large group of older adult students ages 50 older, currently the younger members from the Baby Boomer generation, older members from Gen X, and eventually from the generations following them, represents a higher education market to create revenue and fill the gaps created by the enrollment decline of the traditional age student population. College and university leaders are increasingly endeavoring to better understand their older adult populations and what they need - this will continue to be a critical step in successfully designing and implementing innovative programs to recruit them, retain them and help them more quickly and efficiently earn their degrees.

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APPENDIX A

Interview Protocol

Topic of Research Study: College to Encore Career: Baby Boomer and Gen X Undergraduate Women's Perceived Challenges and Barriers While Moving In and Through a Select 4-Year University

Principle Investigator: Pamela Laughlin

Time Frame: Spring 2020

Place: Sam Houston State University Main Campus and The Woodlands Center

Description: This interview protocol will serve as a guide in conducting individual interviews (each will be approximately 60 – 90 minutes in length) with six to twelve women ages 50 – 64 and above who are pursuing an undergraduate degree at the selected university.

The purpose of the interviews is to gain an understanding of why the participants chose to begin or return to college to seek an undergraduate degree, their lived experiences while enrolled in college, and to describe their perceptions of the challenges and barriers they faced while moving in and through the selected university.

Central Research Question:

1. How do women of the Baby Boomer generation and the leading edge of Generation X who are pursuing undergraduate degrees at the select 4-yr public university, describe their lived experiences as university students as they move in and through college?

Research Sub-questions:

1. What are the perceived challenges they faced as university students?
2. What are the perceived barriers they faced as university students?

Interview Icebreakers and Introduction:

- Welcome the participant.
- Introduce the research study and myself.
- Explain the interview process and remind participants of their rights:
 - Participation is voluntary and at any time, they can withdraw from the interview process.
 - Their identity will be protected by a pseudonym they will select, and their responses will be kept confidential.
 - The interviews will be audiotaped.
 - A copy of their interview transcript will be sent to them to review for accuracy
- Participant reviews and signs the Consent Form.
- Tell me why you wanted to participate in this study.

Interview Questions:

1. What was your motivation for deciding to pursue an undergraduate degree?
2. Why did you make the decision to enroll at this university to pursue an undergraduate degree?

3. Describe your support system as you transitioned into college.
4. What expectations did you have in the process of transitioning into college?
5. What concerns did you have in the process of transitioning into college?
6. Tell me about your experiences in college so far. What has it been like for you?
7. Describe your relationships with faculty.
8. Describe your relationships with fellow students.
9. What is most meaningful to you about your college experience?
10. What challenges you have experienced as an older adult college student?
11. Tell me about your career plans after graduation.
12. What have you needed as an older adult student in college that you have not received?
13. Those are all the questions I have for you. Is there anything else you would like to share about being an older adult in college?

Thank you for your time and responses to these questions today. I have enjoyed meeting with you and appreciate your support of my study of older adult women pursuing undergraduate degrees at a 4-yr higher education institution. It is my hope this time has been beneficial to you as well. I will, within the next five days, transcribe our interview word for word and send the transcription copy to you to review for its accuracy. Best wishes to you as you continue your academic journey and beyond.

APPENDIX B

Sam Houston State University
Consent for Participation in Research

KEY INFORMATION FOR *College to Encore Career: Baby Boomer and Gen X Undergraduate Women's Perceived Challenges and Barriers While Moving In and Through a Select 4-Year University*

You are being asked to be a participant in a research study about *the perceptions women ages 50 – 64 and above have about their experiences as an undergraduate student at Sam Houston State University*. You have been asked to participate in the research because you *were identified by the Sam Houston State University's Registrar's Office as being between the ages of 50 – 64 and above, enrolled either full-time or part-time at Sam Houston State University and seeking an undergraduate degree*, and may be eligible to participate.

WHAT IS THE PURPOSE, PROCEDURES, AND DURATION OF THE STUDY?
The purpose of the interviews is to gain an understanding of why Baby Boomer and the leading edge of Gen X women chose to begin or return to college to seek an undergraduate degree.

By doing this study, we hope to learn *about their lived experiences while enrolled in college and their perceptions of the challenges and barriers they faced while moving in and through the selected university.*

Your participation in this research will last about *the 60-90 minutes that a semi-structured interview may require*. Prior to beginning the interview, you will be asked to *fill out a very brief demographic questionnaire*. You will receive a transcript of the interview to check for accuracy and have the opportunity to submit changes if necessary. *If further clarification is needed you may be asked to participate in a follow-up interview via telephone or Zoom. The follow-up interview may last up to 30 minutes.*

WHAT ARE REASONS YOU MIGHT CHOOSE TO VOLUNTEER FOR THIS STUDY?

