Factors that contribute to professional women's employability after age 65

by

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B.S., University of Central Missouri, 1976
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AN ABSTRACT OF A DISSERTATION

submitted in partial fulfillment of the requirements for the degree

DOCTOR OF PHILOSOPHY

Department of Adult, Learning and Leadership
College of Education

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Abstract

Over 76 million people between the ages of 65 and 70 years old are making the decision to continue to work or retire. The factors that contribute to professional women's employability after age 65 who continue to work are important to understand. Many women as they approach age 65 may want to know this information as once you retire, it may be hard to turn back. Also, helping professions in gerontology and other related areas may want to encourage women to continue to work instead of just encouraging them only to retire. Work can help individuals stay healthier and mentally sharp and it takes physical health and mental sharpness to stay employed. There is a mutual benefit.

An exploratory qualitative research design was selected to understand the perceptions of how professional women continue to stay employed beyond age 65. Thirteen women (N=13) were interviewed to elucidate specific factors that support delayed retirement. Since longevity and vitality are increasing, extending work life can help individuals age well. Results showed that five themes emerged after an in-depth analysis of the individual interviews, all of which greatly affect each woman's employability after 65 years of age. These themes discovered were: (a) Enjoyment of Work, (b) Physical Health and Mental Sharpness, (c) Relationships with Work Colleagues, (d) Personal Resilience, and (e) Continuous Learning and Deep Relevant Expertise.

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Approved by:

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Acknowledgements

First, I would like to acknowledge my daughter, as she has been my best friend and unending support during the journey to complete this work. I do hope it inspires her to invest in her own learning.

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My faculty advisor, Dr. Jane Fishback, has been with me for the entire journey and has helped me to grow and evolve with this work and done so in a loving, kind, and knowledgeable way.

Dedication

       This qualitative research study is dedicated to the thirteen women who participated in this research. They are all inspirational role models for those of us who are younger, and may want to do as they have done and work beyond age 65. They inspired me as I talked with them and heard their passion for their respective work and their dedication to their respective families and their own life.

Chapter 1 - Introduction

Ask anyone to name well-known older American women who are still working and you might hear about actress and comedienne Betty White, ninety and guest host on Saturday Night Live; film, stage, and screen actress Lauren Bacall, eight-eight; cabaret singer Barbara Cook, eighty-five; poet and memoirist Maya Angelou, eighty-four . . . seventy-three-year-old Speaker of the House of Representatives Nancy Pelosi . . . Active, smart, talented professionals, one and all. They are famous and deservedly so. (Fideler, 2012, pp. 1 - 2)

Senior citizens, known as the Baby Boomer generation (born between 1946 and 1964), are creating change in the norms surrounding retirement, as many continue to work past traditional retirement age (Munnell & Sass, 2008). Over 76 million Baby Boomers are between the ages of 65 and 70 years old, and some are making the decision to continue working or retire. Multiple factors can influence the decision to continue working, including increasing financial goals, better health and vitality, and a simple desire to extend employment as a way to express a person's passion; which may allow each person to remain active and productive (Munnell & Sass, 2008; Ramos, 2010; U.S. Census Bureau, 2013). While financial security and better health are important factors to consider, research has not identified additional factors that could play a pivotal role in the ability to prolong work. Delaying retirement is more difficult for women with organizational and technological changes (Herriot, 2001; Huczynski, 1993, Sibunruang, Garcia, & Tolentino, 2016). This research explores the factors of women who continue to work over age 65.

Some research shows that gender could play a role in the decision-making process for individuals at retirement age and their choice to continue working (Finch, 2014; Munnell & Sass, 2008). Fideler (2012) stated, "demographic developments, primarily the two intersecting themes of *gender* and *age* are colliding with current economic conditions to spark a new phenomenon: the fastest growing cohort by rate of increase in the paid workforce is women sixty-five and

older (p. 6)" Many women in this generation are considered active, smart, and talented professionals who move past 60, fly past 65, and continue to enjoy work, making significant contributions in their own unique way (Collins, 2009; Fideler, 2012; Munnell & Sass, 2008).

Some older women can extend work and increase their psychological wellness, physical and emotional health, or other wellbeing (Calvo, 2006). Enhanced overall health and extended vitality could provide a viable way to extend employment for Baby Boomers (Calvo, 2006; Matz-Costa, Carr, McNamara, & Boone-James, 2015). If individuals are physically and mentally able to work, then they may not see the need for retirement before or at 65. With increased longevity and vitality, women may be able to continue working after age 65 (Munnell & Sass, 2008). Fideler (2012) researched women working over the age 60, in professional job situations; and her qualitative study focused on 34 women over 60. She examined their professional positions and why they are continuing to work and they stated they mainly the loved their work.

Research confirmed that women who extend their work life experience several benefits (Munnell & Sass, 2008). Matz-Costa et al. (2015) found that people who invest in a greater number of activities and spend time on things such as work and grand-parenting, are in better physical and emotional health. An older individual who has a positive and resilient lifestyle has more energy and engagement in all aspects of her life (Wagnild, 2003). Additionally, many women extend work because of the love they have for their work and the desire to be a contributing member for their respective employers (Fideler, 2012). Many of the women Fideler (2012) interviewed loved their work.

Women in the Baby Boomer and older generations may be affected by their traditional societal constraints as caregivers, causing a delayed career span and life course. They may delay

their work careers due to a higher tendency of involvement in family-life in their younger years, which can result in time off to raise children, part-time work, or caring for aging parents (Finch, 2014). Most of these events are normative events in women's lives (Bjorklund, 2015). Finch (2014) asserted these typical patterns of working, pausing, and resuming work, contribute to women extending their work life past retirement years and work longer than men of their generation. Nicolaisen, Thorsen, and Eriksen (2012) suggested continuity in the life course may imply that people who value work, and have good working conditions, prefer a later retirement.

Munnell and Sass (2008) believe that young women who grew up toward the end of the Baby Boomer generation, in the 1960s, could visualize a career early in their respective lives for the first time in women's history. Prior to this time, women were traditionally expected to remain home while their husbands provided financial security. Munnell and Sass (2008) further asserted that this younger cohort of Baby Boomers spend more time in the labor force than the older group of Baby Boomers due to the historical role changes for women. Given the large number of women in the Baby Boomer generation that are delaying retirement, research is needed to understand how this unique subset of women is managing to do so.

Problem Statement

As the number of women between the ages of 65 and 70 increases, the likelihood of delayed retirement for many of them may increase. The factors of some professional women who have worked beyond age 65 are not well documented. It is important to understand how this cohort can delay retirement and continue to work. Currently, much of the existing research focuses on the motives of why people choose to delay retirement and extend work. This study provides additional information to reduce the gap in the literature.

There is an argument that as time progresses, many more women will choose to extend their work life due to a personal desire to continue working (Fideler, 2012). Despite theories surrounding factors associated with why women delay retirement, researchers agree that women who continue to work beyond the age of 65 are in new territory (Calvo, 2006; Munnell & Sass, 2008). Examining this phenomenon and the factors could help create a clearer picture of how these women have successfully achieved continuous work-life.

Purpose

The purpose of this study was to explore the factors of professional women who continue to work beyond age 65. This is an important study as there seems to be a gap in the literature and this information is needed for several reasons. Many women approaching 65 may want this information, organizations may want to know how to retain talent over age 65, and helping professionals can encourage women to continue to work.

Research Question

The research question for this study was: *What are the factors of professional women who have worked beyond age 65?*

Background and Conceptual Framework

The theoretical framework for this study includes theories in the life course perspective, meaning of work, positive psychology, and career development. Research explores mid-life and late mid-life (45–70) using the *functional age*, which is a combination of chronological, psychological, biological, and social age (Bjorklund, 2015). This view of functional age is

useful in understanding positive psychology, and lifespan and career development theories in relation to the demographic of women 65 and older (Bjorklund, 2015). These theories focus on why people extend employment, but do not cover the factors of women who have worked beyond age 65.

Rowe and Khan (1998) define successful aging as "the ability to maintain three key behaviors or characteristics including low risk of disease or disease-related disability, high physical and mental functions, and active engagement with life" (p. 8). Vaillant's (2002) 50-year longitudinal study identified patterns describing the paradigm of successful aging. He argued that healthy and positive (happy/well) people age more effectively than individuals who have a more pessimistic outlook and a detrimental lifestyle (sad/sick). Physical and mental health are very important factors for aging in a beneficial, successful way (Foster, Galjour, & Spengel, 2015; Munnell & Sass, 2008; Ross & Mirowsky, 1995). Maintaining good overall health helps people age slower (Munnell & Sass, 2008; Ross & Mirowsky, 1995; Vaillant, 2008). Aging is impacted by numerous factors, including biological aging, psychological concepts and aging, and social sciences (Birren & Schaie, 2006; Bjorklund, 2015). In addition to an overall positive attitude, the ability to adapt also appears to be another factor that contributes to the aging process (Vaillant, 2002).

Life course perspective (LCP) is the first theory that explains changes, whether they are biological, developmental (including social and psychological factors), historical, or geographical; and tries to identify the factors that affect the arc of change, and what transformational change brings to a life (Hendricks, 2012). Some changes may be attributed to when, where, and how one lives, who one is, and where one fits into the social structures in which an individual has been entrenched (Hendricks, 2012). LCP suggested how an individual

grows up and grows old is socially constructed, normative, or prescriptive. Individuals impose

meaning on change and mold it to the purpose of the individual and take direction from it

(Hendricks, 2012). Stowe and Cooney (2015) define LCP as a dynamic perspective that

considers development, history, and the importance of relationships over time. Stone, Lin,

Dannefer, and Kelley-Moore (2016) suggest that the increase in the degree of variability in

health and well-being in later life results from life-course processes rather than "normal" aging.

Thus, LCP can help explain the motivation for retiring during the common retirement age, which

ranges between 62 to 65 years of age, and what needs to change to extend work life.

Life-span development is related to LCP yet has been a theory longer. Life-span is a life-

long approach and is multidimensional, plastic, and contextual, with multiple causes (Baltes,

Reese, & Lipsitt, 1980; Bjorklund, 2015). Life-span theories provide valuable insight to

extending work beyond 65 years of age by examining factors affecting older women in the

workforce over their lifetime. In their research, Jin and Rounds (2012) explored stability and

change in work values in a longitudinal study. Lent and Brown (2013) apply the social cognitive

model to a model of career self-management, over the lifespan. Life-span theories provide an

encompassing view of careers at the age of 65 and are a vital part of this research. Both theories,

however, are not complete without the influence of positive psychology (Lachman, 2004).

Positive psychology has impacted LCP and the process of aging (Ryan & Deci, 2000).

Seligman and Csikszentmihalyi (2000) believe that positive psychology, while subjective, allows

for the addition of personal attributes, such as wellbeing, contentment, past satisfaction,

optimism, flow, and current happiness. For each individual, the positive psychology approach

focuses on affirmative individual traits, including: capacity for love and vocation, courage,

interpersonal skill, aesthetic sensibility, perseverance, forgiveness, originality, future

mindedness, spirituality, high talent, and wisdom (Seligman & Csikszentmihalyi, 2000). Each of these factors can positively or negatively affect the process of aging, thereby determining the overall mental and physical health of the people in the older generations (Vaillant, 2002). Additionally, a very important aspect of positive psychology is resilience.

Personal resilience is the ability to bounce back from setbacks, changes, or horrors in life and positively adapt (Nash, 2001). Resilience becomes even more important and critical as one ages due to setbacks and changes that become more frequent with the aging process (Jackson, Firtko, & Edenborough, 2007). Reivich and Shatte (2002) propose that resilience is essential to success and happiness. Research suggests that people who were happy and well, live a longer more fulfilling life than people who were sad and sick, which emphasizes the need for personal resilience and the positive impact it has on the aging population (Vaillant, 2002). Resilience is a key factor in extending employability in the evolving workforce and has also been found to impact the aging process (Munnell & Sass, 2008). Research has shown that those who are more positive and resilient in their later years are more likely to age in a positive manner (Vaillant, 2002). While resiliency is an extremely important factor, the meaning associated with one's role in the workplace has also been found to influence delayed retirement.

The meaning of work has been identified as a significant motivator for women to continue work beyond age 65, as well as one of the factors of the women who work beyond 65 by coming across as enjoyment, energy, or passion. Numerous researchers posit that work is more than gaining economic support, and argue that it is a significant element in life involving physical, psychological, and social aspects that go beyond basic needs (Cartwright & Holmes, 2006; Chalofsky, 2003; Fasbender, Wang, Bennet-Voltmer, & Deller, 2015). Fideler (2012) interviewed 34 women, and many loved their work. Atchley (1989) suggests the meaning of

work as an important motivator for older adults as they continue to participate in the workforce beyond the typical retirement age of 65. Individuals work for many reasons beyond money and income. They also work because it gives them identity and meaning, which meets many social and psychological needs (Cartwright & Holmes, 2006; Chalofsky, 2003; Fasbender et al., 2015). From their longitudinal study, Bennett, Beehr, and Lepisto (2016) suggest that more individuals are continuing career employment as one alternative to retirement at age 65.

The theorists Gilligan (1993), Bateson (2010), and Belenky, Clinchy, Goldberger, and Tarule (1997) claim the development of women occurs in the context of human relationships and their ability to care for those in their respective world, suggesting that their development is more complex than men. Bateson (2010) specifically studied women and their respective development through their lives. She built on Erickson's theory and states that the age over 65 is a time of active engagement and wisdom for women (Bateson, 2010). Gilligan (1993), Bateson (2010), and Belenky et al. (1997) focused their work specifically on women. Gilligan (1993) proposes women judge their own life by their ability to form positive relationships with others. Belenky et al. (1997) uses a staged approach, examining changes in women over their lifetime. Their approach allows for the inclusion of varying relationships in a woman's life, not limiting development to concrete milestones based on age.

The final theory used in this research is career development. Savickas's (2005) and Krumboltz (2009) models of the career theory are used to examine factors affecting employability and factors associated with working past traditional retirement age. The Career Construction Theory and Happenstance were built on Super's 1959 model, and examines how a career is constructed around an individual's personal lifestyle (Krumboltz, 2009; Savickas, 2005). These theories provide insight as to how older individuals use their career to support their

lifestyle, which enhances their life instead of restricting it. These theories are also applicable to the work-life of older generations. It allows for an in-depth exploration of factors affecting employability. Organizations today are characterized by an ever-changing dynamic environment, in which the needs for adaptive careers have increased (Pulakos, Arad, Donavon, & Plamondon, 2000).

Staying relevant with skills and expertise could be vitally important to staying employable. Life-long learning and skill development because technology is constantly changing, and workers must keep their skills relevant in their career field (Meglio, 2012). Mantell (2012) asserts that four skills are required for employment: clear communications, positive personal brand, flexibility, and productivity improvement. Many jobs require associates to keep their skills up to date on technology, which requires the ability to adapt and learn quickly despite challenges (Murphy, 2015). Although the factors of women who delay retirement are discussed in the literature, many studies ignore the influence of these factors on aging women and continuous employment environments. In fact, many studies call for additional research into the various aspects noted above. For example, a more recent study by Boveda and Metz (2016) addresses these factors as "salient" factors that can impact "retirement trajectories" (p.153). Thus, each of the above theories are explored to understand how they interact and integrate, creating a new perspective regarding the process of aging and the factors of women who stay employable beyond age 65.

Research has provided data to support why women delay retirement (Fideler, 2012; Mor-Barak, 1995; Munnell & Sass, 2008). This data, however, may rely heavily on personal factors such as their passion and energy at work, personal resilience, support systems, and skills and competencies for work (Foster, Mageau, Sarrazin, & Morin, 2011; Munnell & Sass, 2008).

When combined these features are extremely complex and understanding the factors of women has not been addressed in current research. This dissertation uses these theories in conjunction with the aforementioned factors to explore the factors professional women have that are extending their work beyond age 65.

Research Design and Methodology

The research design was an exploratory qualitative study, because of the need to understand the factors women have that support continued employment beyond age 65 (Merriam, 1998). Creswell's (2007) approach to qualitative inquiry strongly influenced the decision that thematic analysis is the most appropriate methodology for this study, particularly because of the necessity of studying the individual perspective of each woman's work and life experience. The tool for collecting data for this qualitative research was in-depth interviewing, with emphasis on exploring and understanding each individual's unique perspective (Marshall & Rossman, 2011).

This research was conducted with semi-structured interviews, as it allowed for the opportunity to explore and discover the complexity of the participants. Thirteen women were chosen using the purposeful snowball sampling method. The criteria for this research included that the participant had to be a woman working in an established professional position and is working continually beyond the age of 65.

All 13 participants met the criteria, and were interviewed (including the two pilot interviews). Each interview took approximately 90 minutes, and were audiotaped, and sent to a professional transcriber. The transcriptions were then forwarded to the individual interviewees to ensure accuracy and precision. The intention was to interview women from across the United

States, which made this a national study. Thematic analysis was conducted to identify the themes from these interviews.

Study Significance

This research explores the factors of professional women who have continued to work beyond 65, delaying retirement. Learning more about the factors of this specific demographic of women is important for several reasons. First, helping professions in gerontology, life coaching, and counseling / therapy may benefit from this information as they support women who are aging and encourage the development or maintenance of supporting factors such as family or activities of daily living. This research provides professionals in gerontology information to engage their clients in dialog about work as they interact with aging clients. Work may be an important part of aging well and if these professionals possess greater insight, they can provide greater support services to help women achieve this kind of success. Second, as more Baby Boomer women reach 65, they can benefit from the knowledge that is uncovered in this study regarding factors that help extend a career for employment. Third, younger women could benefit because the Social Security retirement age for younger people continues to increase, eventually reaching a minimum of 70 years old (www.ssn.gov). Last, this research could also help employers in retaining their associates as they age, ensuring that the employer retains important intellectual capital. Many Baby Boomers bring a strong work ethic to their employer, providing strong reasons to retain them for a few more years (Munnell & Sass, 2008).

By 2030, the number of Americans over 65 will more than double, from 35 million to just over 70 million (Experience Corps, 2000). Obtaining a greater understanding of which factors women embody in the workforce over age 65 could significantly impact the growing number of

retirement-aged individuals who choose to continue working by increasing options for women. Some women possess increased vitality, longevity, and a desire to engage in work (Munnell & Sass, 2008). These women are now approaching retirement age and are beginning to consider retirement alternatives. One viable alternative is to continue working until 70 years of age and beyond. This gives women more time to bolster savings and recover from the recessions of their working lives, as well as capitalize on Social Security income in retirement by not taking it until the age of 70 or older. Also, many women love the work they do and want to continue to impact and contribute in their respective organizations, as well as satisfy their own desires for meaningfulness. This study examined the factors of women who continue to work beyond age 65, so that others can learn from these features.

A comprehensive understanding of how women over 65 years are successfully extending their work life can be helpful in facilitating employers to make more informed hiring decisions, and also assist future generations of women who plan to extend their work-life. Many of these women are engaged in an energetic late lifestyle, becoming successful role models (Bateson, 2010). Executing an in-depth study of the factors of professional women identified what keeps them vital and engaged in work beyond age 65, which resulted in further understanding of how these women have continued work. This information could inform and support women who choose to extend their work-life in the future.

Study Limitations and Possibilities

There are two limitations in this study:

1. As a woman, this researcher is close to the criteria for the research participants and because of this the interpretation of the participants' stories may be affected by

personal experiences, thereby introducing personal bias. This limitation will be minimized by ensuring peer examination of the themes based on the interviews.

2. This was an exploratory qualitative study using a very small, purposive sample size. Thus, extending broad generalizations was limited via these findings.   The small sample was limited ethnically and in economic status.

