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A Phenomenological Study of Adults Earning a Graduate Degree after Age 60

A dissertation submitted in partial satisfaction of the
requirements for the degree Doctor of Education

in

Educational Leadership

by

Grace Miller Valencia

Committee in charge:

University of California, San Diego

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2015

The Dissertation of Grace Miller Valencia is approved, and is acceptable in quality and

form for publication on microfilm and electronically:

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<div align="right">Chair</div>

University of California, San Diego

California State University, San Marcos

2015

DEDICATION

This dissertation is dedicated to my family and friends for support of this doctoral journey: my husband, Jorge Arturo Valencia who always said, "you can do this", my brilliant mother, Alice Klauber Miller who smiled and blinked her twinkling eyes in acknowledgement, my astute father David Means Miller who was the paragon of hard work and earned his Masters' in Business Administration when he was in his sixties, and especially my beautiful, accomplished and extraordinary daughter, Alicia Isabel Valencia. The value of friends who constantly expressed encouragement cannot be underestimated. And, my friend Dr. Beatriz Heller was always present in spirit.

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ABSTRACT OF THE DISSERTATION

A Phenomenological Study of Adults Earning a Graduate Degree after Age 60

by

Grace Miller Valencia

Doctor of Education in Educational Leadership

University of California, San Diego, 2015
California State University, San Marcos, 2015

Carolyn Huie Hofstetter, Chair

The United States is an aging nation and this trend is predicted to continue.

Parallel to a population increasing in number and age, is a broadened interest in lifelong

learning. More than ever, older adults are involved in informal and formal education,

non-credit and credit-bearing courses; individuals are returning for associates,

baccalaureate and graduate degrees. As older adults stay in the workforce longer and

delay retirement, certificate and degree programs focused on improving work related

skills are expanding. Older adults are also motivated to complete four-year degrees to

enhance employment opportunities (Schaefer, 2010). Initiating and completing a

graduate degree is a further step in lifelong learning, often based on health, cognitive

skills, motivation and perseverance. There is little research describing older students' perceptions of the value and experience of a graduate degree earned over the age of 60.

This phenomenological study examines the perceived value of that graduate degree and ultimately informs future students and institutions of higher learning. It includes interviews of 21 individuals who earned a doctorate or master's degree after the age of 60. Case vignettes of three individuals are offered to highlight narratives of their educational journeys.

Study findings confirmed much of the existing scholarly literature on older adults' motivations and experiences in graduate education, but there were also some nuanced differences. Continual dedication to lifelong learning through perseverance underscored the motivation for these individuals to complete their graduate degree. Age was never expressed as a constraint by study participants; in fact, years of life and employment experience brought to the cohort was stated as a great advantage. Participants continued employment, sought new careers, pursued writing, making of fine art, or actively volunteered following their graduate degree; few considered themselves retired.

Implications for leadership in higher education institutions are also discussed. Leaders in higher education will increasingly recognize this demographic offers more depth of experience to cohort learning than expected. Individuals earning a graduate degree after age 60 provide a wider demographic of learners for institutions of higher education to access, presenting new considerations for intergenerational instruction, and increased opportunities for alumni fundraising.

CHAPTER 1: INTRODUCTION

Introduction

The United States is an aging nation and this trend will continue. This aging

population growth is due primarily to the increased number of individuals born just after

World War II (1946) and up until 1964 – the baby boomers (Vincent & Velkoff, 2010;

US Department of Health and Human Services, Administration on Aging, 2011, 2012). In

sheer numbers, from 2010 to 2050, the number of Americans who are over the age of 65

will more than double from 40 million to over 88 million (Lakin, Mullane, & Robinson,

2007). Given this growth, by the year 2030, approximately 21 percent of the total

population will be over the age of 65 (Wolf, 2009).

Additionally, average life expectancy in the United States has risen steadily over

time. In 1930, for example, the average life expectancy was age 58 for men and age 62

for women (Social Security Administration, 2013a). More recently, in 2013, a man or

woman 65 years old has an average life expectancy of 84 or 86 years, respectively (Social

Security Administration, 2013b). And, by 2050, Americans may live 3.1 to 7.9 years

longer than official government projections of normal life expectancy.

People are living longer due to enhanced emphasis on health-related

interventions. Biotechnological innovations leading to medical advances potentially slow

down the aging process (Olshansky, et al., 2012; Tavernise, 2012). Awareness of actions

related to diet, exercise, stress and lifestyle are known to help health maintenance and

longevity. Further, life expectancy will continue to rise with the norm becoming age 100 in most developed countries (Christensen, Doblhammer, & Rau, 2009).

Internationally, there is the same notable aging trend. From 2010 to 2050, according to the United Nations, the number of individuals over the age of 60 will triple. And, between the years 2000 to 2050, this increase will ultimately show a 300 percent growth in the number of older adults (Findsen & Formosa, 2011). The social, economic, health and educational issues related to an aging population are worldwide phenomena. As the population ages and older adults are interested and able to be productive citizens for a longer period of time based on health, cognition and motivation, society in general will change. There will be a global movement to understand how to harness knowledge, skills and experience of older adults into a powerful, sustainable and honored force contributing to the greater good. This opportunity could become "a fresh alignment to replace the world that's grown so out of whack" (Freedman, 2008, p. 53).

Older Adults and Lifelong Learning

Concomitant with the increasing numbers of adults over 65 and the rise in average life expectancy is older adults' interest in lifelong learning. Lifelong learning has been defined in numerous ways. Specifically, it is described as engagement in one or more types of continuous learning activities, such as informal or formal learning for the purpose of personal fulfillment, social involvement and/or advocacy, or job related reasons (Findsen & Formosa, 2011; Jarvis, 2007). This exposure to and context for learning can be sporadic through informal education such as workshops, seminars, presentations, travel, or social interaction through clubs, community centers, or non-

credit courses. Or, involvement in learning can be more constant through formal, for-credit, graded certificate programs or degrees such as associate, baccalaureate, or graduate degrees. Clearly, the interest in lifelong learning is growing and demonstrated in different lifelong learning choices, which are as diverse as the population itself.

Continuing education. Older adults are seeking opportunities to continue their education for a variety of reasons. These reasons include enhancement of current job related abilities, accumulation of new knowledge and skills for a different job, or looking for educational opportunities an individual may not have had when younger due to other obligations. Specifically, stronger networking opportunities, one's own personal goals and "family cohesiveness" are also among reasons for pursuit of continuing education (Abeyta, 2009).

Options for lifelong learning are largest in the area of continuing education – non-degree related courses as a stand-alone, or as a supplement or complement to a degree or a credential. There are numbers of older adult learners participating in continuing education through certificate programs, workshops, seminars, and enrichment opportunities to gain new knowledge, reinvent themselves or find a sense of community. Continuing education is expanding, although the exact number of individuals in non-credit courses is unknown (Lakin, et al., 2007).

Further, the number of employed individuals aged 55 to 64 in job-related, personal interest and informal education expanded significantly in the ten years between 1995 and 2005, according to the National Center for Education Statistics (2012) of the US Department of Education. As adults age it is more likely they will be part of non-credit educational activities rather than part of formal degree programs (Mast et al.,

2009). However, there is little empirical research on what specific type of education these learners are seeking and why (Cruce & Hillman, 2012).

Degree programs. It is estimated the number of students over the age of 50 in degree programs at colleges and universities throughout the United States and taking credit-bearing classes is small, approximately 3.8 percent of a total 17 million students (Lakin, et al., 2008). This number will grow as individuals stay in the labor market longer, retire later and want to add to their bank of skills and knowledge.

Older adults are capable of higher education pursuits and seek access to degree programs to continue and enhance their lifelong learning as well as gain new skills and knowledge to maintain employment, for personal enrichment, social involvement, or a number of other motivations. There are two sides of the educational access question for older adults: why are some older adults involved in higher education and why do others choose not to be involved (Lakin et al., 2007, p. 5)? This is an important question as access to education, and the educational pipeline for all age levels is studied more fully.

Two-year degree programs. If interested in a degree, most students aged 50 and older are in two-year associate degree programs (Lakin, Mullane, & Robinson, 2008). According to encore.org, in 2009 there were approximately 388,000 adults over 50 in community colleges which was an increase of six percent since 2007 and 12 percent since 2005 (www.encore.org). For example, the Plus 50 Initiative designed and organized by the American Association of Community Colleges (AACC), provided avenues of two-year degree, certificate and non-credit training for individuals over 50 seeking to gain new skills and knowledge and obtain new jobs. Practice-based education focused on retooling in needed workforce development areas during an economic downturn, or at

any point, offered older adults increased opportunities. Approximately 16,000 adults over 50 years of age accessed 421 programs over three years. (http://plus50.aacc.nche.edu).

Two-year degrees are an opportunity for an older adult to try out formal education and utilize that education for practical, job-related reasons. As a policy brief written by the AACC states, the community colleges can be a "(re)launching pad" (AACC, 2013). Associate degree programs are a positive step forward, at a reasonable fee, for older adults who did not have the opportunity to attend school at a younger age. In fact, approximately 22 states offer free courses for auditing on a space-available basis, or reduced tuition for some programs in public community colleges for individuals over 60 years of age (some over 62 or 65) who are state residents (http://www.finaid.org/otheraid/nontraditional.phtml).

Four-year degree programs. An associate's degree is an option for an older adult to start with credit bearing courses, possibly on the path towards a four-year, or graduate degree. Of adults aged 50 and over who have returned to four-year colleges or universities for a bachelor's degree, 25 percent of those are attending public institutions, 17 percent are in private, not-for profit institutions and seven percent are in private for-profit schools (Lakin, et al., 2008). The reasons for a return to and completion of four-year degrees by older adults are varied.   Older baby boomers (OBB) – individuals who were born from 1946 to 1954 (baby boomers were born from 1946 to 1964) – are often in bachelor's degrees because of work-related reasons (Schaefer, 2010). These older learners understand their current and future careers can be impacted positively by having a bachelor's degree. The increase in formal education (within an institution, degree

related, and graded) has been mostly connected to enhancing work-related skills and knowledge (Jarvis, 2011).

Older adults also participate in four-year undergraduate degrees simply for the love of learning rather than for job or financial reasons. This is due to the reality of how many years actually remain for them in the job market versus a younger student (McCune, Hounsell, Christie, Cree, & Tett, 2010). And, similar to those who seek to gain a two-year associate's degree, the four-year degree student may have had other family or work obligations earlier in life and now has the time and motivation to continue towards completing a bachelor's degree.

Graduate education. Additionally, some older adults opt to pursue graduate education. Doctoral and masters' degree education coupled with experience among older adult learners can ratchet a contribution to society to a higher level and "turns an aging population from a burden to an opportunity" (Kanter, 2006, p.2). Colleges and universities should harness this opportunity because the demographic of the older adult learner will only grow larger. The older baby boomer is seeking a more meaningful learning experience through graduate education to "take their leadership to the next level" (Kanter, 2006, p. 1)

International Perspectives

Lifelong learning and an aging population growing exponentially is not simply a United States-centric phenomenon. The United Nations suggests an almost tripling of the world's population over age 60 by the year 2050. This is due to decreased fertility rates coupled with declining mortality rates. Further, the increase in an older population is

occurring most prevalently in Africa, Asia and Latin America (Findsen & Formosa, 2010).

The connection between population growth and lifelong learning is a worldwide issue. However, it must be noted the increase in informal and formal education has been occurring more prevalently in developed nations. For example, there has been an increase in informal education through the University of the Third Age (U3A) in Europe (Villar & Celdrán, 2012). In fact, there is advocacy for more academically rigorous and practice-based education within the U3A (Villar & Celdrán, 2012).

Educational Gerontology

Parallel to increased life expectancy and lifelong learning, a field of study – educational gerontology – has grown in context, research, and applied knowledge. Synergies among educators and researchers of older adults have steadily progressed wherein the topic of educational gerontology has become a noted and respected discipline worldwide. Educational gerontology includes knowledge related to education, aging and the interaction between those two areas that broadly advance society's understanding of the older adult, and specifically encourage positive actions of the older adult in that society. It was defined by Peterson in 1976 as "the integration of the institutions and processes of education with the knowledge of human ageing and the needs of older people" (Peterson, 1976, as quoted in Findsen and Formosa, 2011, p. 53).

Educational gerontology has been described as having three main branches, which are sometimes interrelated: (1) education for older adults, (2) education about older adults and aging for the general public, and, (3) education of professionals and

paraprofessionals about aging (Findsen & Formosa, 2011). The first descriptor of educational gerontology – education for older people – is the one most connected to the purpose of this study. The second descriptor of educational gerontology – education about older people – may be new knowledge as a result of this phenomenological study. Similar to many academic disciplines, educational gerontology is an evolving field, a "jigsaw" with many pieces continuing to be defined and fit together (Jamieson, 2010, p. 210).