By volunteering for this study, you are contributing to a body of research aimed at identifying how 4-year universities can better attract adult learners, remove barriers to their successful transition into and through the higher education setting, and provide the services and programming support needed by this population of students.

For a complete description of benefits, refer to the Detailed Consent.

WHAT ARE REASONS YOU MIGHT CHOOSE NOT TO VOLUNTEER FOR THIS STUDY?

No undue risk to volunteers participating in this study is expected. You may have initial concerns about how your privacy and the confidentiality of the information obtained from the interview will be protected. Your identity and that of the setting in which the interview takes place will be protected by the use of fictitious names. All responses to interview questions will remain anonymous and data collected will be kept in a password-protected file on a computer or if on paper, locked in a file cabinet. Audio recordings will be destroyed after the successful dissertation defense of the Principle Investigator. If the results of this research are published or presented at a conference in the future, your identity will not be disclosed.

For a complete description of risks, refer to the Detailed Consent.

DO YOU HAVE TO TAKE PART IN THE STUDY?

If you decide to take part in the study, it should be because you really want to volunteer. You will not lose any services, benefits, or rights you would normally have if you choose not to volunteer. As a student, if you decide not to take part in this study, your choice will have no effect on your academic status or class grade(s).

WHAT IF YOU HAVE QUESTIONS, SUGGESTIONS OR CONCERNS?

The person in charge of this study is *Pamela Smith Laughlin*, of the Sam Houston State University Department of *Educational Leadership* who is working under the supervision of *Dr. Peggy Holzweiss*. If you have questions, suggestions, or concerns regarding this study or you want to withdraw from the study her contact information is: *Pamela Smith Laughlin* at 936-294-3514 or e-mail at plaughlin@shsu.edu and *Dr. Peggy Holzweiss* at 936-294-1144 or pholzweiss@shsu.edu.

If you have any questions, suggestions or concerns about your rights as a volunteer in this research, contact the Office of Research and Sponsored Programs – Sharla Miles at 936-294-4875 or e-mail ORSP at sharla_miles@shsu.edu.

Sam Houston State University

Consent for Participation in Research

DETAILED CONSENT *College to Encore Career: Baby Boomer and Gen X Undergraduate Women's Perceived Challenges and Barriers While Moving In and Through a Select 4-Year University*

Informed Consent

My name is *Pamela Smith Laughlin*, and I am a *doctoral student* of the Department of *Educational Leadership* at Sam Houston State University. I would like to take this opportunity to invite you to participate in a research study of *the perceptions women ages 50 – 64 and above have about their experiences as an undergraduate student at Sam Houston State University*. I hope that data from this research will help us better understand *their lived experiences while enrolled in college and their perceptions of the challenges and barriers they faced while moving in and through the selected university*.

You have been asked to participate in the research because *you were identified by Sam Houston State University's Registrar's Office as being between the ages of 50 – 64 and above, enrolled either full-time or part-time and seeking an undergraduate degree*.

The research is relatively straightforward, and we do not expect the research to pose any risk to any of the volunteer participants. If you consent to participate in this research, you will be asked *to complete a brief demographic survey and participate in a semi-structured interview*. Any data obtained from you will only be used for *the purpose of adding to the research base regarding how 4-year universities can better attract and meet the needs of a growing population of adult learners*. Under no circumstances will you or any other participants who participated in this research be identified. In addition, your data will remain confidential.

This research will require about *60-90 minutes* of your time. Participants will not be paid or otherwise compensated for their participation in this project. *The interviews will be audio recorded. Each research participant can review their recording and the recording will be destroyed after the successful dissertation defense of the Principle Investigator*.

Your participation in this research is voluntary. Your decision whether or not to participate will involve no penalty or loss of benefits to which the subject is otherwise entitled, and the subject may discontinue participation at any time without penalty or loss of benefits to which the subject is otherwise entitled. If you have any questions, please feel free to ask me using the contact information below. If you are interested, the results of this study will be available at the conclusion of the project.

If you have any questions about this research, please feel free to contact me, *Pamela Smith Laughlin* or *Dr. Peggy Holzweiss*. If you have questions or concerns about your rights as research participants, please contact Sharla Miles, Office of Research and Sponsored Programs, using her contact information below.