Definitions of Terms

The following terms and definitions are used in the study:

Aging: a period of human life, measured from birth by years, usually marked by a certain stage or degree of mental or physical development, and involving legal responsibility and capacity (Rowe & Kahn, 1998).

Functional Aging: a new way to look at age when considering development, life-span, and aging (Bjorklund, 2015).

Life Course Perspectives: the analysis of development and change with social meanings as applied to life events, individual development, and the development of relationships over time (Hendricks, 2012).

Life-span Theory: developmental psychological approach that is lifelong, plastic, contextual, and has multiple causes (Bjorklund, 2015).

Positive Psychology: a field of study at the subjective level and focuses on valued subjective experiences such as wellbeing, contentment, satisfaction, hope and optimism, and happiness (Seligman & Csikszentmihalyi, 2000).

Professional Women: created through beliefs, attitudes, and experiences through which individuals define themselves and their current or anticipated work life (Bridges et al., 2012; Johnson et al., 2012; Schwartz, Lucyckx, & Vignoles, 2011; Sutherland & Markauskaite, 2012).

Resilience: the ability to cope with adversity and positively adapt (Lavertsky & Irwin, 2007; Nash, 2011).

Successful Aging: the ability to maintain three key behaviors or factors including "low risk of disease or disease-related disability, high physical and mental functions, and active engagement with life" (Rowe & Kahn, 1998, p. 8).

Chapter Summary

This chapter provided the statement and purpose of this study. A conceptual framework is provided a brief background to introduce the context of this research. The research question and method were also given to inform the significance of this study. A brief definition of key terms is also provided an understanding of the nature of this research. The design is a qualitative exploratory study and used a thematic analysis method. Data was collected using semi-structured interview questionnaire for in-depth interviews. Thirteen women were chosen using the purposeful snowball sampling method, and met all criteria set forth by the researcher. These methods gathered information rich data for the research. The limitations are minimal because all research protocols were followed. The findings from the research could be useful for a variety of people, such as helping professions, business stakeholders, as well as women as they age.

Chapter 2 - Literature Review

This literature review explores research on the new phenomenon of delaying retirement and working beyond the traditional retirement age of 65 years for women. This is an exploratory study and this chapter explores a wide range of literature on aspects of this research however, it is not integrated. Therefore, this literature review will include a range of potentially relevant concepts. Three sections are presented in this review: the background of the aging demographics, the theoretical framework that helps ground this study, and the exploration of the factors that aging women may have or develop that help them to extend work-life.

In particular, the background includes literature discussing specific reasons for extending one's retirement age, reasons affecting this decision, and why women are continuing to work. The areas in this literature review include uncovering financial realities as well as other forces keeping women in the workforce. The theoretical framework provides the foundational theories of Life Course Perspective (LCP), positive psychology, the meaning of work, and career development. These theories help provide and understand how aging women manage their choices. Recent research on the factors that may help professional women remain employable will also be explored in the last section; which includes social support systems, skills, and competencies. This research helps understand the gaps in current literature that can be addressed through this study.

Background

This section focuses on the demographics and key concepts. Also examined are the reasons why professional women choose to continue working after the age of 65, thereby extending their retirement age. A foundational reason why women choose to remain in the

workforce is the meaning attributed to their work and love for their specific work (Fideler, 2012). Additionally, the reasons why women continue employment are relevant, as they help provide an understanding about the reasons why an aging professional woman would delay retirement yet don't address how to extend your work life.

Demographics

The Baby Boomer generation has changed many societal norms as they moved through their respective lives, including women's roles, and myths surrounding aging. As 76 million Baby Boomers reach the ages of 65 to 70, there is a strong likelihood they will change the stereotypes surrounding aging and traditional retirement (U.S. Census Bureau, 2013).

Life expectancy has increased consistently for more than one century and continues to increase further (Organization for Economic Cooperation and Development [OECD], 2006). The number of older adults in the United States is currently at a record high and the Baby Boomer generation is responsible for this (Foster et al., 2015; U.S Census Bureau, 2013). Researchers predict that 72.1 million Americans will be 65 and older by 2030 (U.S Census Bureau, 2013), and longevity expectation rates will reach 82 for women and 77 for men by 2020 (U.S. Census Bureau 2013).

Fideler (2012) state, "the women 65 and over cohort is the largest growing *by rate of increase* cohort in the paid workforce" (p.62). Munnell and Sass (2008) believe that work rates for individuals over 65 years old should continue to increase. Furthermore, they assert women in the 54–64 age range are in the midst of postponing retirement because they can because they have been in careers and may have vitality and increased longevity. In addition, increased access to education for women over the years has led to an increase in women in the workforce

(Munnell & Sass, 2008). Large numbers of women in the mid-1970's went to college for the first time with the goal of employment. These women are now approaching 65 and considering the option to remain employed beyond the traditional retirement age of 66 (Munnell & Sass, 2008).

The advancement of healthcare has also affected this population. People are remaining fit and healthy longer than ever before (Bateson, 2010; Munnell & Sass, 2008). Thus, retirement from work life has morphed from an era where aging individuals were expected to withdraw from society, to a time when people remain active (Sass, 2016). Education is also a significant factor in extending work life. Workers with higher education are more likely to remain in full-time employment and less likely to retire (Boveda & Metz, 2016; Haider & Loughran, 2001; Sass, 2016). Boveda and Metz (2016) state, "workers with more education desire to continue using their specialized knowledge and skills as well as contribute to their industry" (p. 163).

Finch (2014) suggests women who have rewarding positions are more likely to extend their work life beyond the typical retirement age. A more contemporary view of aging and work suggests that many older workers will stay employed past the traditional retirement threshold of 65 years (Nicolaisen et al., 2012; Pitt-Catsouphes & Hudson, 2007), and there are a variety of reasons why they will extend employment.

Aging Well

A key concept underlying this study, and all studies on aging, is the term "successful aging." Successful aging is defined by Rowe and Kahn (1998) as "the ability to maintain three key behaviors or factors: no disease and no disease-related disability, high physical and mental functioning, and active engagement with life" (p. 38). Stowe and Cooney (2015) suggest that the focus of adulthood is the building process of developmental processes and trajectories of

continuity and change that function over time. Vaillant (2005) found happy – well people aged more effectively and for longer and higher quality lives than the sad – sick individuals.

In Erikson and Erikson's (1998) theory of psychosocial development, individuals must move through two significant tasks positively when they reach 65 for successful aging. The first task is "generativity vs. stagnation." This is a stage that comes to women in mid-life. The second task or eighth stage is of ego "integrity vs. despair." Both stages are important to successful aging (Erikson & Erikson, 1998). Foster et al. (2015) propose individuals examine their lives and attempt to achieve resolution that brings fulfillment, reconciliation, meaning, and wisdom. Foster et al. (2015) goes on to assert that women have a choice about how they handle the psychosocial developmental opportunities of aging. Adults navigate through these changes effectively with the help of family, friends, and other support systems, however, some women struggle to cope with the changes aging brings. These stages are important to the success of women who are extending their work beyond age 65, and the impact of these stages are particularly clear in career development theories.

Meaning of Age

Bjorklund (2015) proposes that a majority of people think about age as a number. Yet this does not adequately represent the journey of adulthood due to the variability of people as they make a myriad of choices currently available in their adult lives. There are several factors involved in defining the aging process, including: chronological, psychological, biological, and social (Bjorklund, 2015). Chronological age is represented by the number of years that have passed since birth. As a child, this age represents important steps throughout childhood.

Chronological age does not include the variations of development as an adult and may not cause progressive changes (Bjorklund, 2015).

Bjorklund (2015) defines psychological age as a measure of an adult's ability to deal effectively with the environment and others without considering the chronological age of said adult. A 30-year old may not pay an electric bill because they deem the purchase of designer jeans more important. This demonstrates a psychological age much younger than the chronological age of 30. Psychological age in older adults can predict functional age (Bjorklund, 2015). If an individual perceives themselves as young, they will model younger behaviors, i.e. working past normative retirement age.

Biological age is a measure of an adult's physical condition and how it compares with others of a similar age. For example, a woman could run like a 30-year-old or have the memory of a 50-year-old. Biological age is impacted by life style choices, both positively and negatively effecting delayed retirement due to health (Bjorklund, 2015).

Social age is expected roles a person takes on at specific times in an adult's life (Bjorklund, 2015). A woman could have her first child at either 18 or 40. Both are socially acceptable in today's world. Bjorklund (2015) suggests we give social age respect in the definition for age with this change. When combined, chronological, psychological, biological, and social age determines functional age, which allows for comparison between individuals at a variety of adult ages (Bjorklund, 2015). "Other people can interpret our age and we represent our own age in relation to these social and cultural age institutions" (Ojala, 2010, p. 60).

Subjective age is perceived age, or how old one feels and how their age is judged by others (Bjorklund, 2015). Isopahkala (2013) asserts that when one feels their age is not in accordance with social expectations (too old or too young), there is a need to reflect upon age

and its meaning. Allowing an individual to have a greater understanding of who they are and why.

The generation of mid to late mid-life is defined as those in the young-old range (Neugarten,1976). Women navigate these changes based on how each woman approaches aging. Biological changes remain stable for many during this time in life, including those between the ages of 50-60 and older (Goldhaber, 1986). Lachman, Teshale, and Agrigoroaei (2015) propose midlife as ranging in age from 40–60, and the middle years range between 40 and 70 (Byham, 2007; Gergen, 1990; Goldhaber, 1986). This change in the range is impactful yet, Lachman (2004) suggests that many questions about mid-life remain unanswered. Mid-life can be a predictor of aging into the old-old phase of life (Lachman, 2004; Neugarten, 1975). Lippert (1997) state "certain myths about phenomena thought to occur for women during mid-life, such as menopausal change of life and the empty nest syndrome, have little scientific basis" (p. 16). These changes can impact women, but do not determine the well-being of mid-life women who possess a variety of high quality roles in life (Baruch & Barnett, 1986).   Some of these roles could include paid worker, wife, mother, etc. Women with more roles are more adaptable (Baruch & Barnett, 1986). The varied nature of mid-life and the changes with it are the reasons to pursue interdisciplinary theories in research for women as they age. Including the categories and number of roles in a woman's life will help to further elucidate the process and definition of aging, and how it impacts prolonged employment. Research that includes roles adds to the dimension Gergen (1990) states is missing:

A review of a diverse sample of these volumes . . . reveals but a narrow spectrum of theory devoted to women at mid-life. What do these books tell us? In the main, the

theories are almost exclusively Freudian and center on the playing out of psychosexual

themes. (p. 472)

Reasons to Extend Employment

Studies show that the reasons women continue to work highlight the various aspects of

aging and successful aging that may lead to an individual's choice of retirement or extended

employment (Finch, 2014; Hardy, 1991; Pienta, Burr, & Mitchler, 1994). In a study by Boveda

and Metz (2016), it was noted that "…the expectations of older workers demonstrate a new

retirement paradigm" (p. 153). Using data from a Health and Retirement survey, a sample of 3,

737 adults, of whom 57.6 % were women, four retirement trajectories (i.e., no retirement, full

retirement, bridge employment, and encore career) were compared (Boveda & Metz, 2016). The

study found that "gender, age, education, marital status, health, and wealth differentially

predicted the odds of pursuing each of the 4 retirement decisions" (Boveda & Metz, 2016, p.

153).

Munnell and Sass (2008) argued that the best move financially is to stay employed in

continued career employment. Bennett et al. (2016) suggested that continued career employment

provides financial and other benefits. From financial reasons to personal meaning of continued

work life, there is a range of factors associated with why older women choose to continue

working beyond age 65.

Finch (2014) addressed why women are more likely to delay retirement and the factors

associated with working beyond the traditional pension age of age 65. Results showed that

women could do this for two reasons. First, women may continue work due to having lower

income, in addition to supplement any loss from part-time work or time. The second influencing

factor is the attachment theory; women with strong attachment to their careers will keep this in later years by working longer (Finch, 2014; Pienta et al., 1994). Finch (2014) states "there is evidence that women, with more stable labour force attachment, fewer disruptions due to caring (Pienta et al., 1994) and who remain in employment during childbearing years (Henretta, O'Rand, & Chan, 1993; Pienta, 1999; Pienta et al., 1994) are more likely to work in old age" (p. 32). Women who start families later in life and possess established careers are more likely to work longer (Finch, 2014; Hank, 2004). Additionally, there seems to be 'status maintenance' in old age, where career oriented women with established careers are more likely to continue working (Finch, 2014; Hardy, 1991).

Finch's (2014) study used longitudinal data from the British Household Panel Survey (BHPS). The data collected included retrospective employment, marital, and fertility history files. The total sample consists of 21,773 observations of 2,680 individuals, 7,684 of men, and 14,089 observations of women. Gross individual income was used for the analysis. Extenders are the individuals who worked for at least a month at any point after pension age. Women are more likely than men to prolong work, with 8.5% of men and 17.3% of women extending work for a full year.

The duration of employment prior to retirement likely increases the inclination to extend paid work, either because of economic gain to make up for career interruptions or due to an established labor market attachment which continues into typical retirement age (Finch, 2014). Women who worked part-time experienced a financial sacrifice associated with this, which could influence the likelihood to extend employment (Finch, 2014). Women with full time employment tend to take breaks from the labor market to care for family and extend working life to compensate. Finch's (2014) study showed that married women with children are more likely

to extend employment than women who never married. This phenomenon could reflect the detrimental impact additional roles a married mother would have, and how this negatively affects her work history. This study also provides evidence that the 'status maintenance' theory has a part in the decision process of extending employment (Hardy, 1991). Finch (2014) stated:

This study supports the international literature (e.g. Pienta et al., 1994) that lengthy labour market attachment and shorter childcare breaks increases the ability to extend employment. It is likely that these women are more work-oriented, with more rewarding careers, and thus have better negotiating power within the labour market, as well as greater desire to work longer. (p. 38)

The duration a career woman has worked is a leading factor in why women continue to work past the age of 65 (Finch, 2014). Additionally, studies support the idea that women have extra roles as a mother and wife that could impact their career process, causing women to work longer and secure greater financial stability for life past retirement.

Bateson (2010) proposes there are many older adults who have an unprecedented level of health, energy, time, and resources. Women believe their work is a basic component of their identity and that it defines who they are. When a sense of identity is most clearly linked to positions and careers, role transition can be a hazard (Bateson, 2010). With increased longevity and vitality, work can be a powerful force to continue and delay retirement women may want to keep their identity. Research focuses on a cohort of professional women who began their careers in the late 1970s and early 1980s, becoming deeply invested in their work (Collins, 2009). Having a viable occupation is an integral part of women's lives for several reasons. The theories of adult development, career development, and the meaning of work can illuminate the motives behind extended employment.

Multi-disciplinary fields offer insight to late mid-life for women (ages 60–70). This includes the interaction between biomedical, psychological, and social factors during these middle years (Lachman, 2004). Goldhaber (1986) asserted, "the later years of adulthood has undergone more change, and will probably continue to undergo more change, than that of any other stage of the life-span." (p. 491) most particularly as the number of individuals reaching retirement age continue to work, changing the social fabric of old age. Crisp (2005) added that women who came of age in the 1960s:

> Protested Vietnam, marched for civil rights, lived in communes; the women's movement challenged women, threatened them, involved them, and inspired them. Some jumped on the career carousel in navy-blue suits with red bow ties and went for the brass ring; some walked a more traditional path, sneaking off only on occasion to participate in networking receptions, sensitivity sessions, or consciousness raising groups. (pp. xi)

Crisp (2005) goes on to propose that these experiences create a historical cohort:

> These women are the most populous group of women to attain this age, and compared to our foremothers, they are affluent, educated, healthy, independent, and still burning with the heat of the fire that forged them. These women are sixty and beyond. They are strong. Hear them roar (p. xii).

Women in this specific generation have worked hard to achieve their success, both personal and professional, and will most likely continue to work due to the obstacles they overcame to have careers. In conjunction with increased overall health and wellness, there is no reason for these women to slow, even for retirement.

Collins (2009) chronicles some changes that have impacted the lives of women over the last 60 years, such as the introduction of air travel with flight attendants, the female take-over of

the *Ladies Home Journal,* birth control pills, role models on network television like the Mary Tyler Moore show, the ban on sexual discrimination in lending in 1974, Title IX in 1984 to equalize the money for sports in high schools and colleges, and more women in organizations, politics, and professional schools such as medical and law. Women born before and soon after 1960 have been witness to many of these events. These changes were unseen in the 1940s and 1950s for many adults. The adjustments over the last 60 years have created more career-oriented women, with rewarding careers in the work force.

Theoretical Framework

Several theories provide the framework for this study, based on the multi-faceted nature of the reasons for why aging women choose to extend their work-life. However, in order to remain within the scope of this proposed dissertation, three theories are presented here: Life Course Perspectives, Meaning of Work, and Career Development. These theories help provide insight into the question of not just why aging women choose to delay retirement, but also how they are managing to do so.

Life Course Perspectives

Life Course Perspectives theory is about a variety of changes that may be biological, developmental (includes psychological and social factors), historical, or geographical, and trying to isolate the factors that affect the arc of change and which of these changes bring transformation within an individual (Hendricks, 2012). Some of these changes can be attributed to when, where, and how one lives, who one is, and where an individual fits into the social structures in which embedded (Dannefer & Kelley-Moore, 2009; Hendricks, 2012). Stowe and

Cooney (2015) describe LCP as a dynamic perspective that considers development, history, and the importance of relationships over time and it impacts successful aging as a developmental process. Dannefer and Kelley-Moore (2009) suggest applications for LCP now extend well beyond its original domains of age and family to other substantive areas, including health and physical functioning (Ferraro & Kelley-Moore, 2003), work and education (Dupre, 2007; Pallas & Booher-Jennings, 2006), happiness (Yang, 2008), and crime (Sampson & Laub, 1993). Stone, Lin, Dannefer, & Kelley-Moore (2016) suggested the increasing variability in health and well-being in later life results from life-course processes rather than normal aging.

The first principles of LCP are with the individual and the social dynamics in which the individual lives. In addition, the dynamics of the social interaction and structure are anchored in unique physiological and developmental factors of humans and in the asymmetrical dynamics of structure and agency (Dannefer & Kelley-Moore, 2009). According to Dannefer and Kelley-Moore (2009), humans have essential constitutional requirements for external structuring and direction and for relating to the world through agentic action.

Social interaction is crucial in the early years of the life course and remains decisively important throughout adulthood, even though this may be taken for granted and its effects unrecognized. Social structure refers to the established and regularly reproduced social practices and rules that provide a sense of predictability and taken-for-grantedness in everyday life. These structures are present at numerous levels and in many forms, ranging from the institutionalized mechanisms for allocating roles and resources, to the underlying cultural systems of language and aesthetics. Social structures organize and constrain individual lives in the immediacy of the present at every moment. Chronologization and age awareness are a function of social structure

because age itself is a feature of social structure such as growing up in the depression (Dannefer & Kelley-Moore, 2009). Dannefer and Kelley-Moore (2009) state:

> Human activity is generically agentic. It results from the externalization of conscious intentionality in action. Because the process of forming intentions and acting in the world typically occurs against the backdrop of a taken-for-granted social world to which the actor is habituated, the power and scope of agency is typically overestimated (p. 392).

Social structure precedes individual agency in human development and continues to frame the range of choices across the life course (Dannefer & Kelley-Moore, 2009). These social structures can include the time in history and the place of living (Dannefer & Kelley-Moore, 2009; Hendricks, 2012). Life-span can be considered part of LCP (Hendricks, 2012).

Life-span Theories. Life-span theories are a lifelong approach to the developmental psychological perspective that is moldable, contextual, and has a variety of causes (Bjorklund, 2015). Introduced in 1980, these theories were a turning point in developmental psychology. Bjorklund (2015) expanded on each element of life-span theory by arguing that lifespan development is a lifelong process. She also emphasized that all ages are important and at every age development processes are at work.