Within the context of educational gerontology, the term "gerogogy" has evolved. Gerogogy refers to "strategies for teaching older adults" (Formosa, 2002, p. 73). This study will not focus on analyzing approaches to gerogogy or specific teaching strategies related to learning styles of older adults. However, educators and institutions are becoming increasingly aware of techniques that enhance the learning of this demographic, which may help expand and support the number of older students in the higher education pipeline.

Conceptual Framework

Three major interconnected constructs form the conceptual foundation for this study: lifelong learning, physical/cognitive wellness, and motivation/perseverance. Broadly stated, lifelong learning is connected to biological aging, psychological aging and social aging (Findsen & Formosa, 2011). Learning throughout the lifespan is formal and informal, planned and unplanned, and constantly underlies new knowledge, skills and change for an individual.

Health determines whether an individual has energy, feels well and physically capable to pursue education of any kind. With regard to earning a graduate degree in later years it is the impact of health on formal learning, such as concerns related to vision, hearing, chronic disease, energy level, that are most at issue.   In addition, there is a noted impact of learning on health, such as health literacy and education related to life style changes including learning as therapy (Jarvis, 2010).

Strong cognitive skills – having the mental capacity to learn and retain new information and apply that new knowledge – are also critical. Cognitive skills of older adult learners broadly refers to memory, problem solving, and speed of processing. Speed of processing – how quickly and effectively information is absorbed, utilized and understood – is the most influential on cognition among older adults, and the one most apt to decline (Braver et al., 2001). However, numerous medical researchers have shown that cognitive skills of older adult learners can continue to be strong as those learners age.

Finally, perseverance and motivation towards the goal of a degree, certificate, or other type of learning activity, is foundational to becoming involved in the educational process. Older adult learners often find their work and persistence toward completing education of any kind encouraged by family support, occurring at an opportune time in their lives, or critical to continued employment. The purpose of engaging in formal learning at an older age is more clearly understood by that older adult, and as a result motivation toward the educational goal is clearer as well.

These facets are central to the discipline of educational gerontology, defined as education for older adults. Educational gerontology, as a research discipline and approach to understanding learning among older adults, includes the activity of lifelong

learning, which is often based on physical health, cognitive skills, motivation/perseverance and a continuing enthusiasm for education.

Statement of the Problem

It is difficult to pinpoint exactly how many older adults have obtained graduate degrees generally, and particularly beyond age 60. The National Center for Education Statistics (NCES) in 2011 noted enrollments in post baccalaureate degrees of approximately 203,000 students age 50-64, and about 9403 students age 65 and over, both full and part time (NCES, 2011). Among students age 50-64 there were double the number of women enrolled than men; among students age 65 and older that number moved closer with 55% of the total being women and 44% being men. However, enrolling in a graduate degree does not necessarily mean completing that degree.

According to the National Science Foundation's (NSF) Survey of Earned Doctorates, the median age for doctoral students in Schools of Education is older than for any other graduate degree due largely to the need for leadership experience prior to earning the educational doctorate. The median age for earned doctorates in Education was 39.3 in 2011 as compared to 30.2 in the Physical Sciences. Education also has the greatest percent of distribution of doctorates over the age of 45 than any other subject area: 28.9 percent of doctorates in Education in 2013 in the United States were earned by those over the age of 45 (NSF, 2013, table 27).

There has been little research on the experiences and value of a graduate degree obtained when individuals are over the age of 60. There are studies on the motivation of this demographic to pursue a doctorate (Williams, 2009), individuals over 60 who work

towards a bachelor's degree (Schaefer, 2010), the perception of change among women in their sixties and seventies who pursue and obtain academic degrees (Baer, 2004), and the persistence of working adults in continuing education programs (Abeyta, 2009).   There appears to be little research on how students over 60 with newly minted graduate degrees have viewed their path towards that degree and the outcome of their education.

More research is needed as older students increase their involvement in higher education (Schaefer, 2010; Villar, Pinazo, Triado, Cedrán & Solé, 2011; Baer, 2004), or in post-baccalaureate continuing education (Abeyta, 2009). Additional research resulting in practical advice would benefit both older learners and educational institutions (Baer, 2004) and be advantageous for prospective older students and for institutions providing degrees to understand what constitutes a successful program (Villar, et al., 2011). Further, such research would not only be insightful to the student and the institution, but to employers as well (Abeyta, 2009).

Purpose of the Study

The purpose of this study is to examine through their narratives, the experiences of "encore" adults operationalized as students over 60 obtaining graduate degrees. The term "encore" refers to individuals who seek to reinvent their lives, often in their second half of life, through work, community, or education – creating an encore life with new or renewed value. As mentioned, older adults attending and completing graduate school is not a topic that is commonly explored. The territory of advanced degrees has been charted by older students and their stories continually need to be told. It is hoped that a

phenomenological study of individuals who obtained their graduate degree when over 60 years of age will provide a description of the value and purpose they see in that degree.

In addition, there may be information of use to institutions, which promote graduate education to all ages, particularly an understanding of the over-60 age group who seek to gain a graduate degree. This understanding may help in structuring graduate cohorts, teaching methodologies, enhancing cognizance of how to integrate the experience of older adult learners into the educational process. More age-diverse cohorts or courses could add a richer educational experience for all involved in an advanced degree program. Further, marketing to this demographic may be of great value as learners over 60 pursue advanced degrees, stay longer in the workforce, and contribute to their organizations and communities into their seventies, eighties and beyond.

Research Question

The overarching research question for this study is, what are the core notable experiences and value of a graduate degree to a person completing that degree after age 60? There are sub-questions that stem from this question: (1) what are the tangible and intangible outcomes described by older adults earning a graduate degree after the age of 60? (2) what is described by the student as the educational institution's role in that experience? Following is a model (Figure 1) that shows the research question, and two sub-questions in the context of the conceptual framework.
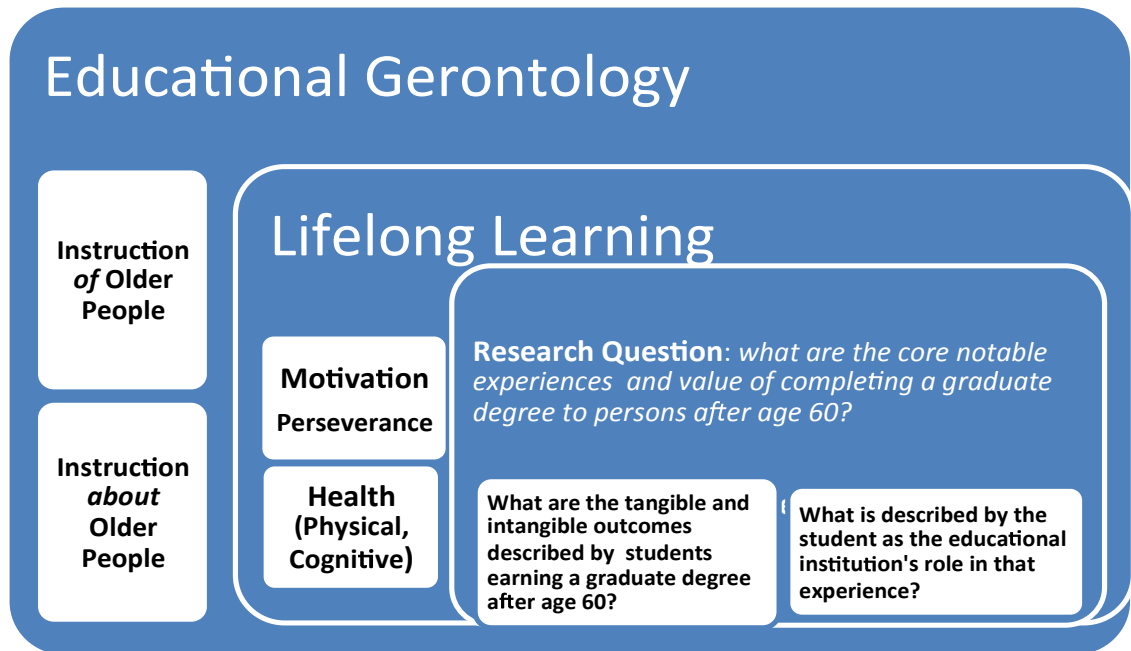
Figure 1. Conceptual Framework

Research Methodology

A phenomenological study informed the above research question and sub-questions. The study focused on interviews of 21 individuals who gained their graduate degree when over the age of 60. These interviews were, for the most part, conducted in person, although some were by way of a conference call system.

The age of 60 was chosen for this study for a number of reasons. First, the United Nations notes that later life begins at 60 (United Nations, WHO, retrieved from: http://www.who.int/healthinfo/survey/ageingdefnolder/en/) Second, retirement in the United States often falls between ages 60 and 70, although the full retirement age (FRA) is now 67. According to a Pew Research Center of Social Demographics and Trends

survey conducted in 2009, the average response of 2969 adults as to when old age begins was age 68. In the same study, those under 30 years of age considered old age to start at 60 and those over 65 opined that old age starts at 74 (Pew, June 29, 2009, retrieved from: http://pewsocialtrends.org/files/2010/10/Getting-Old-in-America.pdf). Clearly, ageing is very personal and idiosyncratic. The concept of age is amorphous, difficult to pinpoint and often has nothing to do with chronological time and actual age.

Another reason to focus on the age of 60 or older is that individuals have more life experience by age 60, whether through a career, involvement with the community, family and cultural interactions – all interactions which bring a more varied background to the process of earning a graduate degree. An additional reason for choosing age 60 for this research is the age provides sufficient individuals for the study, yet maintains a sense of story or narrative that may have impact through those students' unique circumstances. And, because there is scant research regarding students over 60 years of age earning graduate degrees, this study may add to the field of educational gerontology and inform the process of lifelong learning.

Individuals were recruited from public and private universities in San Diego, and throughout southern California. At first there was a structured outreach via email to administrators of graduate divisions or departments at institutions of higher education in San Diego and southern California. When this did not yield sufficient numbers of interviewees, a "snowball" methodology was employed.

Interviews ranged between 13 and 68 minutes in length. Fourteen (14) of the 21 interviews were conducted in person, seven were conducted via Readytalk conference call system. These seven interviewees were located outside of Southern California. All

interviews were either digitally recorded or extensive notes were taken, transcribed verbatim and coded for themes.

Prior to the interviews, a survey through Qualtrics.com was sent to all participants to gain information on demographics as well as request a short, reflective written sentence on the value of their graduate education. The survey and reflective writing exercise offered additional information resulting in themes to answer the research question and two sub-questions.

Validity of the study was enhanced through five strategies: "prolonged engagement and persistent observation" (Creswell, 2013, p. 250), ensuring the researcher's bias was clearly stated (Creswell, 2013), having those who were participants in the study check the results of the research (Creswell, 2013), and concentrating on thick and rich descriptions (Geertz, 1972; Creswell, 2013). Case vignettes were included to help triangulate data and provide an additional element of validity.

Significance of the Study

Dr. Howard McClusky, one of the early researchers and contributors to the field of educational gerontology, believed individuals during their lifetime had "limitless potential." Further, McClusky advocated that education was the one field that most optimistically presented a future for the potential of older adults (Heimstra, 1980, pp. 209-212). In general, this optimism may stimulate older adult learners' interest to be involved in graduate education, and encourage society to support this involvement. The evolving discipline of educational gerontology, expansion of lifelong learning, increased life expectancy worldwide, and growing population of older adults, all interconnect to

support significance of a study of older adults earning graduate degrees over the age of 60.

The study may inform graduate programs at public and private institutions, which are expanding the demographics of their student population. Information on the value and core notable experiences of older graduate students can be significant as the United States finds itself in a knowledge-based economy with individuals living longer, wanting to contribute to that economy and change as society changes. Insights from the study may be unique as there is little information about older graduate students, both quantitative and qualitative. The topic of lifelong learning coupled with health, cognition, and motivation/perseverance when offered as a conceptual framework may be useful to individuals regardless of age, and to institutions who seek to be more inclusive. This could be seen as both a significant contribution and broad application of the study, as well as a limitation. That is, the additional information gained through the study may add to research in the field, but there is little comparative data so generalizations and conclusions should be made carefully and critically.

The study could offer insight to educational institutions which may be interested to recruit older learners into graduate programs especially as public institutions need to increase funding streams because of reduction in state funding. There is a marketing and fundraising angle connected with encouraging older learners to return to school. Institutions of higher learning around the globe "have largely ignored the learning aspirations of people in later life to their own peril (given that an effective business strategy could 'turn silver into gold')" (Findsen & Formosa, 2011, p. 24).

And, as a social justice outcome, the research may reinforce the need and ability to fight ageism. The study may provide older learners an opportunity to understand the graduate education paths of others, and offer learners regardless of age inspiration to expand continually their formal education. Lifelong learning has become a watchword over the past decade and research noting pursuit of a graduate degree later in life and receiving that degree after age 60 further describes this trend.