<i>Pamela Smith Laughlin</i> SHSU Educational Leadership Department Sam Houston State University Huntsville, TX 77341 Phone: (936) 294-3514 E-mail: plaughlin@shsu.edu	<i>Dr. Peggy Holzweiss</i> SHSU Educational Leadership Department Sam Houston State University Huntsville, TX 77341 Phone: (936) 294-1144 E-mail: pholzweiss@shsu.edu	Sharla Miles Office of Research and Sponsored Programs Sam Houston State University Huntsville, TX 77341 Phone: (936) 294-4875 Email: irb@shsu.edu
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☐ I understand the above and consent to participate.

☐ I do not wish to participate in the current study.

AUDIO/VIDEO RECORDING RELEASE CONSENT

As part of this project, an audio/video recording will be made of you during your participation in this research project for transcription purposes only. This is completely voluntary. In any use of the audio/video recording, your name will not be identified. *Participants can review their interview audio recording and it will be destroyed following the successful dissertation defense of the Primary Investigator.* You may request to stop the recording at any time or to erase any portion of your recording.

☐ I consent to participate in the audio/video recording activities.

☐ I do not wish to participate in the audio/video recording activities.

APPENDIX C

Background and Demographic Questionnaire

1. At Which Campus Are You Currently Enrolled?

☐ Sam Houston State University Main Campus

☐ Sam Houston State University – The Woodlands Campus

2. What Is Your Current Enrollment Status?

☐ Full-Time (12+ hours long semesters/9+ hours summer terms)

☐ Part-Time (Less than 12 hours long semesters/Less than 9 hours summer terms)

3. Are The Classes You Are Currently Taking...?

☐ All Face-to-Face

☐ All Online

☐ Hybrid (Both Face-to-Face and at least one Online)

4. What Is Your Age Currently? (Your reply is confidential)

5. How Would You Describe Yourself? (Please check only one option that best describes you.)

- ☐ American Indian or Alaska Native
- ☐ Asian or Asian American
- ☐ Black or African American
- ☐ Hispanic or Latino
- ☐ Native Hawaiian or Pacific Islander
- ☐ White
- ☐ Biracial/Multiracial
- ☐ Prefer not to answer

6. Are You Currently...

- ☐ Single
- ☐ Married
- ☐ Unmarried living with partner
- ☐ Separated
- ☐ Divorced
- ☐ Widowed

7. What Is Your Current Major?

8. Current Classification?

☐ Freshman

☐ Sophomore

☐ Junior

☐ Senior

9. Are You Currently Employed?

☐ Yes

☐ No (If You Selected No, Skip to Question 11.)

10. If You Selected Yes to Question #9, How Many Hours A Week Do You Work?

11. Number Of People (Including Yourself) Currently Residing In Your Household?

Thank You for Your Responses!

APPENDIX D

Copyright Permissions

Laughlin, Pamela

From: noreply@salesforce.com on behalf of info@copyright.com
Sent: Wednesday, March 22, 2017 10:46 AM
To: Laughlin, Pamela
Subject: Case #00283555 - Copyright Clearance Center [ref_00D30oeGz_500a01JCqmY:ref]
Attachments: Springer PermissionLicense.pdf

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If you have further questions please [don't](#) hesitate to contact us by phone at+ 1.855.239.3415 Monday-Friday, 24 hours/day.

Best of luck to you!

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Education

Doctor of Educational Leadership, July 2021
 Sam Houston State University, Huntsville, TX
 Dissertation – College to Encore Career: Baby Boomer and Gen X Undergraduate Women’s Perceived Challenges and Barriers While Moving In and Through a Select 4-Yr University

Master of Education in Counseling, December 1980
 Stephen F. Austin State University, Nacogdoches, TX

Bachelor of Arts in English, May 1978
 Bachelor of Arts in Sociology, May 1978
 Stephen F. Austin State University, Nacogdoches, TX

Professional Certifications

NACE Management Leadership Institute for Career Planning and Placement, Richmond, VA, 1994
 Licensed Professional Counselor-Eligible
 State of Texas Provisional Life Teaching Certification in Secondary Education - English and Sociology

Professional Presentations

Laughlin, P., Perez, M. (2016, April). *Truth or Myth: Over Half of Employers Indicate Difficulty in Finding Qualified Candidates*. The Higher Education Coordinating Board Marketable Skills Conference, Austin, TX

Laughlin, P. (2014, February). *Baby Boomers’ Second Act: College to Encore Career*. Southwest Educational Research Association Conference, New Orleans, LA

Laughlin, P. (2010, December). *Using Social Media as a Recruiting Tool: Maximizing Its Effectiveness While Minimizing Its Risks*. Texas Association of School Personnel Administrators and Texas Association for Employment in Education Annual Winter Conference, Austin, TX