Bjorklund (2015) suggests multidirectionality defines the different directions and rates for development processes as they increase and decrease in a life. Individuals can also change certain areas and leave others the same. This development can be a combination of gains and losses. Anticipating and adapting to both extremes is each individual's choice. Plasticity is the aspects of development that can be modified within limits, because it is not permanent. Historical embeddedness reminds us development is influenced by historical and cultural

conditions. Individuals are shaped by the culture in which a person was raised, such as the Great

Depression, and it influenced the attitudes toward work (Bjorklund, 2015).

Contextualism is the concept that development depends on the interaction of normative

age-graded, normative history-graded, and non-normative influences.   This can explain the

reasons we may like to be around people from our experience. Development is also

multidisciplinary because it does not belong to psychology alone (Bjorklund, 2015). Other

disciplines contribute to development and there is benefit from the contribution of all (Bjorklund,

2015).

Life Course Perspectives for Women. The role of aging individuals in society has

changed. There are grandmothers in graduate school, first time mothers at 40, and women with

multiple careers and relational histories (Collins, 2009). Many of the elements of life-span

development contain the elements of Gilligan (1993), Belenky et al. (1997), and Bateson (2010),

and are descriptive of women's development over their respective lives.

Gergen (1990) questions if the phasic theories of women's development can keep pace

and do justice with the diversity of their lives, therefore illustrating LCP. Gilbert (1993) theorizes

that women have not been studied due to their predictability, which can be considered

uninteresting in the research world. Women may experience predictable life events that derive

from common biological processes, such as menopause, or patterns of life choices, such as

choosing to have children and experiencing empty-nest. However, many women are sailing past

these milestones to have very rich and varied lives (Fideler, 2012).

Bateson. Bateson (1989), a constructionist, takes a life-span approach to adult

development. She chronicled the lives of five women as each person took an individual path

through life over the course of 20 years. Bateson (2010) continuously researched the premise

that life was actively lived past 50 and until 80, labeling it as the period of active engagement. During these 20 years, Bateson had the opportunity to work with Erik Erikson and assisted him with teaching his material in college. Bateson (2010) reported that this role caused her to have a more appreciative sense of life stages compared to Erikson's first book. She used the theory of Erickson as the basis for her work and research. Bateson (2010) primarily looked at active wisdom in the years of retirement and how to secure this time as active and wise. She calls it Adulthood II. Since Bateson takes a loose interpretation of phasic adult development and crosses into life-span, examining theories surrounding lifespan will help develop an inclusive understanding of women as they age.

In summary, LCP and life-span theory have developed over the last fifteen years, becoming more relevant to women and leaning in the direction of the happenstance and constructionist career development theories. Life-span theory is a developmental psychological approach that is life-long, multidimensional, plastic, contextual, and has multiple causes (Baltes et al., 1980). These factors make it relevant to women, and this is highlighted in the qualitative study findings. Positive psychology has added structure to this with the theories of Frankl (1959), Maslow (1954), Seligman and Csikszentmihalyi (2000), and Ryan & Deci (2000), which include moving toward self-actualization.

Positive Psychology

The concepts of positive well-being and positive psychology have impacted the understanding of the Life Course Perceptive (LCP). In *Man's Search for Meaning* Victor Frankl (1959) describes the story of his experience in Auschwitz and unveils his theory of existentialism, which he calls logotherapy, by explaining how he coped with those terrible

experiences and successfully survived. Logotherapy was the beginning of positive psychology. Frankl proposed that a person's last freedom is to choose his or her response even in terrible circumstances. He demonstrated the ability to overcome adversity without anger or bitterness, which is a key facet of positive psychology.

Abraham Maslow (1954) was one of the original creators of theories for the positive approach. Maslow, as a humanistic psychologist, was most concerned with the development of motives or needs. The two main needs of "deficiency and being" motives specifically impacted his theory. Deficiency motives focuses on balance, where people try to correct a disparity or maintain emotional homeostasis. Being motives are distinctly different, and are concerned with getting enough to eat, drink, love, and respect. Maslow's hierarchy of needs suggests that lower level needs dominate the individual's motivations, and higher-level needs become a possibility only late in life when lower needs are satisfied.

Self-actualization, the highest level of needs and is a motive. Maslow (1954) developed his theory by studying a few adults who seemed to thrive in their respective world, such as Eleanor Roosevelt, Albert Schweitzer, and Albert Einstein. These individuals had peak experiences, with feelings of perfection and momentary separation from the self, a moment when one feels in unity with the universe (Bjorklund, 2015). Based on Maslow's work, humanistic psychology generated a renewed interest as evidenced by Martin Seligman and Mihaly Csikszentmihalyi who continue the work of Frankl and Maslow. Seligman and Csikszentmihalyi (2000) continued to study human behavior with a new focus on positive psychology. As the authors note:

The field of positive psychology at the subjective level is about valued subjective

experiences: well-being, contentment, and satisfaction (in the past); hope and optimism

30

(for the future); and flow and happiness (in the present). At the individual level, it is

about positive individual traits: the capacity for love and vocation, courage, interpersonal

skill, aesthetic sensibility, perseverance, forgiveness, originality, future mindedness,

spirituality, high talent, and wisdom. At the group level, it is about the civic virtues and

the institutions that move individuals toward better citizenship: responsibility,

nurturance, altruism, civility, moderation, tolerance, and work ethic. (Seligman &

Csikszentmihalyi, 2000, p. 7)

Ryan and Deci (2000) continued to build on this body of work with the idea of self-

determination theory, which states that individuals evolve with their inner resources for growth

and integration, and this evolution is a part of human nature. Eudaimonia is defined as a sense of

integrity and well-being (Ryan & Deci, 2000). Eudaimonia requires competence, autonomy,

and relatedness (Ryan & Deci, 2000). Competence is the feeling of effectiveness as an

individual interacts with one's environment and can be achieved by having choice over

challenges (Ryan & Deci, 2000). In a complement to Ryan and Deci's (2000) theory, Kegan's

(1994) fourth level of consciousness focuses on mastery of skills and building confidence.

Lachman (2004) suggests middle-aged adults often show mastery because they have

successfully coped and accumulated experiences of juggling several roles. Lachman and James

(1997) identified two early conceptions of midlife that foreshadow important themes. Jung

(1969) described the importance of balance and integration of differing aspects (strengths and

weaknesses) of the self, a process he called individuation. He saw midlife as a critical time of

life (the afternoon of life) for linking the earlier (the morning), and the later (the evening)

periods. Erickson (1956) identified the main development task for midlife as generativity,

highlighting the criticality of linking between those younger and older in life course. Lachman et

al. (2015) described themes that capture the pivotal nature of midlife in individuals and across generations as negotiating and regulating growth, and declining and integrating youth and old age.

Autonomy is a concept that is related to the mastery of skills and occurs when a person does something of his or her own volition. This comes back to being authentic and having power over your own decisions and choices (Ryan & Deci, 2000). Ryan and LaGuardia (1998) found that dependent patients in nursing homes, who are allowed to make many of their own decisions, are both physically and psychologically healthier than patients who are allowed less autonomy. Thus, autonomy has a relationship with physical and psychological health.

Holistic well-being is a life-style oriented pursuit of optimal health that integrates the body, mind, and spirit (Myers, Sweeney, & Witmer, 2000). The concept of holistic wellness, like many other human attributes, changes as women move across the lifespan (Foster et al., 2015). For example, an adolescent and older adult might perceive the dimensions of holistic health differently based on psychosocial development challenges. An older adult's social need looks very different in the "integrity vs. despair" stage (Erikson & Erikson, 1998). Family is the most important social need for older adults, while having supportive friends and neighbors prevents loneliness and postpones a change in living situations (Marques, Sanchez, & Vicario, 2014). Holistic wellness opens the door to the integration of mind, body, and spirit.

In his study examining 50-year longitudinal data, Vaillant (2002) discovered there are six dimensions of health that define happy-well individuals contrasted with sad-sick individuals. The dimensions include:

1. Absence of physical disability at age 65 or 75.

2. Subjective physical heath at age 65 or 75.

3. Length of undisabled life.

4. Objective mental health.

5. Objective social supports.

6. Subjective life satisfaction.

These cover physical, psychological, and social areas of aging. Vaillant (2002) discovered happy-well individuals lived longer and higher quality lives in contrast to sad-sick individuals who, in many cases, died significantly earlier than happy-well individuals. Cooper (2005) recognized the importance of interpersonal relationships and social support in the stress and well-being literature.

In another discovery, Vaillant (2002) identified seven factors that predicted healthy aging from age 50. These can be used to help an individual age well:

1. Not smoking or quitting young.

2. Adaptive coping style.

3. Absence of alcohol abuse.

4. Stable marriage.

5. Some exercise.

6. Not overweight.

7. Years of Education

Price (2010) proposed that body image is an important concept with a remarkable effect on a woman's self-esteem and self-confidence. McKinley and Lyon (2008) observed that women, who had positive attitudes toward menopause and maintaining an attractive appearance, had higher self-esteem than those who did not have an attractive appearance. Clark and Griffin (2007) explored how older women reacted to relationship traumas by creating new appearances

as well as attitudes. Women create new elements of beauty by dressing individually to emphasize their independence. This adjustment work completed at this stage is designed to ensure the body is as fit as it can be and to counter the assumption that aging is associated with a loss of integrity (Price, 2010). Body image and appearance reflects the clothing and image these women had early in their career, modeled by John Molloy (1977). Holistic well-being does require body, mind, and spirit.   Several of the cited authors have covered longitudinal research studies and their insights were tested with time (Clark & Griffin 2007; McKinley & Lyon, 2008; Price, 2010).

Another key concept is relatedness, which refers to the feeling of being connected to, cared about, and belonging with significant others in one's life. This need changes as individuals move through their respective lives (Ryan & Deci, 2000). Kasser and Ryan (1999) researched nursing home patients and found the quality of relatedness and social support predicted positive outcomes, which included less depression, higher satisfaction with life, and higher self-esteem.

Resilience. About three decades ago, studies began with children who adapted successfully in high risk groups (Smith & Hayslip, 2012). The most common definition of resilience is the ability to cope with adversity and positively adapt (Lavretsky & Irwin, 2007; Nash, 2011; Wagnild, 2000). Positive psychology (Seligman & Csikszentmihalyi, 2000) was influential for moving research among adults and older adults, and is consistent with intra-individual flexibility and adaptability (Baltes, 1997; Bergman & Wallace, 1999). It has had an impact on the importance of resilience to positive psychology, definitions of resilience, and components of resilience.

Reivich and Shatte (2002) suggest that resilience is essential to success and happiness. Wagnild (2003) proposed that resilience could be more important than physical health, as it

carries on even when health declines. Vaillant (2002) noted happy and healthy people live longer and have higher quality lives than the sad and sick people. Vaillant (2002) and Reivich and Shatte (2002) provide justification for placing resilience as a requirement for successful aging as well as Lavretsky and Irwin (2007):

> Getting older can be stressful for many individuals because of multiple interpersonal and financial losses, or losses of health and independence. Understanding and enhancing resilience in later years of life would be one strategy to achieve better coping and greater happiness. (p. 309)

Through their research Klohnen, Vandewater, and Young (1996) found that ego-resilient individuals lived actively and were meaningfully involved in the world. Klohnen et al. (1996) found these individuals have achieved results with a variety of skills and personality traits, including: a positive and energetic approach to life, mastery functioning of skills, perceptive and insightful, and interpersonally skilled to create warm and open relations with other people. These skills and personality attributes, as part of ego-resiliency, give the needed resources for successful engagement in the tasks of middle age (Klohnen et al. 1996). Mid-life provides a valuable time to enhance the personality and skills needed to navigate the challenges of late-midlife and into older ages. Foster (1997) proposes resilience as an enduring personality characteristic. Once developed in mid-life, it could be further strengthened in older ages.

This definition is the most common, but it is not universal. In addition to the common understanding of what resilience is, Lavretsky and Irwin (2007) added an aspect of resilience not found in other studies. Some think resilience is a personality trait or a process (Jacelon, 1997). Polk (1997) synthesized 26 published studies, and created four organizing categories to provide a comprehensive approach to defining resilience:

- Dispositional pattern (physical and psychological factors).

- Relational pattern (social roles and relationships).

- Situational pattern (how individuals face the world).

- Philosophical pattern (personal beliefs and value. (p. 5 - 6)

Klohnen, Vandewater, and Young (1996) believed ego-resilient individuals have a positive and energetic approach to life, living as grounded, with autonomous and competent operating, with a sense of mastery within a variety of life domains. These individuals are also considered perceptive and insightful, which helps them have warm and open relations with others. Social poise and interpersonal skills assist in negotiating the social world. These qualities of ego-resilient individuals sound familiar to the categories of Polk (1997) mentioned above. Klohnen et al. (1996) looked at these skills for working through middle age, and Foster (1997) sees these qualities enduring from middle age into the later years. O'Gorman (1994) asserts inner strength, personal resilience, and optimism can provide women with a personal shield against the harmful effects of stress. Resilience is imperative to many aspects of successful living throughout life. In this respect, one might consider that having resilience is not just a reason why people choose to delay retirement, but also a major contributing factor to how women are able to continue work after age 65.

Wagnild (2003) proposes resilience has been correlated with many positive aspects of successful aging that include: life satisfaction, morale, stress management, lower levels of depression, better health, and health promoting behaviors (Wagnild, 2000; Wagnild & Koehler, 2003; Wagnild & Young, 1993). Jaslow (1976) and Riddick (1985) found women over 65 years of age who are employed have higher levels of life satisfaction and morale, than women who

were retired in the same age group. Both resilience and employment impact life satisfaction and morale. Resilience may support employed women over age 65 based on these common factors.

Challenges are part of work life and require women to develop resilience to meet and overcome obstacles. Bjorklund (2015) suggested two types of events that need resilience. The first events are normative age-graded influences (Bjorklund, 2015). These are biological, social, and ageism. Women face a biological clock which functions as a deadline for having children, in addition to other biological changes that happen in physical health, such as the loss of muscle tissue (Bjorklund, 2015). Social events are centered on appropriate ages for getting married, having children, and retiring (Bjorklund, 2015). Women are changing these social expectations by extending retirement to 70 or above. Ageism is a type of discrimination in which opinions and decisions are formed based solely on the fact of being a certain age (Bjorklund, 2015).

The second event Bjorklund (2015) emphasized is non-normative life events, which occur uniquely to individuals, causing an influence on the pathway of an individual's life choices (Bjorklund, 2015). Examples are inheriting a large sum of money or the death of a spouse or child (Bjorklund, 2015). Neugarten (1976) states the event is important yet the timing, when not on time, are impactful.

Wagnild and Young (1993) suggested resilience as the personality characteristic that minimizes the negative effects of stress and helped to maximize adaption. Wagnild (2003) outlines resilience for older adults with five factors:

- Equanimity: a balanced perspective of life.

- Meaningfulness: a sense of purpose in life.

- Perseverance: the ability to keep going despite of setbacks.

- Existential aloneness: the recognition of one's unique path and the acceptance of one's life.

- Self-reliance: the belief in one's self and capabilities (p. 42).

All of which would create a healthy barrier for older individuals to maintain strong resilience and allow for the continuation of their working life.

This network of interrelated concepts and positive psychology as a set of theories can impact aging and is therefore relevant to this study. In contrast, constructionist researchers are looking at the other areas of development, such as the changes in the organization and structure of non-ability traits that include personality, emotion, and affect (Kanfer & Ackerman, 2004). The work of the aforementioned researchers, and positive psychology can have an impact on the concept of aging.

Meaning of Work

The literature revealed that meaning of work has many aspects to it, from a personal altruistic notion to the more practical financial goal achievement. On one hand, numerous researchers (Cartwright & Holmes, 2006; Chalofsky, 2003; Fasbender et al. 2015) suggest that work is more than gaining economic support. It is a significant element in life that involves important psychological and social aspects that go beyond basic needs. Atchley (1989) proposes the meaning of work as an important motivator for older adults as they continue to participate in the workforce beyond the typical retirement age of 65. Bateson (2010) posits some women love their work, think of it in terms of a calling, and cannot imagine life without it. Fideler (2012) states many of the women she interviewed loved the work they did. Thus, meaning of work is a reason to continue working beyond age 65.

Ross, Dekas, and Wrzesniewski (2010) assert researchers have been investigating the meaning of work for many decades. Research over the last 50 years indicates approximately 95 percent of employees across different cultures and occupations would continue working even if there was not a financial need (Baltes, Rudolph, & Bal, 2012). Meaning of work represents an important area regarding anthropological and sociological concern for society (Chalofsky, 2003). Fasbender et al. (2015), proposed a definition for meaning of work from the perspective of individual beliefs. More specifically, meaning of work is a multi-faceted construct that describes the deeply rooted understanding of the benefits, and consequences of work (Fasbender et al., 2015). This construct is shaped by one's motives and values (Fasbender et al., 2015; Mor-Barak, 1995; Ros, Schwartz, & Surkiss, 2010), reflecting the extent to which individuals believe that work corresponds to certain outcomes that are critical for the fulfillment of their needs and values.

In the identity perspective of Pratt and Ashforth (2003), meaning of work illustrates the importance for the overall sense, making a process of finding the purpose of one's existence. The work of these authors focused on a person's role at work, such as "What am I doing?" and membership, such as "Where do I belong?" to understand the meaning of work for the self-concept of that individual (Pratt & Ashford, 2003, pp. 312 - 313).   Burke (2003) defines identity as what it means to be an individual. Colbeck (2008) goes on to posit that identities are often associated with roles or social positions. To actualize their desired identity, individuals make vocational decisions in line with their perceived meaning of work. This definition is also known professional identity.

Professional identity is one's self as perceived in relation to a profession, or line of work, and to one's membership of it. It is created through beliefs, attitudes, motives, and experiences

through which individuals define themselves, in their current or anticipated work life (Bridges, Macklin, & Trede, 2012; Johnson, Cowin, Wilson, & Young, 2012; Schwartz et al., 2011; Sutherland & Markauskaite, 2012). A strong, self-selected, positive flexible professional identity has shown to influence an individual's occupational success and satisfaction (Skorikov & Vondracek, 2011). Professional identity is an element of the meaning of work that keeps individuals committed to work because of the definition, self-image, and success it provides (Stone et al., 2016).

Additional theories, such as motivation theories, also inform the meaning of work. The motivation - hygiene theory developed by Herzberg's (1966) and Deci and Ryan's (1985) theory of extrinsic and intrinsic motivation have informed meaning of work. Developmental approaches were also considered to particularly understand the work motivation of older adults. Kanfer, Beier, and Ackerman (2013) organized their framework of goals and motivation in later adulthood in three fundamental motivational processes: motivation to work, motivation at work, and motivation to retire. Within this organizational framework, the meaning of work can be classified as motivation to work. The meaning of work refers to the meaning inherent to work per se (Froidevaux & Hirschi, in press). This is not to be confused with meaningful work, which is the meaning an individual attached to the current job. The motivation of work will be explored later as a key factor as to how women extend their work life.

To further define meaning of work, Mor-Barak (1995) did empirical work that revealed the meaning of work is relevant for vocational decision-making. In developing the concept, Mor-Barak (1995) combined Alderfer's (1969) and Erikson's (1956) developmental theory to create four factors of work meaning, which include social, personal, financial, and generative meaning of work. The social, personal, and financial meanings of work are based on the

reference, growth, and existential needs that are within the human needs of Alderfer's need theory. The social meaning of work represents the need for social contact with others. The personal meaning of work reflects the need for growth and further development (Alderfer, 1969). The financial meaning of work represents the existential need to survive. As people become older, they develop the need to share their experiences and knowledge to the next generation (Erikson, 1956), which refers to the generative meaning of work.