CHAPTER 2: REVIEW OF RELATED LITERATURE

Introduction

A study focused on the value and core notable experiences of students over 60 earning graduate degrees needs a firm basis in prior empirical research. Although there are few studies on this specific topic, it is essential to understand lifelong learning as the essence of adults pursuing educational opportunities in later life. Lifelong learning has been slowly, steadily increasing among adults over the past decade.   It reflects opportunity for new and enhanced learning, whether that be formal or informal, degrees or non-credit courses, a focus on career enhancement, or involvement in personal enrichment – all for the sake – and sometimes the necessity – of continuing to learn and to change to meet the demands of a growing knowledge-based economy, globalization, and technological advances.

Broadly stated, lifelong learning was first put forth by Dewey in 1916 (Jarvis, 2010, p. 44, quoting Dewey, J. 1916). Further, the concept was adopted by the United Nations Educational, Scientific and Cultural Organization (UNESCO) following World War II because of a need for "educational policies for a learning society" (Villar & Celdrán, 2012, p. 666). Lifelong learning and a learning society as principles were described more specifically through the UNESCO Faure Report of 1972 (UNESCO, 1972; Jarvis, 2010; Merriam, Caffarella, & Baumgartner, 2007). And, United States congressional enactment of the Life Long Learning Act of 1976 brought forward issues related to lifelong learning on state and federal levels, including new knowledge of

participants, institutions, and financing (Jonsen, 1978; Jarvis, 2010). Further, the Commission for a Nation of Lifelong Learners in 1997 advocated for lifelong learning to be a US priority. The Commission, a public/private partnership of education, business and government, recommended the enhancement of and access to lifelong learning through new technologies, delivery systems, financing, and understanding of the link between education and a successful, global knowledge-based economy (Merriam, et al., 2007).

Lifelong Learning

Lifelong learning means many things to many individuals and institutions; it is defined in a number of ways. Jarvis (2010, p. 52) states that lifelong learning is an "all-embracing term" and in the United Kingdom the term is moving toward "adult learning and education" to differentiate a broad, all inclusive definition of lifelong learning from specific education or higher education goals of adults . As Merriam, et al., (2007, p. 48 quoting Maehl, 2000, p. 4) note, "lifelong learning is, at least in the United States, more a principle or organizing concept than a functioning system." Lifelong learning, according to the US Department of Labor, is retooling one's career either to find a new job or enhance a current job (Merriam, et al., 2007).

Lifelong learning for adults includes education provided through various options: two-year, four-year or graduate degree programs, continuing education following a degree program, professional development such as workshops or seminars related to enhancing or learning new skills or knowledge, and certificate programs, to name a few.

This education is provided by private and public institutions, not-for-profit and for profit organizations, in formal and informal ways, online, in-person or through a hybrid model.

Support for lifelong learning comes in a number of ways. Organizations such as the Bernard Osher Foundation, Osher Lifelong Learning Institutes based in colleges and universities across the United States support "learning for the joy of learning" through non-credit courses and programs for individuals over 50 years of age. The University of Delaware offers free tuition for Delaware residents over 60 years of age who are returning to school to complete an undergraduate or graduate degree, full or part time (University of Delaware, Professional & Continuing Studies, 2013). The University of Arkansas also waives tuition for Arkansas residents over the age of 60 who are high school graduates and take a COMPASS test for admission. "College courses engage older learners in challenging and intellectually stimulating programs, and Senior Razorbacks lend wisdom and experience to traditional students in an academic environment," states the University website (University of Arkansas, 2014). And, all universities within the California State University system waive tuition fees for individuals over 60 who are taking courses or a degree program (csueastbay.edu, 2013).

Lifelong learning has endless possibilities and is a pillar of adult education. It has offered a plethora of opportunities for adults to advance their knowledge for personal enrichment, career change or enhancement, social involvement, giving back to the community or any number of other motivations. As Jarvis (2010, p. 39) states, "we are constructing our own biography whenever we learn."

Educational Gerontology

The discipline of educational gerontology sets a contextual framework for lifelong learning. As noted by Findsen and Formosa (2011), quoting Peterson (1976), educational gerontology is, "the integration of the institutions and processes of education with the knowledge of human ageing and the needs of older people" (Findsen & Formosa, 2011, p. 53). Peterson's concept of educational gerontology as applied to older adults in higher education is one of three segments of the field: education <u>for</u> older adults. This segment is juxtaposed to the other two parts of educational gerontology, education <u>about</u> aging, and education for those who serve an older population (Findsen & Formosa, 2011). Findsen and Formosa (2011, p. 54) further describe that Peterson refined his descriptors of education gerontology related to education for older adults; the study of "instructional gerontology" was applied to "senior adult education" for the purpose of "instruction of older people."

Studies in educational gerontology have offered expanded knowledge of the field of older adults in higher education and other lifelong learning settings. For example, in 1980, Peterson posed the question, "who are the educational gerontologists" in an article of the same name (Peterson, 1980, p. 65). Through this question, Peterson offered a history of the field of educational gerontology, noting that there was a need to understand the older learner – as he termed, the "new clientele" – at a time when colleges and universities were seeing a reduction in applications and admissions. Concurrently, older individuals were looking for new educational and job opportunities when mandatory retirement was disallowed (Peterson, 1980, p. 66). Adult and continuing education began

to grow, including informal and formal learning. The journal, *Educational Gerontology*

began in the 1970's to include research related to older adults, including education <u>for</u>

that demographic, <u>about</u> that group, and <u>for</u> those who provide professional service to an

older population: "actions that relate to the instructional attempts to improve the quality

of life in the later years" (Peterson, 1980). Peterson posed the following matrix, which is

important in understanding the different segments of educational gerontology as well as

the emphasis most connected to a study of older adult learners earning graduate degrees:

Table 1. Educational Gerontology Categorization (Peterson, 1980, p. 69)

		Instructional Audiences		
		Instruction of Older People	Instruction about Older People	Instruction of Professionals and Paraprofessionals
Function	Study	1. Instructional Gerontology	3. Social gerontology	5. Gerontology education
	Practice	2. Senior adult Education	4. Advocacy gerontology	6. Professional gerontology

Within the matrix, the piece most connected to adult learners over the age of 60

earning graduate degrees is instruction of older people through the study of instructional

gerontology practiced through senior adult education. As Peterson (1980, p. 69) further

emphasizes, research in the area of instructional gerontology would focus on: "interests

and needs of older people that can be addressed through education; educational desires

and wants of older people; values and roles that education has for older people; and

factors that motivate older people to engage in education."

Research in the area included topics such as the connection between older adults and higher education. For example, in 1976, Graney and Hays surveyed 424 individuals over 62 years of age regarding their interest to be involved in higher education. The authors found that most of those surveyed (ages 65 to 74) were not interested in education due to a variety of barriers, such as issues of both lack of time and information, cost, physical limitations including vision and hearing problems, and not feeling comfortable in a classroom. The same indifference to education was described by Kingston (1982) in his study of the "Senior Citizen as College Student". However, the Graney and Hays' study showed direct correlation with the number of years of formal education with future interest in additional education. Other researchers (Truluck & Courtenay, 1999; White, 2012) have reinforced this finding.

 Over the past two to three decades research and results have broadened and changed related to educational gerontology and lifelong learning. Glendenning (2001) offered a challenge to researchers to refine a theory of lifelong learning to include the practice, meaning and experience of learning in later life, and encouraged further studies on why older adults participate in learning.

However, a number of descriptors have remained related to older adults: a motivated, homogenous group involved in institutionally-related learning. In fact, literature on adult education between 1980 and 2006 traditionally refers to older adults as a physically and mentally capable, homogeneous (white, middle-class, male or female) group. This profile also reflects a similar demographic for older adult learners in formal higher education settings and highlights a need for further studies related to the

heterogeneity of older adults, diversity in the older population as well as late life learning
(Chen et al., 2008).

The landscape of educational gerontology focused on lifelong learning presents a
terrain that is supported and made more concrete by studies related to health, cognition
and motivation. The evolution of educational gerontology as well as lifelong learning
mirrors expanding scientific research in aging, including issues related to health,
cognition and motivation underlying knowledge of older adults as students. This
becomes increasingly true as individuals age and are more aware of their health issues,
their mental capacity, and their motivation for pursuing an advanced degree.

Characteristics of Older Adult Learners

The most important point in any study of graduate education by the older adult
learner is to state that not all older adults are the same and aging is a very heterogeneous
characteristic (Czaja & Sharit, 2012). Aging is also very personal and even though some
older adults may be in a state of physical decline, others consider themselves to be aging
successfully, and have a positive perception of their aging process (Jeste et al., 2010).

A person's perception of age can impact how that individual experiences graduate
education. In a qualitative study of older women earning master's degrees, age was not a
deterrent to degree success. Because these women in their late forties and fifties were
also social work and healthcare professionals, their prior experience was important as an
age-related advantage. And, even though age separated the older students from the

younger, "being in the same program with younger students seems to bring credibility to older graduates' degrees" (Isopahkala-Bouret, 2013, p. 296).

Each older person must be seen and appreciated as an individual. Many times it is said that age 60 is the new 40, and other descriptions applied to the relation of one age to another. In fact, Freedman (2008, p. 52) states, "sixty is not the new forty, fifty, or eighty – it's the new sixty". Often, those who feel younger than their chronological age also have a more positive outlook on life. One must have an open mind to the fact that chronological age does not mean much, but rather age depends on the area being studied (Golub, Filipowicz, & Langer, 2002), whether that be memory, speed of processing, reasoning, executive functioning, other cognitive skills, or physical capabilities. "Aging means change, but change does not mean decay" (Golub et al., 2002, p. 280).

 The 2008 MIDUS (Midlife in the United States) II study conducted by the University of Wisconsin on behalf of the National Institute on Aging (NIA) at the National Institutes of Health found that increased learning by older adults helped put off mental decline. Hence, it cannot be generalized that all individuals of a certain age possess the same intellectual acumen and mental clarity and have aged the same. It has been suggested that differentiation between and among those who are older is a way to combat ageism. For example, seeing older adults as separate and distinct individuals rather than as a group, can help with adverting bias, discrimination and stereotyping.

Older adult learners, similar to their contemporaries who are not in school, are dealing with change and complexities that most likely come later in life, such as care of aging parents, support of children, health-related issues, work and retirement. The older

adult learner is also utilizing cognitive skills that may or may not become compromised with age. Cognitive science research related to older adult learners can inform educational institutions as those organizations and educational leaders prepare for an increase in older learners. Insights on cognitive science will ensure the educational experience for older adult learners is useful for that demographic and for colleges and universities.

Older adult learners are a human resource that should be encouraged, strengthened and valued (Freedman, 2011). There is a perception that as individuals age they are less able to learn, retain and apply the knowledge they have accumulated or will gain through additional education. However, older people can learn even though they may have faced age-related cognitive changes (Czaja & Sharit, 2012). The more that is known and studied regarding cognitive skills of older adult learners, the more those students' knowledge and expertise as a resource can be harnessed and utilized positively by organizations and communities that value experience coupled with education.

The cognitive skills of older adult learners broadly refers to memory (short and long term recall), reasoning (problem solving), and speed of processing. Speed of processing is the most influential cognitive skill and the one to most likely to cause a decline in cognition among older adults (Braver et al., 2001). Some researchers also add executive functioning, intelligence, attention span, and language capabilities to an analysis of cognitive skills in older adults (Ball, 2002; Emory University Alzheimer's Disease Research Center, 2012; Gunstad et al., 2005).

Health Issues and Aging

The older adult is part of a growing population, and that population is increasingly interested in health. Educational level, particularly among older adults, corresponds favorably to health related factors impacting successful aging. Factors such as diet, exercise, overall personal health, and public health issues are complex and interrelated. And, the higher the level of education, the lower the mortality risk for an individual (Kubzansky, Berkman, Glass & Seeman, 1998; Olshansky et al., 2008; Rogers, Everett, Zajacova, & Hummer, 2010). According to Olshansky et al., (2008) in an analysis of the MacArthur Foundation longitudinal study over the past 10 years, the mortality risk is growing for those with less than 12 years of education, causing "two Americas" (Olshansky et al., 2008, p. 1806), with the suggestion that education should be expanded and enhanced for all demographics. Strengthening education on all levels, to all age groups, and all cultures, would optimize health, decrease mortality risk, and reduce the chasm between the "two Americas". Advanced degrees are a personal determinant of health, a component of a more skilled workforce, and should be advocated by educational leaders as well as politicians, lobbyists, and those in government responsible for healthcare policy (Rogers et al., 2010). Underpinning the pursuit of advanced degrees among older adult learners is a foundational array of cognitive skills that must be manifested or adjusted to complete that degree.