Laughlin, P., Schafer, C., Simpson, T. (2009, December). *A Concerted Effort-Taking Graduate Surveys to the Next Level*. Southern Association of Colleges and Employers Annual Conference, Nashville, TN

Laughlin, P. (2009, July). *Green Jobs, Green Careers*. Houston Area Consortium of Career Centers Annual Drive-In Conference, Clear Lake, TX

Laughlin, P. (2008, November). *Social Networking Sites: The Good, the Bad, and the Ugly*. Texas Association of Collegiate Registrars and Admissions Officers Conference, Corpus-Christi, TX

Laughlin, P. (2007). *MBTI Interpretive Report for Organizations*. Huntsville City Hall, Huntsville, TX

Laughlin, P. (2003-2007, Quarterly). *Resumes, CVs and Portfolios*. LEMIT Module III, Huntsville, TX

Laughlin, P. (2003-2007, Quarterly). *Effective Recruiting Strategies*. LEMIT Module III, Huntsville, TX

Laughlin, P. (2003-2007, Quarterly). *Retention Strategies for the New Workforce*. LEMIT Module III, Huntsville, TX

Laughlin, P. (2003-2007, Quarterly). *The Changing Face of the Workforce - Four Generations in the Workplace*. LEMIT Module III, Huntsville, TX

Laughlin, P. (2006, March). *How to Jazz Up Your Resume*. Southeast Texas Association of Collegiate Registrars and Admissions Officers Spring Conference, Huntsville, TX

Laughlin, P., Reynolds, A. (2004, March). *NACE Ethics for Colleges and Employers*. Texas Christian University, Fort Worth, TX

Laughlin, P., Reynolds, A. (2003, December). *NACE Ethics for Colleges and Employers*. University of Texas-Dallas, Dallas, TX

Laughlin, P., Reynolds, A. (2003, November). *NACE Ethics for Colleges and Employers*. University of St. Thomas, Houston, TX

Relevant Professional Experience

Director of Career Services, 2003-2020
Instructor, First-Year Experience Program, 2004-2010; 2012-2016
LEMIT Module III Instructor, 2003-2007
Sam Houston State University, Huntsville, TX

Associate Director of Career Services, 2000-2002
Coordinator of Career Services, 1993-2000
Instructor, Freshman Year Experience Program, 1994-2002
Stephen F. Austin State University, Nacogdoches, TX

Public Relations and Marketing Associate, 1991-1993
Samaritan Counseling Center, Nacogdoches, TX

University Committees/Involvement

Recruitment and Retention Committee, 2012-2020
Career Services Advisory Board, 2007-2020
SHSU Staff Council Representative, 2016-2018; By-laws Chair 2017-2018
Academic Building IV Building Liaison, 2013-2018
Sigma Kappa Omega Advisor, 2009-2018
Emergency Shelter Volunteers Committee Co-Chair, 2009-2014
FORWARD (Former Foster Youth) Committee, 2009-2013
Bears Read to Succeed Committee, 2008-2013
Sexual Assault Response Team Volunteer, 2006-2011
Parents' Association Scholarship Committee, 2003-2005, 2007-2008

Professional Organizations and Memberships

National Career Development Association, 2010-present
Southern Association of College and Employers, 2007- 2020; *Scholarship Chair*, 2007
National Association of Colleges and Employers, 1993-2020; *Best Practices Showcase*, 1995
American Association for Employment in Education, 1993-2020
Houston Area Consortium of Career Centers, 1994-2020; *Scholarship Chair*, 2004-2009, *President*, 2003-2004, *Secretary/Treasurer*, 1994-1995
Texas Association for Employment in Education, 1993-2018; *President*, 2010-2011, *First Vice-President for Programs*, 2009-2010, *Second Vice-President for Membership*, 2008-2009, *Secretary/Treasurer*, 2006-2008, *Past-President*, 1997-1998, *President*, 1996-1997, *Vice-President*, 1995-1996, *Secretary/Treasurer*, 1994-1995
Southwest Association of Colleges and Employers, 1993-2007; *By-Laws Committee Chair*, 2005-2006, *Professional Development Committee Co-chair*, 2002-2004, *Conference Resource Room Chair*, 1997
Sam Houston State University Alumni Association, 2005-current
Stephen F. Austin State University Alumni Association Life Membership, 2004-current

Additional Professional Competencies

Over 27 years' experience career counseling and advising
EQ-I 2.0™ Certified
MBTI® and Strong Interest Inventory®-Qualified through CPP-certified training
Nine years' experience supervising and administering national standardized tests (ACT, GRE, GMAT, MCAT, LSAT, TOEFL)
Desktop publishing
Public relations and marketing experience
Successful grant-writing experience