The social meaning of work captures acceptance, appreciation, and having contact with others, as well as fulfilling their expectations, and describing a sense of belonging to a certain group (Fasbender et al., 2015). This sense of belonging is important to one's identity and perceived role in society (Pratt & Ashforth, 2003). If work is professed as fulfilling the need for reference, it is likely that people will continue working (Fasbender et al., 2015). Consistent with this concept, maintaining social contact appears to be highly relevant for late career decision-making. Deller, Liedtke, and Maxin (2009) completed a qualitative study that indicated that appreciation and valuation are important for young and old individuals to continue working.

Personal meaning of work incorporates meaningful tasks and finding personal satisfaction in work (Mor-Barak, 1995). Perceiving work tasks as significant and satisfying enables more productive employment (Steger, Littman-Ovadia, Miller, Menger, & Rothmann, 2013). Individuals are highly motivated to engage in creative and productive behavior in their surroundings, because meaningful and satisfying tasks help to create intrinsic motivation (Gagne & Deci, 2005; Mor-Barak, 1995). As a result, the personal meaning of work strengthens professional role identity and supports positive vocational outcomes.

In contrast, the financial meaning of work captures the existential needs to survive, in particular to earn money and to ensure material security (Mor-Barak, 1995). Since the recession

of 2008–2010, many individuals who were negatively impacted are currently trying to ensure their future by rebuilding the portfolio that suffered significant loss (Wright, 2011). Also, working until age 70 ensures a significantly higher Social Security monthly income (www.ssn.gov). With increased longevity and vitality, the financial meaning of work takes on a degree of essential importance.

The generativity meaning of work reflects teaching younger people, passing knowledge to the future generations, and making a contribution to society as a whole (Mor-Barak, 1995). Pratt and Ashforth (2003) posit that generativity captures a high level of meaning of work that reflects the perceived purpose of one's existence through work. Previous qualitative research of Deller et al. (2009) suggested that taking responsibility above and beyond one's personal sphere is an important reason to continue working beyond age 65. A recent meta-analysis on age and work-related motives reveals an increased importance of helping people or contributing to society for people with increased age (Kooij, De Lange, Jansen, & Dikkers, 2011).

Baumeister (1991) claims the search for meaning for work is driven by four individual needs. They include:

1. A sense of purpose.

2. A set of values to provide a sense of "goodness" and positivity to life and as mean of justification of action.

3. A sense of efficacy.

4. A sense of self-worth.

Individuals are spending more time at work, and their career needs to provide meaning, stability, and a sense of community and identity in their lives (Hoar, 2004; Holbeche & Springett, 2004). Chalofsky (2003) developed a construct of meaningful work that focuses on aligning individual's

competencies, values, purpose, and is close to intrinsic motivation. This construct has three themes that relate to sense of self, the work itself, and a sense of balance, which work together to create an "integrated wholeness."

Cartwright and Holmes (2006) posit that there is a renewed interest in the role of emotions and affect at work as it highlights how people feel about themselves, about their work, and others around them. This could be important to their respective work performance. Meaning is the inter-relationship between the internal world of the individual and the external context of the workplace. They suggest individuals organize around three central questions:

1. Where do I belong?

2. How do I connect and relate to others? And

3. What is my value . . . contribution to others?

Meaningful work is an important element in self-identity and self-worth, and subsequently reflects the growing interest of positive psychology. Positive psychology emphasizes the need to focus on actively developing the positive aspects of life and work, rather than attempting to do the same with negative aspects (Seligman, 2002a). Seligman (2002b) goes on to differentiate between living a pleasant life, a good life, and a meaningful life. A pleasant life has sensual pleasure (e.g. material wealth) and a good life is associated with doing things we are good at. A meaningful life provides the highest level of attainment and is the most lasting form of happiness. Seligman (2002b) proposed a meaningful life as concerned with doing something one believes in, one that has meaning and value.

Chalofsky (2003) proposes the centrality of the job itself is a source of meaning in the work. This reinforces the ongoing importance of traditional theories of work motivation (Herzberg, 1966), job design (Hackman & Oldman, 1976), and the work environment (Warr,

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1987). Turner, Barling, and Zacharatios (2002) similarly stress the importance and relevance in designing jobs, which encourage employees to actively engage in their tasks and work environments to gain meaningfulness from the work itself.

Similarly, Hackman, and Oldman (1976) suggested jobs should be designed so they provide skill variety, task identity, task significance, autonomy, and feedback on results. Warr's (1987) Vitamin Model prescribes the key features of the work environment that are associated with employee well-being, as well as opportunities to exercise personal control, use skills, variety, money, goals, supportive supervision, and physical security. Warr (1987) continues to add employees need to have environmental clarity, opportunity for interpersonal clarity, and a valued social position. Boverie and Kroth (2001) argue for including work environments that are humane, challenging and rewarding and where people feel passionate and energized by their work. Energy is defined as "a type of positive arousal which people can experience as emotion – short responses to specific events or mood – longer last affective states that need not be a response to a specific event." (Quin & Dutton, 2005, p. 36)

Rayman (1987) suggests that women work to maintain self-esteem, have peer support, and utilize their skills and interests. This was one of few studies that focused on the meaning of work for older women. In her qualitative study, Altschuler (2004) focused on older women and the meaning they make of their work lives, and she takes a different perspective on the meaning of work. Altschuler (2004) interviewed 53 ethnically and economically diverse women from the greater Los Angeles area. The women ranged in ages from 54–84, with the median age of 64.5, a mean of 67, and a standard deviation of 6.8. All the women valued their work with two themes that went beyond the well-documented needs of economic security, social contact and support, and personal/community status. The two themes were independence from men and lost dreams

and regrets (Altschuler, 2004). Altschuler (2004) found women frequently mentioned independence from men as a motivation for their work. In fact, it was discussed by 45 of the 54 women. A part of the emphasis on financial independence from men came from the participants' negative experiences with male behavior, and the concomitant risks to the financially dependent woman (Altschuler, 2004).

The second theme that emerged was lost dreams and regret (Altschuler, 2004). Over half of the women discussed how they wished for the opportunity to prepare for a career, but instead they were pressured into marriage by cultural and familial expectations (Altschuler, 2004). These women held an inordinately strong sense of justice and fairness, and an identification with the "the underdog." Women specifically mentioned lack of options available to them, particularly because of being poor working-class young girls who described themselves as Americans of Mexican descent, with experiences of economic deprivation, acts of racism, and feelings of humiliation because of race, ethnicity, and/or socioeconomic class. The women in this study have commonalities with the women in the study by Belenky et al. (1997), the women felt like underdogs. Altschuler (2004) asserted "closely related was the regret voiced by some women that they would have fewer or no children if they had to do it over again." (p. 229). These are the reasons many women work, but they are not the meaning they obtain from working.

The meaning of work is one of the primary reasons women stay employed. They gain social, personal, financial, and generativity meanings of work, as well as loving the work they do. With increased longevity and vitality, these meanings of work are critical to the decision-making process of women who choose to extend their work beyond the typical retirement age of 65. The ways in which women remained employed beyond 65 are constructs to be researched.

Reasons and opinions involve the increased vitality of people as they age including physical and mental health. Motivators also fall into these same areas, and as does the fact that women enjoy working and do not want to stop. The skills women developed include career adaptability, personal resilience, keeping skills relevant, and staying up to date with technology.

 This section provided the relevant background information on the demographics of aging and reasons why women choose to delay retirement. Some empirical evidence showed the link between successful aging and desire to continue work. In particular, meaning of work was explored both in terms of a personal motivational agenda and in terms of the need to attain financial security. With increase in longevity and vitality, people are now living longer and healthier. This in turn, is allowing older people today to make new and different choices from previous generations. However, in a recent study by Vo et al. (2015) on retirement, aging, and mental health, it was noted that all these aspects impact individuals differently and cannot be consistently applied across all cohorts. "The value of work, the meaning of retirement and normative life stages are all socially constructed and will vary from one cohort to the next, and according to prevailing economic and social conditions" (Vo et al., 2015, p.655). Therefore, the following theories provide further insight into understanding these topics.

Career Development Theories

The theories of career development need to be examined to understand the decision process behind delayed retirement for women. This section explores career development ideas and theories of Krumboltz's (2009) happenstance theory, Cook, Heppner, and O'Brien's (2002) Race/Gender Ecological Model, and Savickas's (2005) career construction theory. Savickas

(2005) notes career components are developed through personal factors and social

constructionism.

       Krumboltz' s Happenstance Theory. Krumboltz (2009) created the happenstance

learning theory by amalgamating the work of others (Savickas, 2005; Super, 1959), and he

includes nine factors that influence individual's choices and behavior with careers. These factors

are significant for women, and this theory will influence some of the questions that were

developed for this research. The nine factors in Krumbolz's (2009) happenstance theory are:

1. Genetics plays a part with capability and psychological factors.

2. Learning experiences as the second play an important role in career.

3. Instrumental learning experiences through which individuals observe their own

   behavior and look at the consequences.

4. Associative learning involves the observation of others.

5. Environmental conditions and events have a substantial role in influencing behavior.

6. The parents and caretakers have an impact.

7. The power peer groups have the power to shape behavior for an individual.

8. The kinds of structured educational settings individuals experience while growing up

   have a large impact on their behavior, both good and bad.

9. The imperfect work provides opportunities for some and not for others. (pp. 146 -

   149).

       Career Adaptabilities. The definition of "career adaptability is the attitudes,

competencies, and behaviors individuals use in shaping themselves to work that suits them as

they interact and relate to their respective environment" (Savickas, 2005, p. 45). Adaptability

requires matching decisions to help individuals fit the occupation and plays a crucial role in the

career construction theory. The overall goal of career adaptability transports a situation in which the occupational role substantiates and validates the individual's self-concept. New technologies, globalization, and job restructuring requires individuals to actively construct their careers (Sibunruang, Garcia, & Tolentino, 2016). Jobs will evolve and change often, which will require a worker to recycle through mini cycles of growth, exploration, stabilization, management, and disengagement as they move throughout their career (Savickas & Porfeli, 2012).

Individuals go through mini cycles, which includes needs and attributes to successfully engage in the tasks required to navigate their lives. As Savickas (2005) notes, "career adaptability is a psychosocial construct that denotes an individual's readiness and resources for coping with current and imminent vocational development tasks, occupational transitions, and personal traumas" (p. 51).

Women remain employed by continuing to learn, because their college education attained 30–40 years earlier may seem outdated (Munnell & Sass, 2008). Mid-life and late mid-life women are attending graduate school to keep skills current. Studies suggest that Baby Boomers return to college for both employment and personal reasons (Creighton & Hudson, 2002; Knable, 2000). This new wave of students has required institutes of higher education to rethink operating practices to accommodate the needs of mature students (Bailey & Mingle, 2003). Many research efforts and higher education programs are directed toward adults who are age 50 years plus, and who entered a relatively new concept of "second middle-age extending from age 50–75" (Lifelong Learning for an Aging Society, 1992).

The changes Baby Boomers are creating in the concept of retirement and prolonged careers are the reasons there is a desperate need for increased continuing educational

opportunities for older learners. The trend that emerged has created a need to understand older adults' motivation for seeking degrees and their future aspirations. For example, older Baby Boomers who intend to continue working may be inclined to work in a profession that is personally meaningful. Half of Americans age 50–70 want careers that contribute to the greater good now and in retirement (Freedman, 2005b; Steverman, 2016).

In addition to continued education, women over 65 must remain flexible and learn new ideas associated with their profession. Working with younger people, listening, and using their ideas provides a way for an older woman to remain relevant and successful in her position. Inter-generational workforces are valuable in organizations. Allowing participation in training programs, and demonstrating the adoption of new methods offers additional opportunities for learning and growth. The labor market value of older workers is best with their current employer (Munnell & Sass, 2008), and this could offer the greatest chance of a transition of employment from full time to part time. Employers can provide opportunities for the woman over 65 to teach, mentor, and tap into the generative values that are important, while also giving women an opportunity to leave the employer in a positive way.

Barriers to Extending Employment

The current economic climate is constantly fluctuating, creating a difficult journey for women to stay employed as they age. Tiwari and Lenka (2016) asserted, "firms prefer cost-cutting measures such as cutbacks, layoffs or downsizing to manage their changing business needs. Such measures have a detrimental impact not only on victims but also on survivors of downsizing firms" (p. 19). Cartwright and Holmes (2006) suggest the modern workplace is changing at a radical and accelerated pace, caused by globalization and international

competition. Variability in organizations can be caused by, but not limited to, ubiquitous mergers, acquisitions, delayering, and downsizing (Cartwright & Holmes, 2006). Mergers, acquisitions, and other changes cause organizational restructuring, which can negatively impact employees with job losses, job uncertainty, ambiguity, and increased anxiety (Herriot, 2001; Huczynski, 1993; Sibunruang et al., 2016). This can be offset, however, by various organizational benefits such as increased productivity and financial profits. Radical restructure and programmatic change have been somewhat of a trend (Herriot, 2001; Huczynski & Buchanan, 2010; Sibunruang et al., 2016). The realities of organizations can make it difficult to stay employable as one ages.

The other kinds of barriers that can limit continuing work after age 65 are personal factors that prohibit an individual from meeting the conditions of successful aging (Rowe & Khan, 1998). These factors include poor physical and mental health as well as not being engaged with life (Rowe & Khan, 1998). The Americans with Disabilities Act (ADA) is an asset and it requires an employer to make a reasonable accommodation to help a disabled person complete the essential functions of a job (Munnell & Sass, 2008). What defines as *reasonable* will be considered for each situation based on the resources of the organization or company (Munnell & Sass, 2008). For example, an individual with limited eyesight could ask for brighter lights or larger monitor with bigger font sizes, both could help them see much better (Munnell & Sass, 2008). Physical health and mental functioning can impact continued work beyond age 65.

In the study by Vo et al. (2015), however, it was noted that it was not always possible to determine the cause and effect of delayed retirement and mental health. Results from this study were limited to cross-sectional data that made it "…not possible to determine whether poor mental health preceded or precipitated retirement… it cannot be concluded whether work has

positive benefits for mental health, or whether positive mental health enables continued workforce participation" (Vo et al., 2015, p.654). A much earlier study also asked this question of whether employment leads to or is a result of good health (Ross & Mirowsky, 1995). The fact that Vo et al.'s study in 2015 yet again shows no clear-cut answers to this question reveals the need to further study factors related to aging and employment.

The focus of most research noted in this chapter has been on why aging women choose to extend work-life. All the studies cited discuss the reasons why this choice is- and can be- made. It should be noted that even within the aspect of why people choose to extend work life, the research is dated back to 1990s and '80s and limited within the last decade. "Little has been written about factors influencing employee's intention to continue working after normal retirement age" (Ten Have, Van Dorsselaer, & Graaf, 2014, p.122). However, there is even less empirical evidence to identify the unique factors of these older women who have delayed retirement. There is no understanding of how they are able to cope and what they are doing that enables them to continue working past retirement age. Clearly, there is limited research on the factors women have who manage to continue work past the traditional retirement age of 65. These are the gaps identified through this literature review, and give support to the validity of the research question of this study.

Factors Affecting Extended Work-life

The background provided a foundation to understand why aging professional women choose to delay retirement, which was necessary to distinguish between the choice of why to extend work life and the factors of how to continue this work life past retirement. This section focuses on the research question, which is: how do women continue working beyond age 65?

Therefore, the issues currently identified in the literature that help, or limit women to continue working past retirement age, and begins to identify the gaps that need to be addressed will be examined.

After extensive search in all available platforms, there was very limited published research on how women continue to work beyond age 65. As noted earlier, much of the literature focuses on the reasons why people choose to delay retirement and continue working instead. This gap validates the need for this dissertation study. The information presented below reflects the limited scope of empirical evidence that was found in the literature review.

Passion and Energy

As noted, meaning of work, having resilience, demonstrating passion, and being energized for work are all seen as both reason why people choose to delay retirement as well as how they are able to continue work after age 65 (O'Gorman, 1994; Quin & Dutton, 2005). Wagnild (2003) portrays resilience in terms of personality factors, such as having a balanced perspective of life and believing one's own capabilities, which enable older adults to be strong and continue with work. Vellerand and Houlfort (2003) describe passion as a strong inclination toward an activity that people like, find important, and in which they invest significant time and energy. Passion consists of two elements: the job of working (work is fun, exciting and enjoyable), and the meaningfulness of work (work is important and makes a difference) (Boverie & Kroth, 2001).

Foster et al. (2011) suggest work is an important part of life because it monopolizes close to one half of one's waking life, which does not include time to commute and the many years of training. Wrzesniewski, McCauley, Rozin, and Schwartz (1997) proposed some people value

their work to the point of considering it a vocation or calling. Work is so important that it gives

meaning to their existence (Morin & Dassa, 2006; Wrzesniewski, 2003). Work can become part

of a person's identity (Vellerand & Houlfort, 2003). Foster et al. (2011) conducted a study that

showed the link between passion and important optimal functioning outcomes at work including

mental health, flow, vitality, and affective communication. These could suggest that there is a

strong interest in work beyond the age of 65. Learning more about this phenomenon will be

valuable to help understand how passion and energy help women to continue working beyond

age 65.

Social Support

Social interaction and support are important to staying employed (Ross & Mirowsky,

1995). Rayman (1987) suggests that women who have peer support while working are more

likely to continue employment. Studies show that a connection to others is positively correlated

to happiness, while being lonely is detrimental to happiness (Cacioppo & Patrick, 2008; Myers,

1992).   Social connections are important to meaningfulness and most people highlight the

relationships with family and friends (Debats, 1999; Lambert et al., 2010).   Both happiness and

meaningfulness are quite similar, and both benefit from a strong social network or suffer when

the person is isolated or socially deprived (Deller et al., 2009). Family and friends are personal

connections, while having social connections from the workplace has a significant impact on

women.

Erikson and Erikson's (1998) psychosocial developmental 8th task for mid to late mid-life

is "generativity vs. stagnation."   Generativity involves family, friends, and work associates.

Parenting, grand parenting, mentoring, developing others, being a peer support member, and

providing other community work can satisfy the needs for generativity. Haan, Millsap, and Harka (1986) noted personality developed significantly when an individual works on outgoingness or gregariousness, self-confidence, and warmth. These skills help create strong social connections which supports subjective well-being.

Research has identified the psychological, behavioral, and physiological pathways that tie to social relationships for increased health (Cohen, Underwood, & Gottlieb, 1996; Uchino, 2013; Uchino, Cacioppo, & Kiecolt-Glaser, 1996). Social relationships are linked to increased health practices and psychological processes, such as stress and depression, which influence health outcomes (Rozanski, Blumenthal, & Kaplan, 1999). Social support can take many forms and the research will open the door to discover and understand the factors women have who continue to work beyond age 65, and what these factors are needed to thrive.

Skills and Competencies

Some women in the Baby Boomer generation will extend work beyond the typical retirement age for both personal and financial reasons (Freedman, 2005). Munnell and Sass (2008) assert that the most important thing workers can do to extend their careers is to keep their skills up to date and remain responsive to employer needs. If workers are able to stay relevant with the changing workforce, Baby Boomer women and organizations can benefit as they face shortages of both the number and skill-levels of associates (Shultz, 2001; Stein, 2000). Munnell and Sass (2008) state, "the labor market value of older workers is generally greatest with their current employer" (p. 120). Many women over 65 developed valuable expertise and experience in their responsibilities, industry, and strong relationships with work associates (AARP, 2005). Up to date and relevant skills are very important to have as a woman ages.