As a precursor to a discussion on cognitive skills of older adult learners it would be important to touch on a description of the physical size of the older brain. Through magnetic resonance imaging (MRI's) of 226 adults it was found that higher educational levels (and increased physical activity) were associated with greater brain volumes specifically in the temporal lobe grey matter). Clearly, all four lobes of the brain are

important – the frontal, temporal, parietal, and occipital – but the ones most associated with cognitive skills are the frontal, temporal, and parietal lobes. The MRI study showed that the greater the level of education the lower the amount of atrophy in some brain regions (Ho et al., 2011). Physical activity also has an effect on brain volumes, leading the authors to conclude that the more educated older individuals had a greater proclivity to reduce obesity, be healthier and maintain stronger cognitive skills.

Cognitive Skills of the Older Adult Learner

One of the components of aging that has the greatest impact on the older adult learner is cognition. Generally, there are cognitive skills that will be affected by age, such as memory, speed of processing and reasoning that influence complex tasks, but exactly when and how those cognitive skills decline are very idiosyncratic – it is different for each person (Czaja & Sharit, 2012; Schaie, Willis, & Caskie, 2004). What is known is that "aging is associated with considerable plasticity and the functional abilities of older adults can experience growth and older adults can learn" (Czaja & Sharit, 2012, p. 24). Plasticity refers to the ability of the brain to change and learn new things, some of which may be good for our health, and some may be harmful (Desai, 2011). Positive cognitive outcomes can happen as a result of stimulating activity in the aging brain, such as through memory games, crossword puzzles, and the math-based game of Sodoku. In a randomized control trial (IMPACT – Improvement in Memory with Plasticity-based Adaptive Cognitive Training) of 487 older adults over the age of 65 who were not currently at risk for dementia or other cognitive concerns, Smith et al., (2009) found that

computerized training in memory and attention one hour per day for five days a week for eight weeks produced positive results in these two cognitive skill areas.

The cognitive skills of the older adult have been studied extensively particularly due to the possible onset of dementia or Alzheimer's disease. The association of older adults' learning capabilities and changes in the brain is still "uncharted territory" (Mast, Zimmerman, & Rowe, 2009, p. 695). Research on the topic of healthy aging connected to learning is scarce as often, and with good reason, it is mixed with research on dementia, Alzheimer's disease and other neurological disorders. The difficulty in understanding learning skills of the healthy older adult is related to a number of issues. First, as Mast et al. (2009) describe, neuroscience and educational psychology research have developed as separate fields with very little interaction. Second, studying the aging brain can mean studying "normal aging" as well as dementia or Alzheimer's disease, and many nuances along the continuum (Mast et al., 2009, p. 695). And, cognitive skills are important to learning as individuals grow older, but these skills such as memory, reasoning, and speed of processing, can vary depending on a "complex interaction of multiple brain systems" (Mast et al., 2009, p. 695). An older adult may be physically healthy, not have dementia, and not have strong cognitive skills. According to Desai (2011), "cognitive impairment without dementia may be seen in 16 percent to 33 percent of adults older than 65 years, and is associated with significant emotional distress. Cognitive and emotional well-being are inextricably linked" (Desai, 2011, p. 1). Older adults are stronger emotionally if they also have strong cognitive skills. And, there is evidence that if speed of processing is strengthened through cognitive training, this may help depression (Jeste et al., 2010). Further, a positive outlook, sociability, and being

present-oriented also help in successful aging (Reichstadt, Segupta, Depp, Palinkas, & Jeste, 2010).

Hence, older adults, as well as younger individuals, learn in different ways but are impacted more profoundly by changes in cognitive skills. The nuances of these cognitive skills also have an impact on learning. For example, cognitive abilities can be separated into two broad but different categories: crystallized abilities and fluid abilities. Until approximately 70 years of age crystallized abilities remain stable. These abilities include understanding job skills, language skills, or knowledge of a subject or topic area – all abilities that have accumulated over time. "Crystallized intelligence bestows the ability to engage with the world in ability to contextualize a purposeful manner because of past experiences, enhanced reflective judgment, and the unique life's situations and problems based on a broad realm of knowledge and experience" (Campbell, 2006, p. 43). Fluid abilities refer to the ability to problem solve and acquire new ways of learning, which start to slowly decline after age 30 (Czaja & Sharit, 2012). The Seattle Longitudinal Study (SLS), conducted over 48 years beginning in 1956, reaffirmed that fluid abilities decline faster and earlier than crystallized abilities (Schaie et al., 2004; Williams & Kemper, 2010). The importance of these two definitions is to inform older learners where they might compensate given the knowledge that some fluid abilities could not be as strong as they were at an earlier age (Czaja & Sharit, 2012).

If cognitive skills are interrupted or modified, the opportunity and outcomes of learning are mitigated. However, the older adult can strengthen his or her cognitive skills through training, as described by Smith et al., (2009) through the IMPACT study which focused on memory and attention. In addition, in a randomized trial conducted by Ball et

al., (2002) utilizing ACTIVE (Advanced Cognitive Training for Independent and Vital Elderly), and one of the first multicenter trials to use a control group, researchers tested three types of cognitive training interventions affecting memory, reasoning, and speed of processing. The results were that 87 percent of those trained increased their speed of processing, 74 percent increased their reasoning skills, and 26 percent improved their memory (Ball et al., 2002). The randomized trial was repeated by Willis et al. (2006), to ascertain if the results of the first trial in 2002 would be retained over five years through "booster" training. Willis et al., (2006) found that cognitive abilities were positively affected in 67 percent of the trial group by the booster training, with subjects again showing an increase in speed of processing and heightened reasoning skills. The MIDUS II survey (National Institute on Aging [NIA], 2008) added executive functioning to their study of cognitive skills and found that those with more education performed better than those with fewer years of schooling, on all mental tasks (U.S. Department of Health & Human Services, NIA, 2008, quoted in MIDUS Newsletter). The MIDUS II study (NIA, 2008) further suggested that those with little education could improve their cognitive skills if they engaged in mentally challenging activities, so that it was not always formal education that made a difference in those skills in older adults.

Individuals with lower levels or limited education may be at greater risk for dementia, and those who increase their cognitive skills in other ways could slow mental decline. If learning is continued later in life, there is "a growing body of research that supports the protective effects of late-life intellectual stimulation on incident dementia" (Ball et al., 2002). The MacArthur Foundation in its Studies of Successful Aging also reaffirmed the protective effects of education on cognition (Kubzansky et al., 1998;

Williams & Kemper, 2010), positively affecting both crystallized (accumulated knowledge) abilities related to cognitive skills and (although at a lesser extent) fluid (processing) abilities (Williams & Kemper, 2010).

Other variables affecting cognitive skills in older adults have been studied, such as occupation, personality types, and genetics. For example, work in complex occupations, such as academia, medicine, music, architecture or as a pilot (Williams & Kemper, 2010), can help ensure astute cognitive functioning as an older adult. The question whether certain personality types have concomitant strong cognitive skills was assessed through the Seattle Longitudinal Study. Having a personality that is self-confident, calm, secure, has low conservatism (respecting traditional ideas, tolerant of traditional difficulties) and low group dependency, and is an "open" type of personality, had high performance on cognitive abilities such as reasoning (Schaie et al., 2004, p. 308). Heredity may also relate to cognition as some genes (although only a few) have been found to influence both strong and weak cognitive abilities (Harris & Deary, 2011). Harris and Deary (2011) emphasized that with increased knowledge of genome sequencing, future research may indicate additional connection between genetics and cognitive abilities among older adults.

What does understanding the correlation between cognitive skills and occupations, personality types and genetics mean for the older adult learner? These connections might be useful for the older student who wants to discern whether he or she is a "fit" for the cognitive demands of a graduate program. Further, institutions interviewing older adult learners for graduate programs could gain insights regarding the connection of personality types or occupations with cognitive abilities of these

perspective students, although basing an admissions decision on this knowledge may be hard to justify.

In addition, increasing age may affect how well adults utilize formal versus self-directed learning activities (Mast et al., 2009). Formal learning vs. self-directed learning as described by Mast et al., (2009) brings out issues of learning styles related to structure vs. lack of structure among older adults. This is an important point as education institutions choose appropriate approaches to providing coursework for the older learner. Structured classroom education usually focuses on the cognitive skills of speed of processing and memory, whereas self-directed learning relies on planning and problem solving (Mast et al., 2009). Further, in a mixed methods study of the learning style preferences of 172 adults, the majority of whom were over the age of 65, Trulock and Courtney (1999) found that those individuals with more than a college education had an Assimilator learning style which emphasized thinking, watching and listening (Trulock & Courtney, 1999). As an aside, using computers as a self-directed learning activity was noted as a way to increase cognitive skills, with physical exercise as the best way to increase and maintain mental acuity (NIA, 2008).

Traditional approaches to strengthening cognitive skills among older adult learners have emphasized training with regard to specific tasks to increase speed of processing, help memory, and enhance reasoning (Ball et al., 2002; Smith et al., 2009; Willis et al., 2006). However, non-traditional approaches to improving cognitive skills in older adults have also been suggested and researched. One approach focuses on forming a mental image of a specific action plan having been implemented (Park, Gutchess, Mead, & Stine-Morrow, 2007, p. 46 referring to Gollwitzer, 1999). These

"implementation intentions" and their impact on completing goals (Park et al., 2007, pp. 40, 47), can assist with memory and be generalized to older adult learning circumstances where there is a need to act, or get things done, both short and long term to complete a degree.

Another method – increasing social engagement – has also been proposed as a way to enhance cognitive abilities in older adults. Even though Park et al., (2007), focused their study on social engagement through leisure activities as a way to improve cognitive skills, the authors posit that productive engagement (learning something new) versus receptive engagement (repeating the familiar) can make a difference in cognitive development and maintenance. If involvement in advanced education is the context for these leisure activities for older adults currently enrolled in graduate degrees, and new learning is the result, then it could be surmised that cognitive health could be enhanced by this productive engagement. Forming implementation intentions and engaging in productive activities are critical nontraditional methods of strengthening cognition in older adult learners (Park et al., 2007).

Motivation of Older Adult Learners

The motivation for adult learners to begin graduate education at an older age is important information for a college or university. Understanding that motivation also provides personal insights and clarifies goals for older adults as they consider or begin an advanced degree. Some older adult learners seeking a graduate degree, notably a master's, describe the motivation for that advanced education as important to their career, particularly if they have a management job (Isophkala-Bouret, 2013, p. 86 noting the

work of Davey, 2002, and Jamieson, 2007). Also, issues of time – knowing that life is

finite – can be a motivator for the older baby boomer in an advanced degree (Carstensen,

2006). In a grounded learning theory study of the motivation of older adults in doctoral

programs, Williams (2009) found that determination, persistence, and a sense of

improving society were the foremost driving influences underlying graduate education

for baby boomers. "Participants in this study demonstrated that education and learning

are important factors in successful aging…they each voiced that they themselves are the

architects of their own lives and future" (Williams, 2009, p. 69). Baer's "explanatory

narrative" study in 2004 of 17 women returning for academic degrees in their 60's and

70's offered the finding that these women "invite change into their lives and it is this

personal change that re-creates the self" (Baer, 2004, p. iii). Further, an advanced degree

may be pursued by an older adult because that person always wanted a graduate degree

and views it as the pinnacle of his/her education (Isophkala-Bouret, 2013). Lin (2012, p.

164) found the intrinsic motivation of older learners to be high and focused on the "desire

for stimulation and generativity". The theory of generativity – providing a legacy to the

next generation – offers an additional reason why the older adult learner pursues graduate

education (Schoklitsch, & Baumann, 2012; Voelkel, 2011).

 Merriam, et al., (2007, pp. 63-65) provide an overview of theories related to

motivations of older students in continuing education and degrees. The authors highlight

Houle's 1961 research noting three "typologies" of adult learners' connected to

motivation: those who pursue a goal, those who want the social interactions associated

with being in school, and those who relish learning (Merriam, et al., 2007, p. 64).

Merriam, et al., (2007, p. 65) also suggest that Houle's work was a springboard for

Boshier (1991) and then Fujita-Starck (1996) to confirm "seven-factor typologies" related to motivation of older learners: "communication improvement, social contact, educational preparation, professional advancement, family togetherness, social stimulation, and cognitive interest)".