Skills are varied, as is the expertise and experience women have amassed over their career (Munnell & Sass, 2008). Valuable skills are classified as job-specific skills, technical skills, and transferable skills. A transferable skill is defined as a portable skill that can be deliberately or inadvertently associated with other life experiences (Smith, 2002). These transferable skills are attained in many ways, including classes and life experiences, such as work and through parenting and home management (Naimark & Pearce, 1985; Smith, 2002). Education is supported by transferable skills, and a degree cannot be earned without developing these skills (Smith, 2002). Examples of transferable skills include information searching, argumentation, presentation ability, leadership, negotiation, goal setting, and planning (Carvalho, 2016; Greenan, Humphreys, & McIlveen, 1997; Naimark & Pearce, 1985). Triest, Sapozhnikov, and Sass (2006) conducted a study which controlled for educational attainment and cohort-crowding effects. Results showed that that productivity gains due to experience generally level off after four to ten years (Triest et al., 2006).   Munnell and Sass (2008) mention the schooling of older workers is generally 30–40 years old.

Transferable skills are not the only skills an individual develops. Technical skills for a specific type of occupation must also be learned. Many of the skills are job-related, such as computer support specialists, industrial engineering technicians, HVAC installers as well as accountants, lawyers, doctors, teachers, and business leaders (Kochan, Finegold, & Osterman, 2012). Jarvis (2003) posits academic and technical skills, life and work skills (transferable), and career information and guidance, are combined for success in career building.

Skills development is an additional reason for how women continue to work. Employers appreciate their work ethic, collegiality, loyalty, and reliability in a crisis (AARP, 2005). Many employers responded to surveys with clear feedback that the emotional makeup of older workers

enhances their attractiveness as employees (Barth, McNaught, & Rizzi, 1993; Guest & Shacklock 2005; Henkens, 2005; Kreps, 1977; Marshall, 2001; McGregor & Gray, 2002; Munnell, Sass, & Soto, 2006). Meglio (2012) suggests that as technology continues to pervade every part of our world, it is imperative to keep up with the changes in technology. Technology will continue to advance and change constantly (Meglio, 2012). All skills must be kept current and relevant.

Summary

As stated earlier this literature review includes vast amount of research perspectives. Those perspectives that appear in the interviews will be narrowed in chapter 5. The literature review discussed and analyzed why professional women over age 65 extended their stay in the workforce, and highlighted the gap in the research about the factors professional women have that give them the opportunity to extend their work life. Demographics show that a large number of Baby Boomer women are reaching and working beyond age 65. Longevity and vitality have increased, which increases the range of mid-life from 40–60 to 40–70. The role of women has also evolved in the last 50 years in remarkable ways, which allows them to become career women. Although there is much evidence explaining why aging women choose to delay retirement, there is a gap in research literature regarding the specific factors women have to extend their respective career. Women staying in the workforce represent a smaller demographic compared to men, causing studies to focus primarily on factors associated with male employees. This research is significant as it aims to fill the gap and understand more about women as vital members of the workforce, specifically with extending their work life beyond the traditional retirement age of 65 to 70 and beyond.

The theoretical framework of life course perspectives, meaning of work, and career development coalesce to inform and influence this research. Factors that enable women to stay employed were explored in the areas of social support systems and skills. This literature review showed a strong argument that many women want and need to stay employed beyond age 65. Remaining relevant and successful in the workplace can become a reality by understanding the factors that influence the decision-making process, key actions associated with longevity, and supportive employers. Currently, however, there is a lack of empirical evidence in the literature about how these women manage to continue working through their senior years, once the decision is made to delay retirement.

Chapter 3 - Methodology

A qualitative study was selected for this research, which explored the complex phenomenon of aging women continuing to work after age 65. Merriam (1998) addressed the design methodology, by explaining that the main concern of qualitative research is to gain an understanding of the experience from the participants' perspective, not the researcher's. The specifics on how this qualitative study was conducted are outlined in this chapter and address the research question, research design and rationale, sampling strategy, data collection, interview protocols, data analysis, trustworthiness, and ethical considerations.

Research Question

This study sought to answer the following research question: *What are the factors of professional women who have been able to work beyond age 65?*

Research Design and Rationale

An exploratory qualitative research design was selected for this study due to the need to understand the perceptions of how women stay employed beyond age 65 (Merriam, 1998). Qualitative studies are exploratory or descriptive in nature and stress the importance of setting, context, and a participant's frames of reference (Marshall & Rossman, 2011). Patton (1985) explained that qualitative research "is an effort to understand situations in their uniqueness as part of a particular context and the interactions there" (p. 1). Open questions were used in the interview protocol to let the participants communicate their unique stories.

An exploratory design using a qualitative methodology was appropriate for this study because of the need to study the individual women's work and life experience as they are

engaged with work. The women may have common reasons for continuing to work and potentially common factors as to how they made this extended employment a reality.

Participants

The target for this study was working, professional women aged 65 or older, who continue to work over age 65. The sample for this study included 13 women.

Sampling Strategy

In qualitative research, sample sizes are typically small and the participants are purposefully selected for their ability to provide detailed information for the topic studied. This study used a purposeful, snowball method of selecting participants, in which subjects were chosen from the researcher's network. Patton (1985) noted, "qualitative inquiry typically focuses in depth on relatively small samples selected purposefully" (p. 169). Merriam (1998) agreed stating, "purposeful sampling is based on the assumption that the investigator wants to discover, understand, and gain insight and therefore must select a sample from which the most can be learned" (p. 61). The intent was to choose individuals that are "information rich" (Patton, 1985) and could aid in the understanding of the most important phenomenon (Creswell, 2009).

Setting

This section describes where the data were collected. Each person was interviewed individually, in neutral settings, and in a place that limited distractions and interruptions. The women met with this researcher in places across the country, including Kansas City, Chicago, New York City, and Ft. Lauderdale / Miami areas.

Data Collection

The data collection for this study utilized in-depth interviewing (Marshall & Rossman, 2011). Women who are beyond 65 years of age have unique experiences, yet when examined as a cohort they had significant common factors. The exploration and discovery of data collection helped identify and expose their commonalities and differences. This exploration and discovery occurred via in-depth interviews with each of the 13 women. The interviews lasted for up to 90 minutes.

Pilot Interviews

Two pilot interviews were conducted with the goal of improving the interview process, and to further refine the questions to ensure they were clear, and elicited relevant data (Creswell, 2007; Yin, 2009). The pilot interview participants were two associates who are doing professional work, one as a consultant for a large firm, and the other as a tenured college professor. The need for more pilot studies was not required based on the results of the pilot interviews. The interview questions were reduced as a few questions were duplicated based on the answers by both participants.

The pilot interviews were conducted as a rehearsal and include all the steps of the research process, including recording, transcription, assessment, and reviews by the interviewer and participant. Prior to conducting the interview, the participants read and signed the Informed Consent Form (See Appendix A).

Semi-structured Interviews

Face-to-face semi-structured individual interviews were scheduled for 90 minutes as the primary means of data collection for this study. Creswell (2007, 2009) and Merriam (1998) provided the basis for the development of the interview protocol (Appendix B), which was approved by the Kansas State University Institutional Review Board (IRB) on May 5, 2016. The open-ended nature of the interview questions facilitated the ability to build upon participant responses to complex issues in order to explore them more thoroughly (Table 1). Prior to conducting the interviews, participants read and signed the Informed Consent Form (Appendix A). The interviews were conducted in private locations, free from distractions. The researcher's familiarity with the study questions and process facilitated private meetings.

The interview protocol was designed after completing the literature review and formed to be very open-ended for the purpose of gathering the most information. The questions focused on the areas identified in the literature such as "Tell me about your career and what have you done to keep your skills up to date?"

Interviews were recorded, professionally transcribed, and converted into Microsoft Word documents. The transcripts were checked by each participant for accuracy and precision. Pseudonyms are used in all written material to identify participants and provide participant anonymity. Descriptions of participants and identifying references were written in a general manner when needed to respect confidentiality.

Data Analysis

A thematic analysis in a qualitative study is best used when seeking to identify, analyze, and report patterns (themes) within data (Braun & Clark, 2006). Thus, each individual interview

Word transcript was analyzed using the thematic analysis described as a thematic analysis using inductive analysis described below. Specifically, the method involved a step-by-step process of:

1. General preparation of data by transcribing the audio recordings to Word documents. Then confirming the accuracy of the transcriptions by listening to the audio while comparing it to the Word documents, as well as asking each woman to verify the accuracy of the transcript after each interview;

2. Perusal of collected data, whereby an initial reading of all the 13 interviews was completed to get a sense of possible themes and meanings of responses;

3. Read all transcripts by question, to do an in-depth understanding of the data for each person by topic;

4. Reread the entire transcript for all women individually and made notes of the themes in factors;

5. Perused each transcript for examples of the early themes identified;

6. Finalized the themes based on the examples found in the transcripts (Bhattacharya, 2015)

The focus was to seek answers directly corresponding to the research question and purpose of this study. The interview questions were constructed as a tool to facilitate inquiry into the research question of the study (see Appendix B for Interview Protocol). This grouping of interview questions based on the purpose facilitated the coding process.

Table 1

Synopsis of Purpose of Interview Questions

Question #	Purpose
1, 2, 5	• Set the opening to construct the beginning of the interview. • Confirm the woman is continuing to work beyond age 65 and begin to explore her factors for doing this. • Get an overview of her career and what she likes about her work.
3,4, 6, 7	• Perceptions and experiences regarding factors the woman has to continue employment and challenges to do this. • Perceptions on what is needed for and ensuring employment.
8, 12	• To solicit examples of using personal resilience to enhance employability. • Draw out the woman's desire to learn for her entire life.
9. 10. 11, 13	• To solicit what each woman has done to remain employed beyond age 65.

The Coding Process and Thematizing

The transcribed Word documents were read multiple times to facilitate coding through the thematic highlights of similar themes, and frequency of words or coded material per the grouping of the interview questions. The frequencies of the number of references made to each coded label/theme were subsequently used for analytical purposes when needed. This study was seeking to understand lived experiences. Attention was also given to the underlying meanings in highlighted texts and coded. The purpose for reading the transcript for one person at a time was to listen for the context of how each person expressed their perspectives.

The phrases were placed into clusters of similar ideas/themes, coded, categorized, and labeled accordingly. Table 2 provides an example of theme development.

Table 2

Example of Theme Development for Measuring how Professional Women Have Extended
Employment

First Level / Theme Clusters	Second Level / Subtheme	Supporting Evidence by quote
Enjoyment of Work	Purpose Motivation Love of Work	"…I love having the purpose to go to work every day, each day is a different day with different challenges. . ."
Personal Resilience	Optimism Emotional Intelligence	". . . I don't have challenges, I only see opportunities. . ."
Health	Physical energy to work Mental sharpness	". . . the last two years have been tough and I must get back to exercise to stay in top condition mentally and physically. . ."

Each transcript was thoroughly reviewed for both context and content. Recurring phrases and themes determined the categories and subthemes within these broad categories. The frequency of expressions was used to track the emergence of themes. The highest frequency count revealed the most dominant theme.

Thus, the thematic analysis was a repetitive process of reviewing each highlighted unit of text that resembled the research question of the study. All the clusters and themes for each grouping of interview questions were then used to determine the occurrence of responses and identify the final core themes.

Trustworthiness

Qualitative research is judged on the criteria of reliability, validity, objectivity, and generalizability (Creswell, 2009). Guba and Lincoln (1985) broadened these criteria for use with

qualitative research by advancing the alternative constructs of credibility, dependability, confirmability, and transferability known collectively as "trustworthiness." Many qualitative writers return to the criteria of Guba and Lincoln (1985) "suggesting to the staying power of their work" (Whittemore, Chase, & Mandle, 2001, p.527). Marshall and Rossman (2011) asserted that research grounded in trustworthiness ensures the rigor and usefulness of a qualitative study.

Creswell (2009), based on Guba and Lincoln's (1981) writings, equated trustworthiness with qualitative validity, a determination that findings are accurate from the stand point of the researcher, reader, and participant. This study achieved trustworthiness by implementing multiple validity strategies suggested by Creswell: (a) use of rich, thick description to convey findings, (b) member checking, (c) inclusion of negative findings, (d) peer debriefing, and (e) use of an external auditor (Creswell, 2009).

Rich, thick description was used to convey the findings, presenting an element of shared experience, and adding to the validity of the study. The findings are presented in an abundant and descriptive manner, showing different participant perspectives and providing realistic insight into unique employment situations. Research biases were a concern because the researcher is a peer of the age cohort of the participants. The role and background of the researcher was explained in detail to clarify the bias that the researcher brought to the study.

 Member checking was valuable to ensure the highest quality data. Each interview was recorded via a recording application on an Ipad or I-phone. The recordings were then sent to a professional transcriptionist. When returned, each transcription was sent to the interviewed woman to review. Member checking of the professional transcription was important for the integrity of the data.

Evidence and perspectives that ran counter to the themes and sub-themes are presented to make the account more realistic and valid. The researcher spent time in the world of work and has an in-depth understanding of the research topic. The researcher's experience with the participants in the research contributed to more accurate and valid findings primarily used strong listening skills and established rapport. Peer and expert debriefers, as well as external auditor, who were not familiar the participants, were used as described by Creswell (2009), and were included as part of the research as an objective reviewer of the interviews for themes. This research was approved by the Kansas State Institutional Review Board (IRB) and is included as Appendix C. In addition, the major professor performed the auditor role by reviewing the project and providing an objective assessment during the process.

MacNaughton (2001) advocated that in qualitative research, the aim is to make the process of data analysis as visible as possible. Ortlipp (2008) explained that in qualitative research, the goal is to make visible as possible constructed nature of research outcomes, what Mruck and Breuer (2003) described as a construction that "originated in the various choices and decisions researchers undertake during the process of researching" (p. 3). The researcher used a reflexive approach, in the form of a reflective research journal, to add transparency to the research process. Starting with data analysis, episodic entries were added to the research journal enabling the researcher to revisit and draw on past thoughts and construct outcomes that are presented in the final chapter as discussion, implications, recommendations, and reflections.

Role and Background of the Researcher

In qualitative research, the researcher is the key instrument for collecting and analyzing data (Creswell, 2009; Merriam, 1998). Guba and Lincoln (1981) noted that certain factors

differentiate the human researcher from other data collection instruments. They argued that the researcher is responsive to the environment, can adapt techniques to changing circumstances, the total context can be considered and interacted with, what is known about the situation can be expanded through awareness of nonverbal aspects, and the researcher can process data immediately, can study and summarize as the study evolves, and can explore anomalous responses (Guba & Lincoln, 1981). Thus, the role and background of the researcher needed clarification to ensure the credibility of this study.

In applied fields, such as education, personal experience with an interest in a topic often drives the researcher to conduct a study in their own world of experience (Marshall & Rossman, 1998). The requirement for a qualitative researcher, who is studying a familiar topic as is the case with this study, is to demonstrate that personal interest will not bias the study and permission to interview participants (Marshall & Rossman, 2011). Patton (1985) states, "the purpose of interviewing is to find out what is in and on someone's mind" (p. 278). In this research, the researcher was a close age cohort peer and has the foundation of rapport with those she interviewed and the rapport was beneficial. Merriam (1998) explained that a researcher is better able to conduct an interview in an atmosphere of trust.

For this study, the primary researcher is a female who continues to work at the age of 62, and has several college degrees (Bachelors and three Master degrees). Her college degrees are in the areas of human development and family, vocational counseling, adult education, and business. Her work experience has been in corporate training and development and organization development for just over 30 years.

Ethical Considerations

Glesne (2011) noted that readers should be aware that research conducted in a researcher's "backyard" has the possibility of personal bias affecting findings. These concerns are essential for the trustworthiness of this study and are mitigated by the qualitative validity strategies described previously.

Involvement in this study was voluntary. Potential participants were contacted individually, via e-mail or phone, and provided a written statement about the nature and purpose of the study to make an informed decision. Participants signed statements acknowledging their rights and consent. All data, records, and field notes will be safeguarded in a secure location for at least five years to prevent public disclosure of interview responses. A copy of the informed consent form used in this study is enclosed as Appendix A. In addition, the Kansas State University (KSU) Institutional Review Board (IRB) approved application to conduct research with assigned tracking number is enclosed as Appendix C.

Summary

This study used a thematic analysis research design that includes semi-structured interviews as the primary source of data. Purposeful snowball sampling was used to identify appropriate study participants. Data collection activities consisted of the interviews, two pilot interviews, research questions, and 11 women. Data analysis was based on procedures designed to ensure trustworthiness (Guba & Lincoln, 1985). Interview transcripts were member checked for accuracy and precision. Episodic journal entries were used to enhance the accuracy of the analysis and mitigate possible bias (Creswell, 2009).

Chapter 4 - Data Analysis and Results

This chapter presents the analysis of the data gathered for this study, and includes a brief purpose of the study, the research question, and the research demographics and participant introductions. The process of data collection is then described. Finally, the results are presented as themes and subthemes that emerged from the data analysis.

Purpose of Study

The purpose of this study was to explore the factors of professional women who continue to work beyond age 65. Specifically, this study attempted to explore the factors that contribute to professional women achieving this extended work life beyond the typical retirement age of 65. This research is centered on the lived experiences of a small group of women who have continued to work beyond age 65.

Research Question

The research question for this study was: *What are the factors of professional women who continue working beyond age 65?*

Demographics

All participants were selected by using a snowball sampling strategy described in Chapter 3. The criteria included professional women who worked beyond the age of 65. Participants were purposely selected and their demographic information is available in Table 3. The women included are from a variety of geographical locations. Women in this study lived in the Midwest,

West, Eastern, and Southeastern United States. The racial demographics included one African-American woman, two Hispanic, and ten Caucasian women. Asian women were not excluded intentionally. Participants' educational background ranged from one individual with no college, another with some college, and eight with advanced degrees. All work in professional positions they consider their career area. Observations of participants' demographic information include:

- Terminal degrees were all achieved after age 40.

- All but two women started work in their 20s.

- Only one woman stayed at home for the entire time of her child's life at home.

- Only one woman is single and never married.

- Of the 13 women researched, four are divorced, two are widowed, and seven are married.

- Only one woman had more than two children, four had two children, and four had no children.

Table 3

Demographic Information

Pseudonym Name	Age Now	Level of Education	Type of Work at Interview	Age began Work	Age at last degree	Race	Marital Status	Chil dren
Rhonda	66	B.S. Degree	Consultant	22	23	Caucasian	Divorced	1
Lila	68	Ph.D.	Professor	22	59	Caucasian	Married	2
Helena	80	B.S. Degree	Law Clerk	22	22	Caucasian	Single	0
Jane	80	B.S. Degree	Editor	22	22	Caucasian	Divorced	2
Toni	67	Masters	Director	23	24	Caucasian	Married	0
Heather	68	Ph.D.	Director of Nurse Education - Professor	23	45	Caucasian	Married	4
Barbara	65	Masters	Consultant	23	30	African American	Married	0
Francie	100	Minimal College	Director Leadership Development	59	NA	Caucasian	Widowed	1
Lilith	70	Masters	Director Training	45	35	Caucasian	Widowed	2
Maria	70	J.D.D	Professor / Lawyer	23	40	Latino	Divorced	1
Kiwi	70	Masters	Professor	40	35	Latino	Married	1
Susan	70	Ph.D.	Professor	23	51	Caucasian	Divorced	2
Bonnie	72	No College	Company Executive	18	NA	Caucasian	Married	0

Participant Profiles

An individual profile of each woman is provided, to present a brief overview of each

individual story. Due to confidentiality concerns with this research, participant profiles do not

include any information that might compromise their anonymity. All participants were assured

anonymity and have been assigned a pseudonym, underlined. The profiles are presented in the

order the women were interviewed, including two pilot interviews.

Rhonda, 67, from the Denver, Colorado metropolitan area participated as a pilot interview. She is currently working for a consulting company that specializes in outplacement counseling, programs, and leadership development. Employed at this company for ten years as a leadership development consultant, Rhonda has a degree from a mid-size university in the Midwest and worked to get a masters yet did not complete. She has two children: a daughter she gave up for adoption at 17 and an adult son. Rhonda also has three grandchildren. Her previous work experience occurred at a major bank and telecommunications company. Early in her career she expressed an interest in acting and theater.

Lila, 68, also a pilot interview from the Midwest, is a tenured professor at a mid-size university who focuses on developing teachers. Lila was an elementary teacher in her younger years when her two sons were small. She attended graduate school later in life and earned a Ph.D. in reading education, and was offered a position at the college where she now works to develop teachers of the future. Lila has a passion for teaching reading skills, and loves the opportunity to help teachers learn more about facilitating reading.

Helena, 80, is from the Midwest area. She started her education at a local community college and then transferred to a major university in the Chicago area, where she earned a bachelor's degree in journalism and advertising. Helena worked in several organizations, included a trade magazine in the Chicago area, a cosmetic company, and then a high-end department store as a copy editor. She expressed excitement as she talked about working in City Hall during the 1960s with the civil unrest of this period. Helena moved into textiles and furniture next. For the last eleven years, Helena has been a paralegal and office assistant for a minority owned law firm. She never married and has no children. Helena commented on

working as an old white woman working with African American lawyers, and said she has learned a lot about the African American culture.

Jane, 80, currently works in the Midwest for a research company making calls and editing transcripts. After high school, Jane started at the local junior college and later transferred to a major Division I school in the Midwest. She earned a bachelor's degree in French and Language Arts Education. Jane started teaching in a high school and initially thought she would be there for a long duration. However, she tendered her resignation and married her husband who served in the Navy, which took her to locations across the United States. When Jane returned with her family to her home town, she went back to the same high school and worked for a few more years until she decided to become a full-time mother. When her children were older, a friend referred her to her current employer and she has now been with this employer for over 30 years. In addition, she managed her father's artwork in her empty nest years, which involved intensive time commitment.

Toni, 67, has worked in the financial decision support area for a Division I University in the Midwest. Promoted to leader of this area at 26, she holds the same job today (44 years). Toni has a bachelor's and master's degree in accounting from this same university. Toni is married and chose not to have children. Instead, she became a world traveler. Her function in financial decision support has evolved and changed over the years. Toni has been highly connected to the leaders of the university and involved with the strategic direction of the university. She has a nephew that brings youth into her world. Toni also loves the people on staff in her department.

Heather, 67, is the director of nursing education at a mid-size university in the Midwest. She came into this position after a successful career as a nurse, and received her degree in nursing from a midsize college in the Northeastern United States. Due to her husband's military

career, she has been a nurse in many areas of the United States. Nursing gave her the flexibility to raise four children. She has since earned a Ph.D. in nursing, studying fibromyalgia and its cause. Heather occasionally does clinical nursing to keep her skills sharp. She remains married to the same man and intended to travel with him to Alaska two weeks after the interview.

Barbara, 65, expresses excitement about her new career working for a major leadership consulting company in a large metropolitan city in the Northeast United States. She is the only African American woman in this research. Barbara earned a bachelor's degree at Loyola University in a major Midwestern city. She began her career after getting her master's degree at a major Division I university in the Midwest. She began working early in her career at a law enforcement agency in the Northeast. During this time, Barbara encountered several situations that she felt were discriminatory; however, she was not specific about the discriminatory incidents. She stated some individuals were trying to look at skills and qualifications and not see race yet all did not do this. She spent many years as a consultant and this helped her in her current position. Barbara, married and now lives in the city, a dream from childhood.

Francie, 100, works four days a week in a field she loves. As the lone centurion in this research, she has had a remarkable life. Francie attended some college in her local area but after her father passed away when she was 17, she decided to help support the family. She lived in a small town in Northeastern United States and stayed in this town much of her adult life. Francie married and helped her husband run his business. They had one son. Together, they became involved with the community during the civil rights movement. She saw a need in her community to lead a troop of girls, stepped in (even though she had a son), and this led to full time employment in her 50s. Francie was promoted several times and was eventually became the CEO of a large worldwide non-profit organization. She retired from this position after giving

a one-year notice. During this time, she worked on a transition plan to replace her. The day after retirement, Francie was tapped to lead and run a leadership development company for not-for-profit organizations. Her credibility and personality have brought her much success. During this time, Francie lost her husband and son. She is now 100 with few close family members.

Lilith, 70, just left a position as a training director for a large hardware store chain in the Midwest. She went to college in a medium size university in the Midwest and then she taught for seven years. Married with two children, Lilith wanted to get a master's degree in gifted education, yet her university only had a program that focused on learning challenges. Since the age of seven, she decided she was a feminist. Her drive to be a feminist was reinforced by the principal in her son's school as he talked down to her leaving her wanting to earn her master's degree so this would not happen again. When her husband died she decided to reinvent herself. Lilith then entered the field of corporate training and development, a field she has stayed in for over 20 years.

Maria, 70, grew up with her maternal grandmother while her parents remained in Cuba just before Castro took over power in the late 1950's. Her college education was at a Division I school in south Florida and she became an English as a Second Language (ESOL) teacher for a large school district, and eventually oversaw bilingual education for the district. Maria then attended law school and returned to the same school district, where she advised on labor relations and legislative negotiations. Over ten years ago, she moved to a private college to teach and advise the university on legal issues. At 70, she glows as she talks about coming to work every day, because she is doing work she loves and every day is different.

Kiwi, 70, continues to be a professor in language education for a large community college in south Florida. She chose to remain home for 18 years while raising her son, but

during her spare time participated in Italian classes and is a student of languages. She also lived abroad for eight years when her husband's job took them to Europe. Her parents came to the United States from Cuba. Both of her parents were doctors. Her mother did not retire until she was 81 and loved her work. Kiwi loves teaching and feels her teaching keeps her sharp and current.

Susan, 70, wants to continue to work as a college professor in New Zealand, a position obtained when she was 70. Susan started life with college, followed by marriage, two children, and worked as a teacher. She did this for a few years and then earned a master's degree in educating exceptional children. Once her girls were in college, Susan moved west to earn a Ph.D. in 1991 from a Division I university. She said her life took off after her Ph.D. She became an editor of a professional journal on technology and education, then a department chair before eventually becoming Dean in a university. Susan's next move is to complete a temporary professorship with a university in Australia.

Bonnie, 71, recently retired from a telecom company where she served as an executive for several years. She was one of six children, and had five brothers and a father who convinced her she could do anything she wanted. Bonnie began working at 13 and claimed she had insight into her best abilities, she could see things that needed to be fixed, so she fixed them. She put her first husband through college and eventually worked for a Fortune 500 company in an administrative function, and in 3 weeks was doing purchasing. She decided she did not want to be married and drove off to Dallas. A chance meeting in a restaurant began her career in telecommunications. Bonnie states her success was because of her abilities to work with men and put people first.

Results and Discussion of Findings

The data analysis discussed below as a thematic narrative identified five broad categories: (a) Meaning and Love of Work, (b) Physical Health and Mental Sharpness, (c) Relationships, (d) Personal Resilience, and (e) Lifelong Learning and Deep Expertise. Each category begins with the main theme followed by sub-themes or relevant observations. There were instances of overlap in responses across these categories due to the open-ended interviews. Quotations from participants are provided as evidence to support each finding.

Theme One: Enjoyment of Work

All of those interviewed shared a common factor: enjoyment of their work, which they considered meaningful. The meaning of work served an important and significant motivator for these women to continue to work beyond age 65. They described their work as a strong part of their identity which gave their life meaning. Work meets many social and psychological needs (Cartwright & Holmes, 2006; Chalofsky, 2003; Fasbender et al., 2015). Each woman talked about the meaning of work and how she demonstrated that love of work passionately in the workplace in slightly different ways. Each story is as varied as her specific background, skills, experience, personality, interests, and values. The number of women who mentioned this are in parenthesis.

Enjoyment of Work (13)

Lila stated:

Seeing the light come through their eyes when they got it…especially first-generation college students…This is what I really want to do, especially when they are interns out in schools and they just taught a lesson . . . it is very exciting. They feel so good about

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what's going on and just seeing that is wonderful. They are so excited and I get excited

for them…. I love teaching classes. They are reading classes, which is my passion. It is

wonderful to see the kids get excited about reading and writing strategies… and this helps

to make both reading and writing fun for them. I love being an advocate of children and

get to do that by consulting the state legislature about education. I am going to work until

I don't like it anymore…. We just received a multi-million-dollar gift to establish the

state Literacy Center, this has made work beyond exciting.

Heather reported:

Now as the Dean of a Nursing Education department I am so thrilled to get the approval

for our second study to educate nurse practitioners in a mainly rural state. Our

accreditation body gave us ten years, I was so excited. . . I have been building to this

work for 20 years by first teaching in a program for associate degrees in California, then I

moved to the Midwest where I am teaching and advising bachelors, masters, and doctoral

degree students in nursing. The position of Faculty and Direction of BSN program has

been the culmination of my goals. . . I went before all the faculty at the college to apply

for this position and I conveyed my sense of the future and that was to be the first

teaching nurse practitioner students in the Midwest city I live in with three colleges and

this is what landed me the position.

Francie exuded passion in everything she said:

In my current position, we are having a huge impact on not-for-profit organizations

results by providing products and services that are stellar with a very small staff. I was

the first woman to take on this position. A couple of years ago, we were selected to provide a program every other month to a military academy. I decided to bring a thought leader with me to each event. In each of these we sat down with 24 cadets and created a rich and valuable dialog with them. I have traveled the world and been treated as royalty. . . This has been so exciting and motivating to me, we made a very big impact with this program and I loved it. Remember, all of my experience from the early years to the CEO of an international not for profit has prepared me for this position that I was encouraged to take on by the previous leader.

Lilith appeared to have high energy:

I was going crazy doing cool stuff. . .I was the employee of the year. . . With my next employer, I took management training that would bore you and revamped it and put in many creative new things such as videos and changed activities and made them go out and interview people, do role playing, and all sorts of stuff. . . I reduced the time in the classroom from five days to three and a half days. Learning is something I do all the time. . . The people I led told me they enjoyed working for me more than anyone and that they did they things they could never do with other leaders because I inspired creativity. . . The two things that keep me going are my measure of success is by the success of other people I touch. Also, I need to feel valued. . . When I was younger, it was all about me; now that I am older, I became all about the other people.

Maria found passion in her legal and professor role:

I feel much more comfortable, I have a good relationship with the main campus legal office… I love teaching and can use my bi-lingual skills to do this. I am teaching two different courses… I love taking the cultural look at history and geography… I decided to get a law degree instead of PhD because it gave me options about what I could do, now I am teaching and providing legal advice, this has made me indispensable for my employer. It is this variety of responsibility that makes every day different and challenging. . . Because we have had a change in the leadership of the university, I had the opportunity to see the positives in each person and build a relationship with each new leader. This has been exciting for me just in the last three years.

Susan described her passion later in life:

I am thrilled to get back to be a professor and to do research. I have also become re-engaged to be the editor of an academic journal and I am so excited about this. . . I moved around a lot to move up the academic leadership ladder and this has exposed me to some various parts of the country including Oregon, Georgia, West Virginia, and south Florida. . . The diversity in each of these locations was fascinating to me and helped me build my experience to become the dean of the department. These include earning a PhD in Technology and Learning, and moving to different schools, you see I was mobile and many my age are not mobile like I am . . . Over the next year I hope to take on a temporary professorship assignment living and teaching in New Zealand . . . New things energize and excite me.

Kiwi identified herself as a linguist who loves teaching:

 I grew up bi-lingual in Spanish and have expanded my languages to also French and some Italian. . . I love languages and now I love to teach them . . . I have been a student of languages for my entire life . . . I lived in Spain for several years and learned Italian when my son was small.   Teaching also keeps my mind very active and keeps me current in the world of the students. I love watching the students increase their abilities to be multi-lingual. . . for many years I was the only language teacher at the college where I teach and this allowed me to be creative in teaching methods. Now I have a partner in teaching languages and we challenge each other to be creative in the methods to teach our students languages.

Bonnie stated:

Just recently, my direct supervisor wanted me to meet a person who was visiting and I was so busy helping the people in my department who had been negatively impacted in a reduction in force. I was so reticent to meet this person. This visitor did come to see me and asked what I was doing and I was honest with him and he so politely and graciously excused himself. I told my secretary, I goofed on this. In just a few days, I found out this visitor was becoming my new boss. He told me he respected me and admired me significantly for my choice of people over him. This blew me away and confirmed my commitment to my people and the importance of relationships at work which I love. . . One man I worked for twice promoted me to vice president and I loved working with the people and feel bad that I am leaving them by retiring at age 71. . . My success in my career was because I could identify what was broken and could find ways to make

significant improvements. This approach was simple at the beginning and became more complex as I moved up in responsibilities . . . Also, because I had several brothers and learned how to work with men early on, these two things helped me to be successful over my career.

Each woman talked about the meaning of work and how they demonstrate the love of work passionately in the workplace in different ways based on as their specific background, skills, experience, personality, interests, and values. This love of work is possible because of the next characteristic.

 Theme Two: Physical Health and Mental Sharpness

Calvo, Sarkisian, and Tamborini (2013) suggested that employment helps keep people healthier and happier. Both physical and mental health are requirements to continue working beyond the typical retirement age of 65 (Munnell & Sass, 2008). The number of women who mentioned this are in parenthesis:

Physical Health (11)

Rhonda stated:

I have taken steps in the last few months to become healthier. I have lost 40 pounds with the help of a personal trainer and this has left me feeling at my very best . . . I have struggled with this off and on in my adult life and now am more interested than ever. . . and have more time to put into my health as I am not taking care of others for a change.

Lila proclaimed:

I love to do things outside to stay healthy. We live on six acres and I have a garden that keeps me engaged. I also use weeding to get rid of frustrations. I also love to mow the yard as it gets me away from everything. . . and helps me to walk more. . . I spend a lot of time in the car driving and so this time helps me to stay balanced and grounded in what is important to me. I also love to spend time with my grandchildren. I love to read to them and help them develop a love of learning.

Helena reported,

I used to be a runner and ran every day. The doctor guessed I was a runner based on my heart rate. I have not done this for years and now I climb the stairs in my condo. . . I ran when many others did not and some people teased me about it when I was younger yet I would say my activity throughout my entire life has helped me to be working and learning at age 80.

Barbara proudly stated,

I am living my dreams by living and working in a large city. I walk everywhere and this has been extremely good for me. Living in a large city appeals to me because I do get exercise in my everyday life by just going places. It has become easier to exercise. Recently I had a problem with my eyes and this has been corrected and I am now on fire. I love having perfect vision.

Francie described:

I exercise every day. I take time every day to exercise and this has me feeling very well.

I also live and work in the city so I walk to as many things as I can . . .To be able to work,

I must take care of me and it did not just recently start. This has been a life-long practice.

It is this life-long practice that has served to me to not be so serious about it today.

Lilith exuded excitement:

I love belly dancing. I do this with a group of women and they have been the most

supportive group of women I have every worked with as compared with the corporate

world. I even go to belly dancing conventions. I dance several times a week and love the

community and exercise I have with this hobby. . . this is my main form of exercise and it

serves me also socially with love and connection with the others in the community.

Maria proudly proclaimed:

I want to work at least five more years. I stay trim by doing some exercise and watching

what I eat carefully. I know my professional appearance is important to stay working for

five more years. I want to do things with my family when I retire so this requires me to

stay physically healthy.

Bonnie stated:

I love to stay active with my social network. I now have time to walk more and am doing

that and walking more each week. My newer husband is helping me to do this and

pushing me. . .He does active things and wants me to do some of those things with him. .

. Sometimes he goes on vacation by himself, and this gives me more opportunities to reach out to my friends.

One of the women, working at 80, has had more health challenges. Her employer, however, has helped by offering time off, flexibility, and has encouraged her to return to work.

Jane states:

I have had several health challenges and my employer is very gracious and provides the time for me to get them fixed and recover and I truly appreciate this flexibility at work. We have a multi-generational workforce and the young people help me to stay young and informed. I also like to stay fluent in French. It is their understanding and compassion that helps me to want to get better, they want me to work and make that clear to me every time I am gone, even for a vacation.

Mentally Sharp (6)

Mentally sharp was reported by many (6) of the women and this demonstrated the women's strong interest in life-long learning.

Heather exudes confidence:

I am in a book study with other successful women and it keeps me reading and gives me accountability to read. I love the dialog about what we read. . . I completed my Ph.D. and that has helped me to stay mentally sharp. I am also intentional about staying current about clinical nursing practices so the education we provide at the university is on target with today's nursing . . . I do this by doing clinical nursing myself periodically.

<u>Francie</u> conveys,

I stay sharp by reading, writing, traveling, listening, conducting global webinars, and the trips to the military academy with my colleagues are all keeping me at my best of mental sharpness. . . Each is so different yet require the best of me. Our journal has been rated by the APEX organization as the best in the world, even ahead of the Harvard Business Review, the expectations of our audiences are high so we must meet their expectations. I have been so surprised by the desire for me to speak, I know I must be very sharp to satisfy the audiences.

<u>Maria</u> remarks:

Teaching classes keeps me mentally sharp. I love teaching new classes with new professors as co-professors, the materials and the new style both keep me sharp. I do have a lot of stress as my son is very ill. This is hard to deal with and does not seem to be ending so the stress and sadness of it are daunting. . . I have had to learn ways to cope with this constant stressor to be able to not be destroyed by it.

<u>Susan</u> proudly states:

The job I have had for the last 18 months has been very stressful… I stay mentally sharp by working with doctoral students and continuing to research. I am excited about the sabbatical to get back to journal editing and research. The possibility to go to the down under for a temporary professor position is very exciting. I am also excited about

continuing to travel with my granddaughters. This Christmas, one of them will be with

me in Paris. My granddaughters, my travel, and work all keep me sharp.

Barbara remarks,

I am in a fairly new job that has me learning new things and this keeps me sharp and

learning . . . I was surprised by my performance review the first year I did this job. I was

not sure I was doing a good job and in my performance review, my new manager told me

I was doing excellent and learning rapidly. . . This totally surprised and delighted me and

gave me confidence to keep on learning because I can do this job.

Bonnie described,

I stay mentally sharp by mentoring several people. I love to do this and it keeps me

current with the business world. . . I was very loyal to my people and learned so many

things from them because I showed an interest in them. . . They are now keeping me

sharp by staying in touch with me and I have the opportunity to stay relevant in the

business world because I continue to mentor several of my previous co-workers.

In summary of theme two, Calvo et al. (2013) suggest that employment helps to keep

people healthier and happier, and that physical health is a requirement to continue working

beyond the typical retirement age of 65 (Munnell & Sass, 2008). Most of the women working

beyond age 65 are took action to stay healthy and sharp in several different ways that uniquely

motivated and rewarded them.

Theme Three: Relationships

Social interaction and support have been shown to be important factors to staying employed (Ross & Mirowsky, 1995). Several studies demonstrate that a connection to others is positively correlated to happiness, and being lonely can be detrimental to happiness (Cacioppo & Patrick, 2008; Myers, 1992). The nature of relationships the women talked about fall into different categories, such as work relationships and colleagues and networking and family relationships, and friends. Once again, the number of women who mentioned this are in the parenthesis:

Work Relationships (12)

Rhonda stated:

I love to get people to work with me and use my emotional intelligence to help create this desire to work with me. . . I use empathy and social awareness to build these relationships.   I have had the opportunity to collaborate with several at my current employer and enjoy the common sense of goals and working together collaboratively toward a common purpose.