Abeyta (2009) also notes this overview of motivational theories, and points out two common themes: one related to employment, another related to family (Abeyta, 2009, p. 30). And Lin (2011) offers a summary of why older adults choose to be involved in higher education. This study notes five reasons older learners participate in degrees: "desire for knowledge…desire for stimulation…desire for self-fulfillment…desire for generativity…learning as a transition" (Lin, 2011, p. 767). "Learning as a transition" means using new knowledge and skills to move to a different job, or to "another life" (Lin, 2011, p. 767). Lin also describes Mulenga and Liang (2008) who stated that older adults liked structured, mixed generational courses which was important because "associating with and learning from younger generations made them feel younger and gave them a sense of well-being" (Lin, 2011, p. 765, noting Mulenga and Liang, 2008). Clearly, the motivations of older adult learners to become involve in education in later life "are many, complex and subject to change" (Merriam, et al., 2007, p. 65).

Demographics and Patterns of Retirement

Demographics of older adults in the workforce as well as their patterns of retirement add to a composite picture of issues related to accessing education by an older learner seeking to strengthen their job-related skills. First, the number of individuals

aged 55 and older in the US workforce has increased substantially in the last few years and is anticipated to grow even more. The US Bureau of Labor Statistics describes the actual and projected older workforce from 1990 to 2020, showing the percent of the total labor force of those over 55 has been, or will be: 11.9 percent (1990), 13.1 percent (2000), 19.5 percent (2010), and projected to be 25.2 percent (2020) (Toosi, 2012). "The shift in the composition of the labor force from younger to older age groups is expected to continue throughout the same decade (2020) and beyond" (Toosi, 2012, p. 15).

Second, the diversity of the workforce has also been increasing and will continue to do so. By 2020, Hispanics will make up 18.6 of the labor force, Blacks will be 12.0 percent of the labor force, and 5.7 percent of the workforce will be Asians, with all other ethnic groups consisting of 2.9 percent of the workforce for a combined total of 40 percent. (Toosi, 2012).

Further, the rise in an older workforce since the 1990's means more individuals will be considering different patterns of retirement, as well as be involved in types of education that are assets to these patterns of retirement. However, it is important to note this may not be true for all socio-economic groups who are impeded by numerous "demographic, attitudinal, and structural barriers" (Lakin et al., 2007, p. 17).

In addition, the Social Security Full Retirement Age (FRA) phased-in policy has had a dramatic effect on the aging workforce, impacting retirement patterns. One pattern is staying in the same job held for a number of years until full retirement. Another pattern consists of bridge jobs or flexible employment until full retirement, including "phased retirement, part time work, and self-employment" (Cahill, Giandrea, & Quinn, 2007, p. 1). A different option is known as "un-retirement", or returning to work following

retirement (Maestas, 2010). The number of former retirees returning to work is estimated to be anywhere from 26 percent to approximately 50 percent (Armstrong-Stassen & Staats, 2012, p. 46). Further, 61 percent of individuals who "un-retire" go into different occupations than those from which they originally retired, and 82 percent of un-retirements are planned (Maestas, 2010, p. 744). Maestas suggests that "un-retirement could be part of a multistage retirement process; an intentional way of transitioning gradually out of the labor force much like partial retirement" (Maestas, 2010, p. 719). Although Maestas acknowledges that among those who unretired, there was a realization that not enough was saved for retirement, she states that un-retirement was not entirely due to financial issues. In fact, in 2012 Maestas noted that the cycle of un-retirement can be positive, show employers that older workers are valuable, and assist an economy to grow. However, other authors have emphasized poor financial planning, including regaining assets lost in the 2008 recession, as a major reason individuals return to the workforce in addition to seeking personal satisfaction gained from work, social interaction, and generativity (Armstrong-Stassen & Staats, 2012; Munnell, Muldoon, & Sass, 2009).

Other policies have impacted retirement patterns, such as laws against mandatory retirement and age discrimination, an increase in healthcare costs, decrease in health benefits, decrease in early retirement benefits, and certainly the recent financial crises. (Toosi, 2012). Overall, retirement among baby boomers have greatly impacted the economy and individual financial security (Mermin, Johnson & Murphy, 2007), as well as additional educational decisions among that demographic.

Impact of Policy on Education of Adults Over 60

The mosaic of workforce demographics and retirement patterns impact the need for older workforce training and development. "Education policies may need to shift to support late-career transition. In particular, workers will need greater opportunities for continuing education for re-training and other preparation for job transitions" (Maestas, 2012). Employers continue to need educated workers of all ages. And, new skills and knowledge needed for all patterns of retirement, or leading up to retirement—whether those are related to and supported by certificates, associates, bachelors or graduate degrees—will be important.

At the core of the FRA policy and these patterns, are financial issues as well as skills and knowledge needed in an economy where older individuals are continuing to work longer. After age 60, when an individual might begin to anticipate the effects of the policy, will be a time when education will be highly useful. Hence, to stay in the workforce older adults are considering new educational goals, particularly at the college level (Lakin et al., 2007).

Neumark, Johnson and Mejia (2013) find the issue of education of adults nearing retirement is even more critical when considering the cohort ultimately replacing retiring baby boomers will not be as educated. Projecting to 2018, baby boomers will not be replaced by larger, younger cohorts with higher education levels, and some states, including California, New York and Florida will see some skill shortages. When baby boomers retire, there will be an exit of a highly educated workforce (Neumark et al., 2013). According to the National Institute of Aging (NIA) (2011 - update) as noted also

in Chen, et al. (2006, p. 3), the retirement of baby boomers, coupled with an increase in an aging population, is "considered by many to be among the most transformative demographic changes ever experienced in this country" (NIA, 2011).

Older Adult Learners and Types of Education

Cognitive skills of the older adult are increased through education, both formal and informal, directed and self-directed, by way of traditional training and non-traditional (implementation intentions/increased social engagement) means. This education occurs in community colleges, through university degrees, or through workshops, personal enrichment activities such as learning the piano at a later age, writing, discussion, art, games, or any other activities an individual enjoys that stimulates the mind. In a qualitative study of 35 adults aged 65 to 98, Campbell (2006) found "adult cognitive development continues to unfold throughout the lifespan (Campbell, 2006, p. 176). And, prior participation in formal education often predicts whether an older adult will continue that participation (Truluck & Courtenay, 1999), described by White (2012) as a "virtuous cycle" of education (White, 2012, p. 172).

However, authors disagree about the extent of involvement in formal education among older adult learners. For example, "participation in formal adult education appears to decline with increasing age" (Mast et al., 2009, p. 713). Schaefer found that "at degree-granting institutions where the enrollment of adult learners grew 286 percent between 1970 and 2005, it is projected to grow another 20 percent by 2016" (Schaefer, 2010, p. 68). This difference of information reflects the wide types of learning that are available for the older adult learner, and the lack of specific data about how many older

adult learners are accessing which type of education. There is no one composite descriptor of the older adult learner, nor exact information on the number of individuals over the age of 60 in four-year or advanced degree programs throughout the country, and little data on the success of those individuals in those programs.

Ultimately, "half of Americans age 50 to 70 want jobs that contribute to the greater good" (Schaefer, 2009, p. 334; MetLife Foundation/Civic Ventures, 2005). Therefore, whether those jobs are positions that the older adult currently has or strives for, there are a variety of educational paths that older adult learners are following to gain enhanced job skills to make those contributions. There are numbers of ways writers and researchers look at older age and learning, whether through a cognitive skills/aging lens (Ball et al., 2002; Mast et al., 2009; Willis, 2006), insights on why people return to school such as to enhance workplace skills, to keep a job or seek a new one, or for the enjoyment of lifelong learning (Freedman, 2011). The bottom line is with strong cognitive skills, financial security, enthusiasm, and access to education, the older adult learner has numerous options. But, not all older adults from all diverse populations have those options (Gassoumis, Wilber, Baker, & Torres-Gil, 2010).

In the United States, older adults are well educated: 18 percent of those over 70 years of age and 25 percent of individuals who are between 60 and 69 years of age have a bachelor's degree or higher (Lakin et al., 2008). Baby boomers and those over the age of 60 are increasingly returning to school (Schaefer, 2010). It is important, however, not to generalize that education is an overall direction, but rather to be specific on why, where and how the older adult is accessing education.

Currently, the trends of the older adult learner focus less on education through degrees provided by a four-year college or university, and more towards two-year degrees provided by community colleges, as well as short courses or certificate programs. Most older adult learners, including those who may already have a degree, are looking to the community colleges for further education. Community colleges have designed practical programs which can be applied to work settings in a short amount of time. In addition, community colleges understand the societal need for additional education and have marketed to the older adult learner (Palazesi, Bower & Schwartz, 2008). According to an American Council of Education (ACE) study, of adults 50 years of age and older who choose to return to school, or are entering for the first time, 50 percent go to community colleges, 25 percent select public four-year institutions, and 17 percent choose private, not-for-profit four-year schools. The rest (seven percent) go to private, for-profit schools (Lakin et al., 2008).

Characteristics of Older Adult Learners in Higher Education

Funding and educational emphasis for older adult learners has been concentrated on two-year degrees, for example through the Plus 50 initiative supported by the American Association for Community Colleges (AACC). However, involvement in undergraduate and post graduate degrees for older adult learners, while not as widespread as community college degrees, also strongly impact social issues. The older baby boomer returning to school brings a wealth of experience to graduate degrees, or to any degree. The older learner binds experience with further education and the combination

can be invaluable, both during the course of the degree and thereafter in application of that degree to larger global issues. (Kantor, Khurana & Nohria, 2005, p. 27).

As a point of reference, the median age for individuals attaining doctorates in the field of education was 40.5, and approximately thirty-four (34.2) percent of those earning that doctorate were over the age of 45 (National Science Foundation, 2010). As older learners parlay their cognitive skills towards advanced degrees, there are aspects of the interaction between learner and institution that can strengthen both the student/university relationship as well as the prospect for successful completion of the degree.

An academic learning community with its associated discipline and structure may be new to the older student, who may at first feel like an "imposter" and always under the "microscope of evaluation" (Stevens-Long & Barner, 2006, p. 468). The institution can stage a positive academic experience for the older adult learner by suggesting more self-directed projects, encouraging personal responsibility, ensuring there is still a hierarchy between students and faculty (even though those students may be older than the faculty), honoring the professional experience of the older student and integrating applied learning opportunities (Stevens-Long & Barner, 2006). In addition, providing immediate and direct feedback, both written and verbal to older learners' projects, can be helpful.

Instructional design is important when developing learning strategies for the older adult. For example, connecting discussion of key topics to prior knowledge and experience of the older learner would be important to enhance memory and retention of new knowledge. Understanding that older learners, similar to individuals of all ages, have differences in working memory and long-term memory, is critical to the application

of instruction. Further, cognitive load theory can be beneficial in acknowledging what is essential to the goals of learning (essential cognitive load), not helpful to learning and memory (extraneous cognitive load), and how learning can be enhanced through practice, exercises, examples or scaffolding of problems and tasks (generative cognitive load) (Sweller, 1994; Szaja & Sharit, 2012).

Also, it is important that older students who may not have been involved previously in social justice discourse, debate and critically reflect to understand diversity, cultural bias and other issues affecting society and social change (Stevens-Long & Barner, 2006). Further, the "disorienting dilemma" espoused by Mezirow (1991) offers an opportunity for older adult learners to re-evaluate prior opinions in order to face and re-form new issues that can support and enhance a stronger social justice community.

Older Adult Learners and Ageism

Cognitive science research, including the strengths and shortcomings of cognitive skills and abilities of aging as well as issues related to health and motivation, should be understood by older adult learners and educational institutions. But what may be just as important, yet less apparent and more insidious, is ageism – negative stereotyping of adults because of their age. Specifically, this takes the form of bias against older adults in hiring, stating negative comments about their appearance and their physical and mental capacities. It can also be subtly present in graduate admissions wherein a college or university seeks young, vital and energetic students who have a lifetime of positive scholarly work, funding possibilities, or alumni donations ahead of them that will impact favorably on the institution of higher education granting the degree.

Ageism generates disrespect, a perverse sense of humor and insensitivity demonstrated by the media towards individuals and groups, a lack of economic and higher education options, a society with employment doors closed to many of those who are over the age of 65, as well as elder abuse. The "ism" of ageism and the "phobia" of gerontophobia (Gullette, 2011, p. 14; Nelson, 2009, p. 432 quoting Bunzel, 1972), can be as detrimental as that of racism, sexism, homophobia, and other discriminating behaviors. And, when any of those "isms" are combined, which they often are, the results are even more devastating. Ageism alone, or in combination with other biases, is the achievement gap of the older adult; it prevents an older adult from achieving his or her full and deserved potential whether that potential lies in education, the workplace, as a retiree, within the home or among family, or as an individual needing and deserving care.