Lila reported:

About two years ago, we were asked to create something to help all the schools in our state and a team of us went to work on this and had to keep it confidential. We had fun doing this and when it was announced, so many were so surprised and we had the joy of knowing we put it together and it worked out. Now we are implementing it through many people and spreading this work across the state to many school districts and teachers to benefit the children in school in this state.

Helena suggested:

I am an 80-year-old white woman working in an all African American Law firm. I was

blown away by what I learned about the culture I did not know. I also had a co-worker

that helped me with some of the computer parts of the job that I did not know how to do

so well. I was enlightened by these things. I have managed high school reunions and

staying in touch with many because I have stayed in the city where I went to high school.

I have enjoyed this.

Jane has relationships in many ways:

I managed the business to promote my father's art after he died. I had relationships with

people in galleries in Kansas City, Chicago, and New York. At work, we have younger

people, older people, and disabled people. I have had just a couple of different bosses

during the 30 + years of working at this one organization. My boss had been so helpful

when I have needed flexibility and they always want to know when I will be back after I

have been off with a physical problem.

Toni said:

I have lunch with about half the deans once a semester (almost a different leader every

day), and some more. It's a way to think about how I really develop trust and rapport

with people to improve things. This is what keeps me so engaged. . . I also love the

people in my group and help them in any way I can to be successful. I have done this for

over 35 years and the relationships are a big part of what keeps me this position and by

learning what is important to them, I can best serve them with financial data to support them.

Heather reported:

I have relationships at work, we work together to create an awesome nursing education program with the highest credentials. . . we have collaborated to create an outstanding program for nurses to educate themselves across the state. We created the first nurse practitioner education program in the state and it was us collaborating that made this possible. Now we are all in a faculty position and love the nurse practitioners we are creating through this program.

Barbara described:

As a black African American woman, I have always felt bias. I have worked in many organizations in the Northeast and many of the people I have met over my career have helped me into new and different assignments and positions . . . It is the work relationships that have helped me progress in my career. Without my network of contacts in my career, I am not sure where I would be now. My guardian angels have always taken care of me. My professional network helped me land my current position, and the organization and my direct manager have been very good to me. They helped me with an insurance problem to fix my vision. So many around the office have provided good wishes to me it has surprised me.

Francie:

. . .an opportunity came to be that put me on the world stage. I have made friends with regular people, famous people, and people all over the world. I became a student of Peter Drucker and met him after I had put some of his ideas into practice. He became a major supporter of the not-for-profit I am CEO of and we became great friends. Relationships are everything . . . Most recently I have been taking a colleague to one of the military academies every other month and this has been so exciting and thrilling. I have expanded my contacts and network with this program. As I asked different people to join me, I was surprised because everyone said yes and that helped me form a stronger connection with each of them as well as the staff and cadets at the military academy.

Maria sees everyone as having a unique and valuable gift and this helps her create valuable relationships that have lasted over her career:

At work, we had a college president everyone loved yet he had health challenges and needed to retire. By now the college has seen a significant reduction in students and the new president as the right sizing president. I could see the goodness in each and the need for both and built strong relationships with both. Now we have a new president, and I am starting to build a relationship with her yet I knew her before because she was promoted from within. This has tested my flexibility and adaptability and my openness to different styles. I have been able to go with the flow and that has been good for me as I have made it through several downsizing actions. I love to teach and am bi-lingual. This gives me opportunities to build relationships with our students in Latin America.

Susan has friends spanning her field:

As an author, a journal editor, and a published writer, I have a following of

acquaintances. . . I have moved around to move up in the academic world. I first moved

up to take a leadership position over professors, then I moved to take a position as a

Dean, and the most recent move, at age 68, was to the President of the department level.

Now I am doing special projects and love being back in the journal editor position

because I learn so much and have the opportunity to work with many people to put the

journal together which is often leading-edge information about technology and learning.

Because of this, I also have friends in many places of the world . . .this is helping me to

take on a temporary professorship in the down under during my sabbatical.

Bonnie has found relationships vital to her from early in life:

I have four brothers and have learned to get along and think like a man early in my life.

My father instilled in me I can do anything. Because I am a quick study and catch on to

things quickly, many men have promoted me quickly. . . I would start in one position and

several times in this situation I was quickly promoted to do new and different things. . . I

have worked for several people several times and it was the relationships that made this

happen. In my last position in the workforce, relationships were everything to me. I had

supportive leaders and very loyal direct reports because I valued these people and the

relationships and took care of them. I continue to mentor some of them today.

In summary of theme three, social interaction and support have been shown as important

factors to staying employed (Ross & Mirowsky, 1995). This social interaction takes several

forms, such as networking to find new positions, working with co-workers to achieve common

goals, and building relationships to ensure career success in an organization. Relationships at

and for work are critical and were a strong theme to ensure work beyond age 65.

 Theme Four: Personal Resilience

Vaillant (2002) noted happy and healthy people live longer and have higher quality lives

than sad and sick people. Each woman mentioned being personal resilient. Examples are

highlighted below of both personal resilience and optimism:

Personal Resilience (13)

<u>Rhonda</u> stated:

When I was young, I had a baby girl and gave her up for adoption. This was a very tough

choice and one that stayed with me for a long time. About fifteen years ago, we met and

now have a beautiful relationship, better than I would have ever suspected. My career

has been good to me and have not had too many tough times except for a couple of

layoffs yet I found a new position fast. I think I have strong personal resilience because

of my daughter. I also had a failed marriage and this about destroyed me yet I overcame

that and have moved on. My resilience has increased over my life.

<u>Jane</u> said:

My husband wanted a divorce after we had been married many years; a pastor gave me

the book, *Growing Through Divorce*, and it saved me. My ex-husband asked me to take

him back yet I had read the book and told him what needed to change and he walked

away because he knew he could not change what I asked. It was this book that gave me the confidence to end the marriage. My health has been my other challenge and work helps me to get well so I can come back to work. It has challenged me several times yet work consistently welcomes me back.

Heather proudly described:

We lived all over and usually lived in base housing. The hardest place was northern Maine. I had to make friends fast and some of those have lasted many years; mainly because we experienced some hardships together and made it together. It was the time in Maine that helped me see that I could handle adversity well and come out better on the other side of the adversity. My husband was in the military so I found that I had to make friends easily and fast, this is a valuable skill to have and has served me especially as I am now the Director of the department. I have a wide range of experiences that have helped me be more resilient and empathetic to others.

Barbara shared:

As an African American woman, I have been in tough situations several times. I knew not to take them personally and it was not about me, it was about the biases of the other person. I have worked in several places and have been laid off occasionally. . . Each time I have had to pick myself up and continue going and growing. It is these experiences that have helped me see how strong I am. My personal situation with my husband and nephew were also strong supports and taught me professional stress and adversity is nothing compared with personal hardship.

Francie told the story:

At 17, my father died and left me, my mom and siblings and as the oldest I felt I needed to take care of the family. I had to rethink my plan and do what was needed to be done and have done this several times in my life. My husband died once we moved to New York and this was a big loss. I had to think about what he would have wanted me to do and that propelled me forward. My son also passed away and this was very hard. Both of these were huge losses to me. Remember I will B+ (my blood type). I continue to move forward.

Lilith stated with sadness and elation:

My husband's death took a long time, cancer. It took a long time, and I had grieved during this period yet once he did die, it was difficult. I had to make a choice to come back. It totally rocked me, I don't like being called a widow. I used my sense of humor and made myself laugh every day and found friends who would make me laugh. I reinvented my life after this and began working in the corporate world a few months after his death. I have been laid off several times, yet this is nothing compared to my husband's death. I do draw energy from the people I work with and this helps me look at adversity as I will be better on the other side.

Maria told:

My son is very ill and this is the hardest thing because the problem cannot be solved. It is the unknowing that kills me. I have been married and divorced, raised by my grandmother while my parents stayed in Cuba after Castro, and life has not always been

easy, my son is the worst, yet I stay positive every day. This is the decision I make every day. My son also needs for me to be positive and people at work don't want to hear about my adversity too much so I choose to not share too much and this helps me be positive at work.

Bonnie reminisced:

I decided I could not be married anymore and I drove away one day thinking I would be working in a company in Dallas, Texas (was living in southern California). My brother was living in Dallas. I arrived the day the company I wanted to work for filed bankruptcy. As I waited for my brother to come home from work, I was waiting in a restaurant trying to decide what to do, and two gentlemen sat with me, there was nowhere else to sit. They were the owners of a small telephone startup company and they asked me to go to work for them. I ended up doing this and the job propelled me into my telephony career. I have learned that I can be strong in tough moments and this helps me to look forward and stay positive.

Vaillant (2002) noted happy and healthy people live longer and have higher quality lives than sad and sick people. Each woman has described personal resilience over their respective life, which they consider in their ability to continuing work beyond age 65.

Theme Five: Continuous Learning and Created Deep Relevant Expertise

Munnell and Sass (2008) asserted that the most important entity workers can do to extend their careers is to keep their skills current and remain responsive to employer needs. Munnell

and Sass (2008) argued, "the labor market value of older workers is generally greatest with their current employer" (p. 120). Many women over 65 developed valuable expertise and experience in their responsibilities and industry, and established strong relationships with work associates (AARP, 2005). These women have continued to learn and developed their skills over many years, gaining unparalleled expertise and making themselves indispensable to their employers in a variety of ways. In the 13 women interviewed, eight of them earned an advanced or terminal degree over the age of 40 demonstrating life-long learning.

The 13 women talked about continuous learning and staying relevant and current in their skills:

Rhonda has a varied career:

With my sales skills, banking skills, acting abilities, training, and coaching skills I have landed the position I have now and have been working in for the last 10 years. It is the skills I have learned throughout my entire career that has led me to the position I am now doing. The skills I have developed and learned through my life. When I was younger I had no idea what I would learn these things, yet, it all fits together now.

Lila has built her career in education:

I have been an elementary teacher for many years when my children were young and loved teaching students to read. I earned a reading specialist license. While I was working in the elementary school, I decided to get a doctorate degree. A friend suggested I apply to the university for the position I have now, and now I have tenure. I now teach teachers how to teach reading. I am constantly learning about the challenges facing

teachers today and making our curriculum relevant for them. This is my passion! I love it!

Jane began as a traditional woman of the 1950s:

I started out as a language teacher and did this for several years. Once I had my children, I decided to stay home to handle things my husband did not handle for the children. A friend told me about the job I have now and I have been doing it for over 30 years. I do some editing and senior level editing skills for the organization. I also managed my father's art with galleries in several cities. I need art knowledge, relationship building, and negotiation skills to represent my father's art.

Toni's expertise in finance and accounting:

I have a bachelor's degree and master's degree in accounting and this has helped me to be a strong financial decision support person in a Division 1 university for 40 years. I have found I love working with senior leadership and building relationships with the leaders in all parts of the university. I love building trust and rapport with the leadership deans in the university by having lunch with most of them at least one time a semester or more. I have grown in this position over the years to be skilled in computers and software to help manage data. I love that accounting information has become automated and digitized, it makes it so much easier to provide up to date data for financial decision support.

Heather's expertise is as a nurse doing nurse education:

I started out as a nurse because it fit the needs of a military officer's wife and four children. Once my husband retired and the kids were on their way, I earned a Ph.D. in Nursing. I have kept up my clinical nursing skills by working as a nurse occasionally. Right now, I am the Dean of a Nurse Education department in a private college in the Midwest. We just received the approval to provide a program to train Nurse Practitioners. I am so excited about this for our state. We can now provide this in our bachelor and master degree programs. I love training nurses and staying current in the field myself. Both of these things help me to be most effective in my role.

Barbara developed skills as management consultant:

I have been involved in training and organization development work for my career. My latest position has me selling my company's services, which are in the same field. I have worked for several organizations. I have also built the skills as well as being computer savvy. I have an insatiable appetite for learning and this has helped me be who I am in the role I currently hold. My performance review this year surprised me pleasantly, my direct manager told me I was doing a very good job. I was unsure and he bolstered my confidence.

Francie's expertise was created through a variety of work experiences:

I started working in a housewares and decorating store in my home town. Then I helped my husband in his business of photography and video production. Then I went to work in a volunteer based not-for-profit as a regional leader. This experience brought me to be

the CEO in this organization and I did this for 13 years. I was a student of Peter Drucker and became a voracious reader and have been recognized as one of the world's best leaders. Now I help to develop those leadership skills in leaders in not-for-profits around the world. I began my quest for learning by auditing college courses at a local facility for a university. I have continued to be a student my entire working life. I lived through the civil rights struggle and my husband and I were sympathetic to the cause and worked hard to understand the plight of African Americans. I have been learning and enhancing my skills for my entire life.

Lilith's proficiency is due to a variety of work experiences:

I was a stay at home mom for both of my children and then helped my husband in his jewelry business. When I was treated in a condescending way around my son's education, I decided I needed a master's degree in Educating Exceptional Children. The college in my hometown did not offer this degree; it was only in Special Education. I began teaching at the local community college in a summer program and loved it. After my husband died, I decided to reinvent myself and started working in the corporate world of training and development. I brought my strong creativity, energetic personality, my natural curiosity to every job that helped me to do cool things wherever I worked.

Susan's expertise in education and technology came with two careers:

I started as an elementary teacher and I have a master's degree in Special Exceptional Children in 1976. In 1991, I earned my Ph.D. from a Division 1 University in the Northwest. This was in technology and education. Once I earned my PhD, my work

world exploded. I have now worked in distance learning and associated use of technology to enhance learning. I have moved geographically to move up the academic corporate ladder to achieve a President level position with a college in the Southeast. Now I am taking a sabbatical to take stock of my life and to do a visiting professorship in the Down Under. I also am the editor of an academic journal and love to do research.

Kiwi had a late career, yet developed her expertise throughout her life:

I love languages and have studied them all my life. I grew up bi-lingual with my parents who were both doctors who moved to the United States from Cuba. I married and then raised my son. I did everything I could in his school and activities and in my spare time took language classes. We lived in Spain for eight years. When my son went to college, I began working as a teacher of languages in the local community college and in the Southeast, they are four year colleges. I love teaching languages as I am a student of language. I had been the lone person in this department until recently, now there are two of us. I will work as long as I can because I love it and love this work keeps me mentally sharp.

Maria's expertise has developed over three careers in her life:

I have a degree in liberal arts and wanted to teach history and political science. Yet I started teaching English as a Second Language and finally after several years the job turned into what I had originally wanted. Soon after I got married and moved to the Northeast from the Southeast, and I made the decision to go to law school. I passed the bar exam and had my legal license. Came back to the Southeast and came back to the

school district where I had worked into higher-level policy setting positions. Then most recently, I became the legal person for this university and I can teach bi-lingual courses. I have both skills, as a lawyer and as a professor. I make myself indispensable and make it through downsizing because of this.

Bonnie has built her skills and love of learning over time in two companies:
I started working for a large electronics and appliance company and did this for many years then in 1981; I started my career with a major telecom company. I have the skills and quickness to do things needed yet unseen and to work and think like men. This has catapulted me into more and more levels of leadership in this company.   I am a fix it, process oriented leader who builds relationships with management and with staff. I retired at 71 after being an executive for over 15 years. I helped my first husband through college yet do not have a college degree myself. I have taken my core talents and continued to learn so I could do those things in today's world.

The love of learning and creating deep relevant expertise was a strong theme with the women. They demonstrated they have kept their skills current by learning and remained responsive to their employers needs as well as positively shaped the employers' future. Some are with their previous employers while others have continually moved up by investing in their education and / or changing jobs while building their expertise.

Summary

This chapter presented the data and data analysis for the dissertation with the research question of *"What are the factors of professional women who continue working beyond age*

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65?" The purpose of this study was to explore these factors, as these motivating features appear to be lacking in research literature. This is a qualitative study and data was collected using an individualized, semi-structured interview with 13 women. The data was analyzed by using thematic analysis. These interviews helped to gather information that would answer the research question. The themes identified from the data include (a) Enjoyment of Work, (b) Physical and Mental Health and Mental Sharpness, (c) Personal Resilience, (d) Relationships, and finally (e) Continuous Learning and Deep Relevant Expertise. The 13 women in this study are inspirational and easily express what has helped them stay in the workforce beyond age 65.

Chapter 5 - Discussion, Implications, & Recommendations

This chapter presents a summarized review of the qualitative exploratory study and the factors of professional women in this study who are working over age 65. The chapter begins with a discussion of the findings of the study, the summary of the study, and a discussion of the implications for future research and reflections.

Discussion

Fideler (2012) and Steverman (2016) propose more women will choose to extend their work life. Statistically, women between the ages of 65 and 70 have been increasing in numbers over the last 15 years as the Baby Boomer generation ages (Munnell & Sass, 2008). While the reasoning behind the choice for women to delay retirement has been researched, little research focuses on the factors of professional women who continue to work beyond age 65. Examining the factors of professional women who work beyond 65 can create a clearer understanding of how they are able to achieve continuous work-life. This research is relevant for women of all ages who want to extend their work-life, both now and in the future.

Working beyond age 65 can be difficult. Organizations are rapidly changing and delaying retirement may be difficult due to the nature of the radical and accelerated pace of change in the 21st Century. The changes have influenced by technology, globalization, and international competition (Cartwright & Holmes, 2006). Many organizations are also delayering and downsizing, which can result in job losses, job uncertainty, ambiguity, and increased anxiety (Herriot, 2001; Huczynski & Buchanan, 2010). Despite these factors, some women over age 65 stay employed and thrive.

Discussion of Findings

The relevant theoretical framework as a result of the findings of this research included the meaning of work, life course perspectives, and career development theories. These theories echoed in the stories the women shared about their respective lives and careers. Many of them displayed enjoyment of work, physical health and mental sharpness, work relationships, strong personal resilience, along with continuous learning and competence of the skills they have amassed over their respective careers.

Numerous researchers suggest work is more than gaining economic support (Cartwright & Holmes, 2008; Chalofsky, 2003; Fasbender et. al, 2015). They go on to propose it is a significant element in life that involves important psychological and social aspects that go beyond basic needs. Bateson (2010) proposes some women love their work, think of it in terms of a calling, and cannot imagine life without it. Pratt and Ashford (2003) posit belonging is important to one's own identity and perceived role. A professional identity is described when individuals make vocational decisions in line with their perceived meaning of work.

Life Course Perspectives (LCP) is about a variety of changes that may be biological, developmental (includes psychological and social factors), historical, geographical, and trying to isolate the factors that create transformational change for an individual (Hendricks, 2012). Some of these can be attributed to when, where and how a person lives, who a person is, and where a person fits into the social structure in which embedded (Dannefer & Kelley-Moore, 2009; Hendricks, 2012). Life-span theories are a lifelong approach to the developmental psychological perspective that is moldable, contextual, and has a variety of causes (Bjorklund, 2015).

The career development theory of happenstance (Krumboltz, 2009) was reflected in the stories of many of the women participating in the study. Their career trajectory did not have a

developed plan. Instead, it manifested in such ways as simple as a recommendation from a friend. Each woman talked about opportunities they encountered after a new advanced degree or advice of trusted friends who challenged, and encouraged them to try for opportunities more in new directions.

Savickas's (2005) career constructionist model of career development was also reflected in many of the women's stories. They illustrated adaptability by learning new skills and earning doctoral degrees after they were 40 years old. The women also demonstrated the ability to develop skills needed for changing occupational situations. The goal of career adaptability is to substantiate and validate the individual's self-concept (Savickas, 2005).

Also, personal resilience was an important set of ideas in the literature review and showed as one of the major themes for women who have continued to work beyond age 65. It is described as the ability to cope with adversity and positively adapt (Lavretsky & Irwin, 2007; Nash, 2011; Wagnild, 2000). Wagnild (2003) suggests resilience is more important than physical health because resilience helps to overcome physical challenges.