The term "ageism" was first used (named) in 1969 by Robert N. Butler, M.D., a gerontologist, Pulitzer Prize winner for his 1975 book, "Why survive: Being old in America", and first director of the National Institute on Aging. In a 2008 interview, Butler mentioned he came up with the term "ageism" when his upset neighbors were against housing in the area for a group of elderly people. "There was no term to explain this prejudice and so I decided, analogous to the terms sexism and racism, we could use a new useful term which I called 'ageism'" (Bennett, 2008). Butler further noted ageism to be a group-based prejudice by the young or middle-aged against those who are older, a "deep seated uneasiness" and "personal revulsion to and distaste for growing old, disease, disability; and fear of powerlessness, 'uselessness' and death'" (Sargeant, 2011, p. 2 quoting Butler, 1969). More profoundly, ageism is "the denial of basic human rights to

older persons and is one of the most pervasive prejudices across society" resulting in discrimination and elder abuse (Brownell, 2011, p. 2).

Why are people "gerontophobic" and "ageist"? Evidently, underlying this phobia or "ism" is something called "Terror Management Theory" (TMT) (Nelson, 2009, p. 436). This theory maintains that all of us want to have a sense of control over our mortality and our "feared future self" so individuals are derogatory towards older adults as if growing old will not happen to them personally (Nelson, 2009, p. 436).

By increasing the number of older adult learners, viewing them as established professionals and individuals who can contribute to academic discourse and offer valued wisdom, ageism could be ameliorated in higher education. Regardless that ageism is prevalent, the trend towards increased health among older adults, more information and research on aging, and increased numbers of older adults in educational settings can only help to encourage ageism to subside (Sellers, Bolender, & Crocker, 2010, p. 1025 quoting Palmore, 2004). In fact, Isopahkala-Bouret (2013), points out that research by Irni (2010) showed that older individuals with an advanced degree experienced less age discrimination than those without that degree. Regardless, if ageism is not combated, "we will squander the most experienced segment of the population after investing countless resources in their human capital at a time when we need much of what they have to offer" (Freedman, 2011, pp. 169-170).

Summary

The number of older adult learners is increasing. Lifelong learning and the discipline of educational gerontology is expanding. A phenomenological study of the core notable experiences and value of adults over 60 earning graduate degrees will add to the bank of knowledge related to education, aging, and the contributions of older adult learners to that education. Clearer understanding of the cognitive skills of this demographic will serve both the individual who is considering encore education after the age of 60 in the form of a graduate degree, and the institution providing that education. The nuances of cognition in older adults are vast and constantly being studied, with new insights changing the way clinicians, researchers, educators, and policy makers view and react to the older baby boomer. Aging, which is different for everyone, and manifested in infinite differences in memory, retention, speed of processing, executive functioning, flexible and crystallized abilities, offers both challenges and opportunities to individual learners and to institutions. The challenges call on institutions to be cognizant of the different learning styles and needs of older adults, to incorporate project-based or case-based learning, practice, exercises, and discussion that transform an older adult's prior experience into new understanding and contributions. Institutions need to understand different uses of technology to enhance learning among all students, but in particular as applied to older adult learners, and pilot test new types of instructional design with focus groups along the way (Czaja & Sharit, 2012). Similarly, the older adult must be knowledgeable about his or her cognitive shortcomings: working within those parameters, using training opportunities when feasible, adjusting and finding support as needed. The opportunities for both the institution and the older learner are limitless as baby boomers seek to put off retirement, expand their leadership potential and combine

their additional education, energy and wisdom toward moving themselves and society productively forward.

Older adults can learn and contribute to society with or without graduate education. However, graduate education coupled with experience among older adult learners can ratchet that contribution to a higher level that "turns an aging population from a burden to an opportunity" (Kanter, 2006, p. 2). Colleges and universities should harness this opportunity because the demographic of the older adult learner will only grow larger. The older baby boomer is seeking a more meaningful learning experience through graduate education to "take their leadership to the next level" (Kanter, 2006, p. 1).

CHAPTER 3: METHODOLOGY

Introduction

This chapter presents the methodology used to describe the experiences and value learners found in their graduate degrees completed when they were over the age of 60. Included in the chapter will be the research question and sub-questions, overview of phenomenological research, and an explanation of the use of a phenomenological study to understand the lived experiences of study participants. Background information on phenomenology as a qualitative method will be emphasized. In addition, the research design of the study will be described as will participant recruitment, instrumentation and data analysis methods.

Research Question

The overarching research question for this study is, what are the core notable experiences and value of completing a graduate degree for persons after age 60? There are sub-questions that stem from this question: (1) what are the tangible and intangible outcomes described by older adults earning a graduate degree after the age of 60? (2) what is described by the student as the educational institution's role in that experience?

Phenomenological Study

An appropriate inquiry approach for research on learners over the age of 60 and their use of newly obtained graduate degrees may be a phenomenological study. The

reasons for utilizing this approach are, (1) the phenomenon of gaining a graduate degree over the age of 60, (2) the need to develop a deeper understanding about the phenomenon, (3) and the need to understand several individuals' common or shared experiences (Creswell, 2013). Further considerations in deciding upon a phenomenological study are to tell a story, to provide examples (and perhaps inspiration) to other individuals over 60 who are considering a graduate degree as advancement in medicine and technology allow us to live longer. Lifelong learning is increasing in all sectors of the population, and insights on adults pursuing and earning a graduate degree at an older age offers understanding of the continuum of the learning process.

Research Design

The study used a phenomenological research design. A phenomenological study is a systematic and structured study (Creswell, 2013) focused on understanding lived experiences without interjection of theory in order to describe participants' perceptions and interpretations of the experience related to the phenomenon being studied, in this case a graduate degree earned over the age of 60 years of age (Merriam, 2009, p. 24, noting Spiegelberg, 1965, p. 658). It consists of the shared experience among the participants (graduate education), the phenomenon itself (earning a graduate degree over 60 years of age), data collection through interviews using open-ended questions, or other means. The questions for this study are related to the experience of the phenomenon and context influencing those experiences (Creswell, 2013, p. 81). The result of a phenomenological study is to elicit the "essence" of the phenomenon or meaning of the lived experience (Merriam, 2009, p. 25).

The use of an empirical phenomenological approach to research was first described by Moustakas (1994) who suggested that the whole experience of the phenomenon should be studied. Moustakas advocated a transcendental approach to gaining a sense of the essence of the phenomenon which is employed by the researcher through bracketing – setting aside – preconceptions related to the phenomenon (Moustakas, 1994; Creswell, 2013; Simon & Goes, 2011; Merriam, 2009). According to Moustakas, the researcher should transcend personal biases to take a fresh look at the experience through the eyes of the study participants who are the ones most connected to the experience and inseparable from it (Simon & Goes, 2011). Hence, the process of phenomenological research design would include identifying a problem, selecting the phenomenon to be studied, and noting this is a shared experience among five to 25 individuals. Further, the researcher would interview those participants, often more than once ensuring that the researcher's experiences are bracketed out. Open-ended questions would be used to support understanding the experience of the phenomenon being studied as well as the situations influencing those experiences (Creswell, 2013, p. 81; Moustakas, 1994). Data collection and data analysis would then ensue, looking for shared themes and important descriptions (Creswell, 2013).

This phenomenological study featured two phases of data collection. The purpose of one phase was to collect data through a short survey focused on demographic information through Qualtrics.com. This survey also included a short reflective, one or two sentence written response that requested respondents to answer the following question, "How would you describe the value of your graduate education"? Van Manen (1990), also an early advocate of phenomenological research, suggested that this type of

written response results in important text to be examined and interpreted by the researcher (Creswell, 2011; Simon & Goes, 2011 noting Van Manen, 1990).

The survey was coupled with an additional, critical phase of the study: interviews with 21 individuals related to earning a graduate degree over the age of 60. The group of interviewees was sent more specific information about the interviews, including a consent form, list of prospective questions, reiteration of the Qualtrics survey, and request for an interview, which was scheduled and confirmed at the interviewee's convenience.

Participant Recruitment

The study concentrated on interviews of students who had earned graduate degrees when over the age of 60. Originally, the methodology intended to seek participants in a structured, organized manner. The graduate divisions of universities, or specific departments within those universities in Southern California would be contacted, and emails sent out on behalf of the researcher to request interested graduates to contact the researcher if they wished to be part of the study (see Appendix A). Education Departments were specifically targeted because that discipline often has older students seeking graduate degrees (EdD, PhD), as based on data from the National Center for Educational Statistics (NCES).

The original intended method worked in only three cases. Three universities, or graduate divisions/departments within those universities, responded positively to the request, which resulted in six interviews of individuals who received their graduate degree when over 60 years of age. It was difficult to get institutions of higher education

to respond, possibly because a data base of older graduates may not have been easily accessible, or the institution may not have wanted to contact alumni for this purpose. The institution may not want to reveal, or perhaps may not know, how many graduates they have over 60. Or, the university may want to save requests to their alumni for something more meaningful to the department or school, or simply the time involved to respond was not a priority. All of these reasons are based on conjecture, rather than directly stated by universities, which did not respond. Two of the universities that chose not to reach out to their graduates for the study simply stated, "we wish you well in your research, but engaging is this manner would go against our policies", and "we do not provide data to (name left out to protect anonymity of the university) outside students, or any individual requesting information for research so unfortunately we cannot fulfill this student's request."

The most prevalent method of recruiting and finding participants for the study was through a "snowball" sampling approach. That is, often one participant suggested another whom they knew, or knew of, who had earned a graduate degree when over the age of 60. And, because the researcher was close to the phenomenon – living the study through her own graduate education path – conversations were readily conducted with colleagues in order to solicit suggestions for participants. For example, through discussion of the research with a colleague at a high school reunion, that person referred three interviewees to the study. Two additional prospective interviewees were informally contacted at an Encore.org conference in Tempe, Arizona and those two interviews were formally conducted at the end of the conference. Further, through a brief conversation at a health professions fair, one of the exhibitors mentioned to the researcher that she had

just earned her doctorate in education, was over 60 years of age, and would be willing to be interviewed. At another health professions fair, the researcher was discussing her study with an exhibitor who, in turn, referred an interviewee for the study. Although a structured method of recruitment for the study was planned, ultimately participants were recruited in a more random manner.

The phenomenological study design included 21 interviews, both in-person and via conference call, of individuals with graduate degrees earned when over 60 years of age. Personal contact with the interviewee was important to reinforce the conceptual framework of the study. Fourteen (14) interviews took place in the broader Southern California region, Arizona and seven interviews were conducted via conference call (ReadyTalk) to participants in Hawai'i, Oregon and northern California. All individual interviews were one-on-one with the researcher with no one else present and ranged in length from 13 minutes to 68 minutes. All were digitally recorded, sent to Rev.com for verbatim transcription, and returned to the researcher within 24 hours with the exception of two interviews; one interviewee chose not to be recorded, another was the error of the researcher in not starting the digital recorder correctly. However, in both cases, extensive notes were taken and those notes were shared with the respective interviewee for his/her concurrence with the information. All of the interviews had the objective to capture a direct view of the stories or narratives of the participants' experience with earning a graduate degree over the age of 60. The widespread locations of the participants are indicative of the method of recruiting individuals for the study.

Instrumentation and Data Collection Procedures

It is important to a phenomenological study of the value and learned experiences of adults over 60 earning graduate degrees to understand how and why the opportunity for those degrees were possible. In addition, in order to gain knowledge about the essence or meaning of those experiences for the participants, interviews and a short reflective writing exercise was used (Creswell, 2013; Merriam, 2009).   Because phenomenological research includes expanded knowledge and interpretation of the experience, a short reflective writing exercise of two sentences through a Qualtrics.com survey was part of the process. The personal interviews offered further descriptive data. Following are specifics about the instrumentation used for the proposed study.

Survey and writing reflexive exercise. Included in this assessment were considerations related to economics, social, and educational issues. Hence there was a short survey sent to identified participants regarding demographic issues (age, gender, and ethnicity), financing of the degree, length of time to gain the degree, and distance from the institution. At the same time, individuals were asked to write a short reflective exercise of a few sentences on the value they saw in gaining their graduate degree. The intention of this exercise was to set the scene and help establish interest in and commitment to the study, be a springboard to discussion within the interviews, and be integrated into the data analysis as additional insights by the participants.

Individual interviews. According to Creswell (2013, p. 81 noting Moustakas, 1994), two broad questions should construct the interview: "What have you experienced in terms of the phenomenon? What contexts or situations have typically influenced or

affected your experiences of the phenomenon?"   The open-ended questions that formed

the interviews included:

- Why did you decide to work towards the specific degree that you completed?

- What would you describe as the major value of the degree both during your work

  toward it, and after it was completed?

- What were your core notable experiences in earning your graduate degree?

- What can educational institutions learn from your example, or in general from

  learners earning graduate degrees over the age of 60?

- Could you comment on whether or not you think age made a difference in your

  graduate education?

The researcher sought to be unbiased and distanced from the research questions,

yet understanding of the issues expressed. Because the researcher's personal

involvement with the study, with the topics discussed, and as a participant in the process

of earning a graduate degree over the age of 60, there was a familiarity with, and bias

towards the importance of the questions and responses before the actual interviews

occurred.

However, work to avoid this bias was gained through another methodological

approach to the interviews. That is, seeking thick description (Geertz, 1971), avoiding

"intuitionism" (Geertz, 1971, p. 30), observing and interviewing in a careful, detailed,

thorough manner, not jumping to conclusions, making an effort not to interject opinions

or becoming interested in expected data and desired information. Further, as interviews

progressed it became clear which questions needed clarifying, which needed additional

explanation, and what the patterns of understanding and responding to those questions were related to the interviewee and to the study in general (Mischler, 1991).

The study included individual interviews of all participants, as well as following up by sending the personal transcript back to the interviewee to confirm information from the first data gathering. As mentioned, the interviews were recorded (with the exception of two interviews) and then transcribed verbatim, with "significant statements" extracted (Creswell, 2013, p. 333) in order to gain "an explanation of the phenomenon" and to let that explanation tell the story, describe the value and experience of the participants within the context of the degree and beyond (Creswell, 2013, p. 78). In addition, posing the question through the Qualtrics.com survey as a complement to the interview, offered each interviewee the opportunity to state in writing the value of their graduate degree. Hence, responses to the question related to the value of the graduate degree was posed and responded to twice (once in writing), and confirmed by the participant through review of his or her specific transcription.

Data Analysis

Interview data were both hand-coded through reading and re-reading each transcript three times, and then coded through use of a software program, dedoose.com, using a reflexive lens (Emerson, Stetz, & Shaw, 1995), but not forced into preconceived understanding. In addition, the reason for this phenomenological inquiry approach was to tell a story and to provide examples of learners over 60 who are considering a graduate degree, and then earned that degree. Efforts were made to look for coherence in the

interviews to identify themes and patterns in the data. Both "textural descriptions" (lived experiences of earning a graduate degree when over the age of 60) and "structural descriptions" (context, and in this case the educational institution's role, in those experiences) were offered as a result of written descriptions of themes and patterns (Creswell, 2013, p. 82).

Moustakas (1994) suggests that the researcher add his or her experience to the analysis. Hence, discussion in Chapter Five (5) of this study will be a connection of the data with the literature, and include thoughts about implications of the research in areas such as educational leadership and social justice – critical considerations underlying the graduate degree of the researcher.

Case Vignettes. In order to describe more deeply the lived experience of being conferred a graduate degree after age 60, a smaller sample of three individuals "nested" (Miles, Huberman & Saldana, 2014, p. 33) within the group of 21 interviewees will also be featured in Appendix F. These case vignettes add to the validity of the study. As Miles, et al. (2014) state, "searching deliberately for confirming and disconfirming cases, extreme or deviant cases, and typical cases serves to increase confidence in conclusions" (p. 32). The authors note that this is particularly important in "snowball" sampling because finding and emphasizing a "critical case is the instance that 'proves' or exemplifies the main findings" (Miles, et al., 2014, p. 32). "Snowball" sampling was the main source of finding participants for the current study.

When analyzed together, these data were also used to create three "life stories" of selected interviewees. These data could also be used to create, and demonstrate, different

types/typologies of older adults and their reasons for pursuing graduate education (Luttrell, 2000). This is the overall goal of the analysis; it would not simply be an analysis of words but of meanings elevated to belief systems translated into actions, which accordingly may provide rich interpretations for individuals, institutions, and lifelong learning initiatives.

Validity

There are a number of other validation strategies used in the study. The first is, "prolonged engagement and persistent observation" (Creswell, 2013, p. 250). The researcher is familiar with the culture of graduate education for students over 60 and may have the opportunity because of this association to establish trust with the study participants. Interactions with the study participants happened at various points over approximately six months, which may be considered sufficient contact time to establish validation of the research.

A second validation strategy is ensuring the researcher's bias is clearly stated (Creswell, 2013, p. 251). The positionality explanation in Chapter Five (5) notes that the researcher is over 60, in a doctoral program and therefore interested in the comments of the participants and outcome of the study. Although participants will be recruited from doctoral and masters' programs in all disciplines, some came from EdD or PhD programs in Education, similar to the researcher.

A third strategy that was employed to validate the study was to have those who were participants in the study check the results of the research. Creswell (2013, p. 252)

notes "member checking" as effective to ensure the credibility of the study. Also, a triangulation is a popular method that can be used to verify the information by utilizing more than one – and often three – data collection points (Merriam, 2009). For example, in this phenomenological study interviews were conducted, data were transcribed, transcripts were read for themes twice, and then coded broadly and once again to verify the gained information from all interview participants.

Finally, thick and rich descriptions (Geertz, 1972; Creswell, 2013) helped to validate and triangulate the information elicited from the study. Descriptions of participants, their age, backgrounds and experience, and their lives associated with both education and personally intrinsically provide validation of the study. Not only was the research phenomenological in nature, it told a detailed story of the individuals involved in graduate education over the age of 60.

CHAPTER 4: RESULTS

The overarching research question for this study was: what are the core notable experiences and value of completing a graduate degree for persons after age 60? There are sub-questions: (1) what are the tangible and intangible outcomes described by older adults earning a graduate degree after the age of 60? (2) what is described by the student as the educational institution's role in that experience?   This chapter addresses these research questions by offering details on the study participants, their demographic backgrounds and experiences attending and completing a graduate program while in their 60's as derived through surveys and individual interviews. The study design and methods to recruit interviewees are provided, including the most prevalent "snowball" method. Thematic findings comprise most of this chapter through delineation of frequent (sub) themes gained through personal coding as well as use of a qualitative research analysis software program, Dedoose.com, sifted to broader more all-encompassing (major) themes emerging from coding interviews. Finally, a summary of the findings is presented.

Participants

A total of 21 individuals self-reported as over the age of 60 were interviewed for the study. Their ages ranged from 59 to 94 at the time of the interview. Sixteen of the participants were female and five were male. The ethnicity of the group included 17 Caucasians (12 females, five males), two African-American females, one Native Hawaiian female, one Asian female. All interviewees were conferred their graduate degree at, or after the age of 60, with the exception of two individuals, one of whom was

age 59 and self-identifies as Native Hawaiian, and the other was 62 years of age, self-identifies as Asian and was in the middle of her doctoral degree program. These two participants were included in the study in order to gain more racial-ethnic diversity and a wider perspective among the interview group. Participants were located in Southern California, Northern California, Texas, Oregon, Hawaii, and Arizona, and had completed graduate degree programs in Education, Leadership Studies, Linguistics, Gerontology, Psychological Sciences, Organizational Development, Divinity, Literature, Computer Science, Art, Business Administration, and History among others. Table 2 provides an overview of the study participants: pseudonyms so each participant will have a personal name yet their anonymity will be protected, gender, self-identified ethnicity, age at the time the degree was conferred, degree, and subject.

Table 2. Interview Participants

Participant	Pseudonym	Gender	Ethnicity	Age at Degree	Degree
A	Laura	F	Caucasian	62	PhD Leadership Studies
B	Mary	F	Caucasian	62	EdD Educational Leadership
C	Molly	F	Caucasian	60	EdD Educational Justice
D	James	M	Caucasian	66	MA History
E	Arthur	M	Caucasian	61	DBA (Doctor, Business Admin.)
F	Gregg	M	Caucasian	64	PhD Gerontology
G	Allison	F	Caucasian	64	MFA Art
H	Becky	F	Caucasian	62	EdD Educational Leadership
I	Hannah	F	Caucasian	90	MA Psychological Sciences
J	Pauline	F	Caucasian	62	PhD Leadership Studies
K	Gabriele	F	African-American	60	MA Organization Development
L	Joan	F	Caucasian	69	PhD Education
M	Leah	F	African-American	68	Doctor of Divinity
N	Lucy	F	Caucasian	67	PhD Linguistics
O	Pamela	F	Caucasian	60	PhD Computer Science
P	Julia	F	Caucasian	65	EdD Educational Leadership
Q	Lisa	F	Caucasian	60	PhD Marine Biology
R	Madeline	F	Native-Hawaiian	59	MEd Education Administration
S	Ted	M	Caucasian	68	PhD Education
T	Trudy	F	Asian	62	EdD Education (in progress)
U	Warren	M	Caucasian	68	PhD Literature

Survey Data Analysis

All interviews were coupled with a short survey provided through Qualtrics.com. The survey posed demographic questions including age, gender, ethnicity, type of degree, age at time of degree, financing of the degree, whether or not parents and/or siblings attended college and/or graduate school, distance from the educational institution, and whether or not the study participant was working or retired. Table 3 offers additional details for each study participant, including whether or not they are still working, if their parents or siblings attended college or graduate school, the kind of program in which they were involved (classroom, online, hybrid), financing the degree, distance from school.

Table 3. Additional Participant Data – From Qualtrics.com Survey

Participant	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Retired				X									~		X	X			X		
Working	X	X	X		X	X	X	X	X	X	X	X	~	X			X	X		X	X
Parent/college	0	0	1	0	1	1	2	2	1	0	0	0	~	1	0	2	2	0	0	1	0
Parent/grad school	0	0	0	0	1	0	0	0	1	0	0	0	~	1	0	2	1	0	0	0	0
Sibling(s) college	0	Y	Y	Y	Y	Y	0	Y	Y	Y	0	Y	~	Y	Y	Y	Y	Y	Y	Y	Y
Sibling(s) grad school	0	0	Y	0	0	0	0	0	Y	0	0	Y	~	Y	Y	Y	Y	0	0	Y	Y
How paid for school (Self, Institution, combo)	C	I	S	S	S	C	S	I	I	C	S	I	~	C	C	S	S	S	I	S	S
Type of program (classroom, online, hybrid)	C	H	C	C	C	C	C	H	C	C	C	C	~	C	C	C	R	C	C	H	T
Distance to school (miles)	4	12	3	3	6	12	10	9	15	25	5	5	~	10*	10	45	7	15	45	10	12 K
Years in school	4	3	4	2	2	5	2	4	3	4	2	7	~	8	7	3	2	1	7	**	10
KEY:																					
Subject M: Tilde (~) indicates did not complete the survey; data unknown.																					
Sibling in college or graduate school: **Y** (how many siblings was not asked)																					
How Paid for School: Self-paid: **S**; Institution/Scholarship/Fellowship = **I**; Combination = **C**																					
Type of Program: Classroom: **C**; Online = **O**; Hybrid = **H**; Research only = **R**; Tutorial = **T**																					
Distance to School (miles): * indicates 940 miles at time of graduation																					
Years in school: ** indicates still in school																					

Through a review of the survey data, the vast majority of the interviewees were still actively working, only four individuals noted they were retired. Even though they were retired, one individual, James, who earned his MA in History at age 66, had written some books following his degree and was working on another, and three other participants (Pamela, Julia and Ted) described they were actively volunteering. Julia, an individual who had earned her EdD in Educational Leadership when she was 65 years of age, mentioned that her work through her degree had provided her with exceptional research skills and she was applying those to her volunteer job as editor for a scientific newsletter. Ted, who was conferred his PhD in Education when he was 68 years old, mentioned he had an active volunteer life within his church. All other participants were still working in the organizations they had previously worked for, with new companies, or as independent contractors. A few of the participants described they were working, but not for a salary, but for the joy of working; they did not consider themselves retired. In fact, most participants stated they would never retire.

Fifty percent (10 of 20) of the participants who took the survey (one participant declined to take the survey) noted that one or two parents had completed college. And, five of those 20 further noted that one to two parents had gone to graduate school. Sixteen (16) of 20 respondents stated that if they had siblings, those individuals has gone to college. Nine of those with siblings who had college degrees added that the siblings went on to graduate school.

Approaches to funding their graduate educations varied. Five (5) participants noted they paid for their graduate education through a combination of retirement funds, savings, loans, and scholarships/fellowships. One of these individuals, Gregg, who earned a PhD in Gerontology at age 64, made an interesting comment that he would complete his student loan pay-off by the time he was 100 years old. Ten participants offered that they paid for their graduate degree by themselves, again through savings, loans, or retirement funds. Five interviewees noted they had received total financial support from his or her institution through tuition reimbursement. One participant described that she had been specifically encouraged and selected by the institution of higher education where she worked to enroll in the graduate degree she completed, with all tuition waived by the institution. The individual was a respected employee and hence this employee benefit was offered as an incentive to stay with the institution and use the degree for an even higher level job.

The format of the program in which each participant enrolled differed among participants. The vast majority (n= 15, 75% of the 20 who took the survey) described their programs as strictly classroom-based. Three participants (Mary, Becky, and Trudy) noted that their program was a combination of classroom-based learning and online courses, though did not mention a preference for online versus in-person education. Warren, who earned his PhD in Literature when he was 68 years of age, described his PhD as a tutorial; it was a classical degree from a British-based university. Because Lisa, had done so much prior notable research in her work, her PhD was research-based; turning her research into a dissertation over two years with the approval of her Graduate

Division, Department, and Committee, rather than attending classes either in person or online.