Skills and expertise is seen as one of the most important aspects to stay employed over age 65 (Munnell & Sass, 2008).   They go on to posit skills are varied, as is the expertise and experience women have amazed over their respective career. Transferable skills can be a portable skill that can be deliberately or inadvertently associated with life experiences (Smith, 2002). Meglio (2012) suggests that as technology continues to pervade every part of our world, it is imperative to keep up with the changes in technology.

Multiple themes of factors emerged after in-depth interviews and analysis of individual factors: (a) Enjoyment of Work, (b) Physical Health and Mental Sharpness, (c) Relationships, (d) Personal Resilience, and (e) Continuous Learning and Creating Deep Relevant Expertise. These

factors appeared to contribute greatly to each woman's decision to delay retirement and work beyond age 65.

Enjoyment of Work. All 13 women identified a enjoyment of the work, and this emerged as a dominant theme. Each woman spoke candidly about love for her work and how she continues to bring energy and passion to her workplace. Bateson (2010) suggests women who love their work think of it in terms of a calling, and cannot imagine life without it. Work meets many social and psychological needs (Cartwright & Holmes, 2006; Chalofsky, 2003; Fasbender et al., 2015). The women described this by their involvement in big projects, teamwork, and a sense that they were making strong contributions to each of their respective employers and co-workers. The women also expressed excitement for the engaging work they have for the future.

Cartwright and Holmes (2008) suggest the role of emotions and affect at work as it highlights how people feel about themselves, about their work, and others around them. Meaning is the inter-relationship between the internal world of the individual and the external context of the workplace. Susan makes this come alive:

> I am thrilled to get back to be a professor and to do research. I have also become re-engaged to be an editor of an academic journal and I am so excited about this. . . I moved around several times to move up the academic leadership ladder and this has taken me to many parts of the country such as Oregon, West Virginia, and now south Florida. The diversity in each location fascinated me and helped me build my experience to become the dean of the department. . . Next, I am taking on a temporary professorship assignment and living in New Zealand. . . New things energize and excite me.

Work impacted each woman's identity and this identity is something each woman seems motivated to maintain (Pratt & Ashford, 2003). Professional identity is created through beliefs, attitudes, and experiences through which individuals define themselves and their current or anticipated work life (Bridges et al., 2012; Johnson et al., 2012; Schwartz, Lucyckx, & Vignoles, 2011; Sutherland & Markauskaite, 2012). Professional identity is an element of the meaning of work that keeps individuals committed because of self-image, and the success it provides (Stone et al., 2016). Maria explained,

> I made the decision to go to law school and passed my bar exam; with this I went back to my previous school district where I was a teacher and then I was in a higher-level policy making position with the impact I wanted to have.

Similarly, Lilith reported,

> After my husband died, I decided to reinvent myself and started working in the corporate world of training and development. I brought my strong creativity, energetic personality, my natural curiosity to every job that helped me do cool things wherever I worked.

Enjoyment of work, with passion and energy and a strong identification with work, is linked with the major theory of meaning for work and Life Course Perspectives. It was the strongest characteristic that emerged in this study because the women talked about it the most.

Physical Health and Mental Sharpness. Physical health and mental sharpness emerged as significant factors. Calvo et al. (2013) proposed that employment helps to keep people healthier and happier. Both physical health and mental health are required to continue to work (Munnell & Sass, 2008). Price (2010) proposed that body image is an important concept with a remarkable effect on a woman's self-esteem and self-confidence. There are six

dimensions of health that define happy and well people. They include absence of disability at age 65 or 70, subjective physical health at 65 – 70, length of disabled life, objective mental health, objective social supports, and subjective life satisfaction (Vaillant, 2002). Vaillant (2002) discovered happy-well individuals lived longer and had higher quality of lives in contrast to sad-sick individuals; and the women seemed to be in the happy-well group showing that they are living higher quality of lives and choose to work beyond age 65 as a result. Even though physical health is a requirement to continue to work, two women in this study encountered a few minor health challenges; however, the challenges did not stop employment. Their respective employers helped them to return to work.

All the women interviewed seem to be working toward holistic well-being. Foster et al. (2011) conducted a study that showed the link between passion and important optimal functioning outcomes at work, including mental health, flow, vitality, and affective communication. This is a life-style oriented pursuit of optimal health that integrates the body, mind, and spirit (Myers et al., 2000). Several women mentioned that mental sharpness was one of the factors that helped them stay employed, and was a benefit of employment. These women worked at staying physically healthy and mentally sharp. Kiwi stated, "work keeps me sharp because of the students and this helps me to be at my best with them." Francie conveys "I stay sharp by reading, writing, traveling, listening, conducting global webinars, and the trips to the military academy with my colleagues." Susan, "I stay sharp by working with doctoral students and continuing to do research." Work motivates and enables them to stay in great physical and mental sharpness.

Physical health and mental sharpness fit within the Life Course Perspective because creating physical health and mental sharpness fit into choices women make over time.

Relationships. The importance of establishing relationships at work emerged as a strong characteristic embodied by these women. The relationships created a sense of belonging, and facilitated, generativity, networking, and interpersonal skills exemplified by gregariousness, self-confidence, and warmth (Haan, Millsap, & Harka, 1986). Social interaction and support are important to staying employed (Ross & Mirowsky, 1995). The social meaning of work captures acceptance, appreciation, and having contact with others, as well as fulfilling their expectations, and describing a sense of belonging to a certain group (Fasbender et al., 2015). This sense of belonging is important to one's identity and perceived role (Pratt & Ashforth, 2003). Bateson (2010) suggests women connect with others.

Many of these women described a love for working with their colleagues toward common goals, which allowed these women to feel like they were contributing to a valuable work goal as a member of a team. Toni said, "I have lunch with about of the deans once a semester (almost a different leader every day). This is the way I develop trust and rapport with the people to improve things at the university." Bonnie reported, "I had supportive leaders and very loyal direct reports because I valued these people and the relationships and took care of them."

A few women changed jobs through the help of networking relationships that assisted them in moving ahead in their careers. Toni stated,

> I have had lunch with one leader every day. I try to get with every leader one time a
> semester. I supply financial information to help them run their respective department.
> By having lunch with these leaders, I can serve them the most valuable way. It also helps
> me have rapport and strong relationships with the leaders to be most useful in the

organization. . . Early on in my career I was included in the leadership meetings of the organization and I loved this and loved having their ear over the years. (she has worked at this organization for nearly 40 years).

A few of the women valued relationships with their respective employer throughout their career. Heather reported, "I have relationships at work, we work together to create an awesome nursing education program with the highest credentials. . . we have collaborated to create an outstanding program for nurses to be educated across the state." Francie,

An opportunity came to me to be on the world stage. I have made friends with regular people, famous people, and people all over the world. . . Most recently, I have been taking a colleague to one of the military academies every other month and this has been exciting and thrilling.

Erikson and Erikson's (1998) psychosocial developmental 8th task for mid to late mid-life is "generativity versus stagnation." Generativity involves helping family, friends, work associates, parenting, grand parenting, mentoring, developing others, peer support members, and other community work to satisfy the needs of others. Examples of generativity from the women are varied. Heather takes pride in educating nurse practitioners for her mostly rural state and Lila educates tomorrow's teachers so they can teach children to read more effectively. Kiwi is inspired to transfer her language skills to young people who have an interest in becoming skilled in a foreign language themselves. Susan loves traveling with her granddaughters to help them become world citizens like she has become herself through her own travels.

Haan et al. (1986) note personality develops significantly when an individual works on outgoingness or gregariousness, self-confidence, and warmth. The women demonstrated these skills for relationship building as they were interviewed. Each woman was friendly, warm, and

self-confident. For example, two of the women worked in the same organization in south Florida and arranged to have a warm and friendly lunch with the researcher between each interview. These skills of building interpersonal relationships help create strong social connections, which supports subjective well-being. These are important aspects of successful aging (Rowe & Kahn, 1998; Vaillant, 2002). The women claimed the relationships they established in their work life have been extremely beneficial to both them and to others. Most of them described themselves as team players who enjoyed collaborating with their colleagues. This factor is linked back to meaning of work and career development with the social value of work.

Personal Resilience. Personal resilience emerged strongly in the women's stories and had a variety of definitions and impacts. Resilience as the ability to cope with adversity and positively adapt (Lavretsky & Irwin, 2007; Nash, 2001; Wagnild, 2003). Reivich and Shatte (2002) suggested that resilience is essential to success and happiness. Wagnild (2003) proposed that resilience could be more important than physical health, as it carries on even when health declines.   Reivich and Shatte (2002) suggest resilience skills are skills that can be developed. Vaillant (2002) discovered in the 50-year longitudinal study that happy and well individuals live longer and high - quality lives than sad / sick individuals. The women seem to be the happy and well individuals.

The women interviewed stated they had grown over their life-span because of having to deal with difficult life experiences. Many of them were challenged by difficult choices early in life, such as adjusting to the death of the father at age 17, having a baby and choosing to put it up for adoption at age 17, and moving to a remote area and living as a military wife. Each challenge illustrated the impact of non-normative life events. Adversities stretched into

adulthood as they became divorced or widowed, lost family members such as a husband and son. Normative events were not as impactful to resilience non-normative events. Some asserted that work helps them be resilient with tough life conditions. Some claimed work helped them as a place of refuge and support that enhanced their resilience during tough life circumstances.

Personal resilience is linked to the Life Course Perspectives major theory. Resilience became a factor of adult hood with the work of Seligman and Csikszentmihalyi (2000) after it had been found in children. Resilience is also a part of positive psychology and the ability to stay optimistic.

Continuous Learning and Deep Relevant Expertise. Deep relevant expertise and skills emerged as a major contributing factor for the participants, and is linked with the enjoyment of work and life-long learning. Munnell and Sass (2008) that the most important thing workers can do to extend their careers is to keep their skills current and remain responsive to employer needs. Many women over age 65 have developed valuable expertise and experience in their responsibilities and industry, and developed strong relationships with work associates (AARP, 2005). Munnell and Sass (2008) argue, "the labor market value of older workers is generally greatest with their current employer" (p. 120).

Up-to-date and relevant skills are very important to have as one ages and wants to continue working the introduction of new technology such as distance and virtual learning are required in work. These women sought out and enjoyed ways to enhance and grow in both transferable and technical skills in their respective areas (Carvalho, 2016).

Continuing to learn and develop their skills over many years, their deep expertise, made them valuable to their employers in a variety of ways. Of the 13 women interviewed, 8 of them earned an advanced degree over the age of 30 and with four of them earned a terminal degree

over 40, demonstrating a strong desire for life-long learning. While some updated their skills with an advanced degree, others became life-long learners in their respective discipline. Susan stated, "when I earned my PhD degree, my work life exploded." Rhonda reported,

> I have used all my skills including sales skills, banking skills, acting abilities, training and coaching in my current position that I have had for the last 10 years. I have learned these skills throughout my entire career and this has led me to the position I have today.

They recognized that their skills needed to be constant. Heather said,

> I started out as a nurse because it fit the needs as a military wife and mother. Once we settled down and our children were raised, I earned my PhD in nursing. I keep my clinical nursing skills current by working as a nurse occasionally yet now I have the opportunity to impact policy and educate nurses for the future.

Each woman has had a career built over many years, creating deep expertise. As they talked about their contributions, it seemed apparent their knowledge is of value to their employer. For example, Maria reported, "I have made it through several reductions in force and downsizing and have elected to stay and continue to be here, I think they need my expertise." This was true for most of the women in their areas of expertise, which included teaching reading, teaching nursing education, providing financial decision support, consulting, executive leadership, and leadership development. Continuous learning and creating deep relevant expertise is linked to the career development area of theories. The women were very deep in their expertise and showed continuous learning by all women with terminal degrees earned them at 40 or over. This also links with LCP as this decision to invest in education changed their lives.

The theoretical framework, included meaning of work, Life Course Perspectives, development of happenstance, and career adaptability were factors in the success of the 13

women in this research. The five factors identified in this study are enjoyment of work, physical health and mental sharpness, personal resilience, relationships, and continuous learning and creating deep relevant expertise.

Summary of the Study

This study was conceptualized because more women are choosing to delay retirement and continue to work. The research focused on the factors of professional women who have worked beyond age 65. The literature review unveiled *why* women continue to work, however little seems to document the factors women possesses to make this possible. Qualitative exploratory research was conducted with a thematic analysis technique using interviews with 13 professional women who are working beyond age 65. The factors that emerged include: (a) Enjoyment of Work, (b) Physical Health and Mental Sharpness, (c) Relationships, (d) Personal Resilience, and (e) Continuous Learning and Deep Relevant Expertise. This subject is complex because continuing to work beyond age 65 is a whole person process. Multiple factors and theoretical lenses have enabled this exploration and ensure the results are for the whole person. While factors such as organizational change and downsizing to minimize costs make it difficult to work beyond age 65, the women in this study were successful to maintain employment and thrive even in difficult environments.

Implications

Implications of this study affect women of many ages and career fields. The implications fall in to three categories of personal, employer related, and more helping professional oriented. They include:

- Keeping mentally and physically strong had been a focus of these women's lives.

- While all faced hardships and difficult life events, they remained positive and resilient.

- They took great pleasure in working with the next generation and passing on knowledge and wisdom to ensure the things they have put in place last, building a legacy.

- Informed organizations can have a positive impact on retaining women by using innovative HR practices to retain them.

  - Implement phased retirement

  - Provide mentoring and building legacy opportunities

  - Provide opportunities for the woman to work in areas that are valued by the woman and organization.

- Helping professionals in gerontology could engage more people in thinking about continuing to work by providing social support and resources to help them do this.

Recommendations for Future Research

The exploratory qualitative research for this study has created an understanding about the factors possessed by women have who continue to work beyond age 65.

- The results provide a starting point for the lack of information on this area. This researcher would love to encourage exploration on the actions individuals take to remain employable across many demographics, to include men, women in service jobs, and different ethnic groups of women.

- Many people struggle with the decision to retire and more research on the decision-making process to retire and the important things to consider before a person retires.

- How aging women are perceived within an organization such as high tech or leading-edge service.

- More research would be beneficial on linking Savickas's career adaptability model to continuing to work beyond age 65.

Reflections

The reflections for this exploratory study come in three areas: (1) the inspirational women included in this study, (2) how their experiences fit with meaning of work, Life Course Perspectives, and career development, and (3) the dream this researcher has of the desired impact of this study.

First, the women interviewed for this study were all amazing and high performing women and they were pleased to be part of this research. Each one has deep expertise and a love for the respective work they are doing. Being a witness to this was gratifying and this researcher felt fortunate to hear their respective stories. Each woman volunteered for this research and was most gracious in each of their interviews. They all seemed to make a remarkable contribution to their organizations and seemed to be strong in their self-efficacy. They were all humble, easy to talk to, and appreciative of the time to talk about themselves for a change. They also seemed to be comfortable in their own skin. They have been personally inspirational to this researcher. As an individual within this demographic, this researcher would like to work until age 70 or above. The stories the women shared and the factors thus identified, can help this researcher continue to age just as they can help others who wish to do the same.

This researcher firmly believes that this study was strengthened with the integration of the meaning of work, positive psychology, LCP, and career development. Considering the women as whole individuals, with multiple intersecting factors, allows for a thorough and rich understanding of their factors and the influence on their choice to delay retirement. The theoretical framework allowed this researcher to cultivate a broad understanding of varying factors, for each individual as unique as their respective stories and experiences.

Finally, this subject has been of interest to this researcher for over 15 years. The women exceeded the researcher's expectations as role models to learn from for other women. The 13 women in this study have eloquently demonstrated factors that have supported their desire to work beyond age 65. This researcher's dream for this research has been partially fulfilled.

In Closing

This chapter presents a summarized review of the qualitative exploratory study regarding the factors women have who are working over age 65. The chapter began with a discussion and overview of the study, findings, and a summary of the study. The implications for future research were discussed, ending with reflections by this researcher. Examining these women through multiple theoretical frameworks provided a richer lens through which to understand them. This research project and the people interviewed have been exciting to work with to uncover the factors that have kept these 13 women in the workforce.

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Appendix A - Informed Consent Form

Informed Consent Form for Research

Date
Dear Ms. / Dr. _____,

This is a request for permission to conduct research with you for the dissertation by Debra A. Amandola entitled "Employability for Women as They Age". I am asking for 10 or 12 adult college-educated women volunteers (over 65) that work in professional positions for profit or not-for-profit organizations.

The purpose of this research is to explore and discover the factors of college-educated, professional women who extend their work-life beyond the typical retirement age of 65 years of age. This research and study will help to identify the factors other women can have to extend their work-life.

Participation in this project will involve completing an interview that could be face to face or on the phone. The interview is estimated to take a total of approximately 90 minutes or less. In the interview, a structured set of questions will be covered in 90 minutes or less.

All responses will be coded and identifying factors removed protecting your identity.

Participation is voluntary, and participants can withdraw from the project at any time without consequences.

Although no harm is anticipated, participants may experience some discomfort sharing their personal information, feelings and perceptions. If they do experience any discomfort, I will be available for follow-up or provide contact information for licensed therapists in their area.

I am asking for your permission to complete this dissertation study during the months of first quarter of 2017.

Thank you for your time and support.
Kind regards,
Debra
Debra A. Amandola
School of Adult Education, Kansas State University
damandola@ksu.edu
Ph. 913-706-5140
This project is under the supervision of:
Sarah Jane Fishback, PhD
Kansas State University
350 Bluemont Hall
Manhattan, KS
785-320-9108
jfishbac@ksu.edu
By signing below, you are giving me permission to carry out my study with you and you agree that you are authorized to give such permission. Please keep one copy for your files and return the signed copy.
Signature:

_____   _____

        Date   Signature of Participant

Appendix B - Interview Protocol

Research Interview Protocol

1. What is your educational background?

2. Tell me about your career.

   a. What did you consider as you made that career decision?

   b. What is meaningful about work today?

3. What other than work has impacted your life?

   a. Have your values shifted over your life? How?

4. How has that impacted your career?

5. How long do you want to work and why?

6. What have been the challenges to do this?

7. What have you done to overcome your challenges?

8. Tell me about your personal resilience.

9. What have you done to keep your skills up to date?

10. What else has been critical to helping you extend your employment?

11. What have you done to stay relevant to your employer?

12. What would you say about your learning?

13. What else would you say has been important to extending employed beyond 65?

Appendix C - Kansas State University IRB Approval

KANSAS STATE | University Research Compliance Office
U N I V E R S I T Y

TO: Sarah Fishback   Proposal Number: 8284
            Education Leadership
            Bluemont

FROM: Rick Scheidt, Chair
            Committee on Research Involving Human Subjects

DATE: 05/05/2016

RE: Proposal Entitled, "Employability for Women as They Age"

The Committee on Research Involving Human Subjects / Institutional Review Board (IRB) for Kansas State University has reviewed the proposal identified above and has determined that it is EXEMPT from further IRB review. This exemption applies only to the proposal - as written – and currently on file with the IRB. Any change potentially affecting human subjects must be approved by the IRB prior to implementation and may disqualify the proposal from exemption.

Based upon information provided to the IRB, this activity is exempt under the criteria set forth in the Federal Policy for the Protection of Human Subjects, **45 CFR §46.101, paragraph b, category: 2, subsection: ii.**

Certain research is exempt from the requirements of HHS/OHRP regulations. A determination that research is exempt does not imply that investigators have no ethical responsibilities to subjects in such research; it means only that the regulatory requirements related to IRB review, informed consent, and assurance of compliance do not apply to the research.

Any unanticipated problems involving risk to subjects or to others must be reported immediately to the Chair of the Committee on Research Involving Human Subjects, the University Research Compliance Office, and if the subjects are KSU students, to the Director of the Student Health Center.

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