The question related to distance to school was posed in order to further assess participant motivation and perseverance. The distance for participants ranged from three (3) miles to 12,000 miles between home and their graduate university. Warren, whose degree was from a British University, traveled to that university at various times throughout the 10 years he was working toward the degree to attend courses during the summer. In addition, he video-conferenced with his dissertation Chair, or they had phone calls on a regular basis. Lucy, who earned her PhD in Linguistics at age 67, completed her coursework at her university and then completed her dissertation at home, a distance of over 940 miles from the university.

Participants' years to obtain their graduate degrees were also a testament to their motivation and perseverance, particularly those who worked five (5), seven (8), eight (8) or ten years toward their PhD. In some cases this was completed part-time while they continued to work. Other individuals who also earned their PhD, EdD, or master's degree, chose either not to work, or continued working fulltime, in order to attend class and complete their degrees in two, three, or four years.

A key element of the survey was Question #24, which asked participant to write a very brief (two sentence) response to "what you believe to be the value of your graduate degree". Highlights of those responses include comments on how the graduate degree provided personal satisfaction, self-fulfillment, encouraged self-esteem, and a sense of

being productive and giving back to the community. In addition, comments were offered related to gaining respect for one's opinions, earning credibility and sense of accomplishment, continuing with a dedication to lifelong learning. And, for others the graduate degree was life transforming, and the years since earning the degree, the happiest years yet because of the ability to apply what was learned. Verbatim responses are included as Appendix E and included as appropriate among themes connected to the research question, and two sub-questions. These verbatim responses provided another data collection point, or triangulation and expansion of detailed information gained through the one-on-one interviews and contributed to the validity of the study.

Interview Data Analysis

In addition to the above Qualtrics survey data, all personal interview transcriptions were read and reviewed a minimum of three times. The first review was conducted to gain a broad overview of the tenor of the interviews, including an initial assessment of how the interviews connected with the research question and two sub-questions. The second reading and review of all transcripts and notes was done to understand and highlight by hand important quotes (excerpts). A third review of the transcripts was in an effort to apply codes (which became themes) to excerpts using the data analysis tool, Dedoose.com and to refine any sub-themes into major themes. In addition, an attempt was made to literally count the number of excerpts associated with each sub-theme and major theme in an effort to ensure these were these were the most important themes associated with the research question and two sub-questions.

Development of Themes

A starting point for the theme development – and counting how many times those themes emerged from the interview – was to assign excerpts to the research question and two sub-questions. As a result, the research question related to the value of the degree was associated with 148 excerpts gained from all the interviews, with an additional 19 written responses from the Qualtrics survey question, *"what do you believe to be the value of your graduate degree"?* Sub-question #1 related to tangible and intangible results of the degree, connected with 149 excerpts within the interviews. And, sub-question #2 asking the educational institution's role in the degree, was linked to 113 interview excerpts. This allowed the researcher to broadly understand, through the excerpts, what thoughts participants had that related to each specific question. The association of excerpts with the research question and two sub-questions then moved to the stage of identifying short word descriptions, or sub-themes, that ultimately were consolidated into the larger, or major themes. The excerpts offered a robust view of the categorization of data within the interviews. In an effort to offer an organized method to explaining the research question and two sub questions, the sub-themes emerged. These sub themes set forth more precision to answers for the study's research questions, highlighting agreement and disagreement or specific biases among the interviewees as well as offering colorful explanations of their personal viewpoints through their words and narratives.

Ultimately, 11 major themes – a result of the excerpts placed into sub themes – became a consolidated picture of the analysis process. Each of these themes was

associated with the appropriate research question and sub question the theme most aptly answered. Rationale for selection of those themes included re-reading all interviews, consideration of the research question and sub-questions, analyzing all excerpts and then assigning a descriptive major theme to the research question or sub-question. An effort was made to ensure a theme did not overlap from one question to another. However, themes were not always precise. An additional rationale came from the literature review which identified some initial themes based on earlier empirical research or dissertation studies. Although every attempt was to look at the results, and the themes, as unique, there was no doubt some findings in general had been noted about older adult learners. The 11 major themes and sub-themes, with associated "counts" are presented as Table 4.

Unifying sub themes into one of 11 major themes and then associating a theme with a research question was not a perfect, exact process. For example, the theme of "Future Opportunities" connects with both the research question related to the value of the degree, and one of the sub-questions related to tangible and intangible results of the degree. That theme can be used to interpret either of these questions. In addition, the theme "Behavior Change/Skill Development" was initially not a noted theme via the excerpts and therefore has no "counts". However, it became clear in re-reading answers to the interview question related to core notable experiences of the degree that participants were describing tangible results in the form of behavior change and new or refined skills they gained through the degree. Hence, the system of pulling out excerpts, defining sub-themes, and then spotlighting 11 major themes was not exact, but did produce overall organized narrative results describing the learned experiences of students earning graduate degrees over the age of 60.

Table 4. Themes, Counts and Sub-Themes from Participant Interviews

Themes	Counts	Sub-Themes
Lifelong Learning	113	From family or culture
		From self
Motivation/Perseverance	104/110	Intrinsic/Extrinsic
		Length of time
		Always a goal
		Financial issues
		Family dynamics
Age and Degree	185	Advice to other
		Age and degree concerns
		Age and degree positive
		Ageism
Future Opportunities	64	Work for pay
		Volunteer
		Retire
Generativity	15	Legacy to family
		Giving back to Community
Transformative Learning	46	Social justice issues
		Cohort demographics
		Creative awareness
Behavior Change/Skill Development	30	Personal skill development
		Presentations
		Research Writing
		Self-confidence
		Reduce competitiveness
Creativity	10	Personal transformation
		Art/writing
Value of Experience/Reciprocal Knowledge	52	Enhance Cohort by discussions, projects, technology
Support	48	Institutional support
		Writing/research
		Financial
		Social support
Marketing/Fundraising	19	Older cohort (research)
		Rich learning experience
		Fund development

*Note.* Themes, Counts and Subthemes from Dedoose.com excerpts
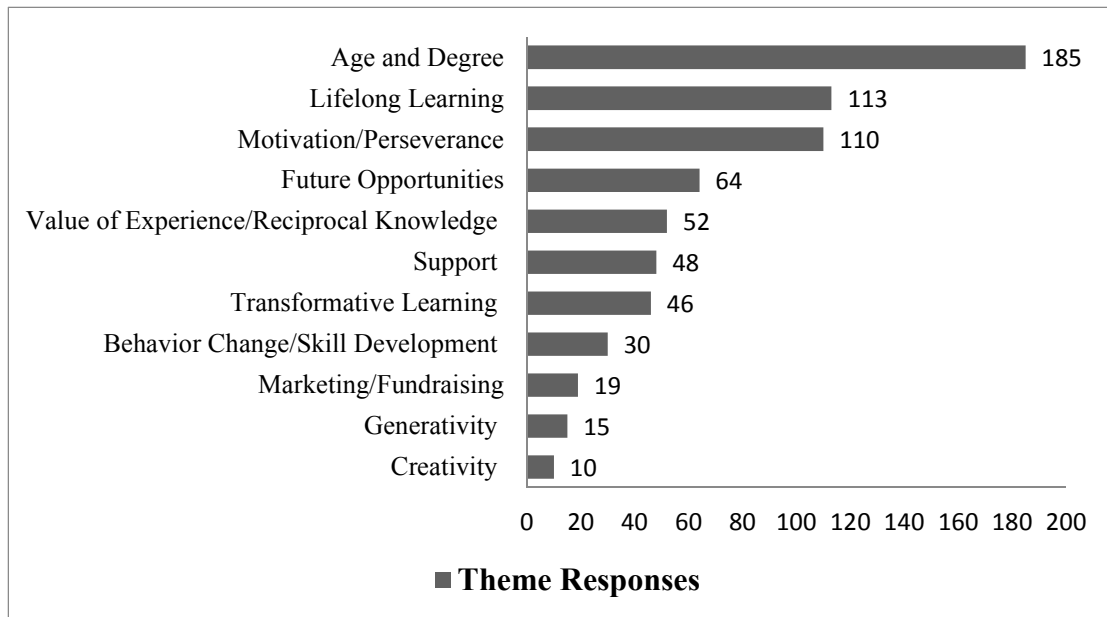
Figure 2. Hierarchy of theme counts from interview excerpts

Overarching Research Question

The core notable experiences and value of students earning graduate degrees over the age of 60, was described by interview participants in numbers of ways. First, there was a consistent message relayed by the interviewees that they had been involved in learning throughout their lives, whether that be through individual classes, certificate programs, courses related to employment or to learn a new hobby or skill. Many participants started the interview by saying they loved learning and were lifelong learners. Their degree was, to many of them, a natural next step; a consequence of their learning experiences up to and after the degree.

Second, a foundation of those experiences was energy and enthusiasm translated as motivation to persevere and complete the degree, whether that be because they had

"always wanted the degree", it was "the pinnacle" of their academic career, or on their "bucket list". Age was never mentioned as a personal deterrent to the degree. In fact, the effect of earning a graduate degree was described by interviewees as providing self-fulfillment and confidence toward future opportunities. And overall, giving back to the community and providing a legacy and an example to their children was offered as a value, purpose or effect of the graduate degree. Lifelong learning as a platform, coupled with motivation and perseverance at the right time in their life for most participants, resulting in outcomes such as future opportunities and a legacy to the community and to family. Hence, the major themes noted in relation to the overarching research question included: *Lifelong Learning, Motivation/Perseverance, Age and Degree, Future Opportunities, and Generativity.*

Lifelong Learning. All participants interviewed mentioned they were lifelong learners who had always had a love of learning, and through earning a graduate degree over the age of 60 they were continuing their pursuit of education. Each person had stepped through the pipeline of degrees either all at once, earning a bachelors, masters, then doctorate within 10-12 years late in life, or more traditionally gaining a bachelors (or MD) in his/her 20's, and then waiting 30 to 40 years later to start either a masters or doctorate. The educational trajectory of each person was, just by the nature of being an older learner, focused on lifelong learning; it was a constant throughout all of their lives. In fact, throughout the written survey responses, participants state their love of learning, such as "knowledge is always important and learning should be a lifelong occupation."

Lifelong learning was expressed in the context of each individual's subject interest, as a cultural or family norm, and often as a transformative process. Ted, simply stated, "I'm a lifelong learner". Trudy, who is in the process of earning an EdD in Education, said, "I don't want to stop being a learner". Also, Pamela, who earned her PhD in Computer Science at age 60, mentioned that education had always been a family pursuit beginning with both of her grandfathers who had earned doctorates.

Throughout the interviews it was clear that each participant wasn't just talking about the activity of taking a class here and there, or simply attending school for a degree. Lifelong learning was described as a deep-seated, heartfelt, and engaging process, and in this case to earn a graduate degree. As Trudy stated, "it's interesting, one of the things that came from one of my cohort members, but we also resonated with this, when she said that we love ourselves when we're learning." Trudy continued, "I mean I feel more alive when I learn. I mean sometimes I feel like maybe I should take a break from learning, you know there's a lot going on in my job and in school. But I do really appreciate just the fact that I have the opportunity to learn." For example, Trudy further described that, "the learning process, I think, is going to be valuable for me whatever I decide to do." She further elaborated by saying, "I do feel as a lifelong learner that there's things that I know and I've learned…I've experienced, I've learned along the way. But, I've always been curious about this whole idea about research and being…that has actually been valuable for me to understand it more."

Becky, who was 62 when she earned her EdD in Educational Leadership, intimated that those who seek and are conferred a graduate degree after the age of 60 are,

perhaps, "learning type of personalities…we just want to learn", because as she noted, there is an understanding that time is limited. One of the written statements offered by a study participant through the short survey, mentioned, "I found value on many levels and for numerous reasons: lifelong learning, love of learning, sense of accomplishment, have to be doing something – it might as well be by pursuing additional learning. I found I can always learn from others."

Motivation/Perseverance. During the interview, each of the participants was enthusiastic about her or his graduate degree. Although the path to that degree differed for each person, many discussed how the degree had been a "bucket list" item, something they always had wanted to accomplish. Most discussed their motivation toward attaining the degree as coming from within, an intrinsic goal. There were also those who were motivated by the fact that their work had selected them to undertake the degree and would support them in doing so, or their family was behind them in the effort. These extrinsic motivations, they stated, also helped in earning the degree. What was clear from all interviews was that participants noted a step-by-step process that was often difficult and challenging, but ultimately valuable and rewarding.

One of the interviewees, Hannah, had wanted to return to school for 70 years. She did, and she eventually earned a master's degree in Psychological Sciences at age 90. She also wrote a book about her experience. Another individual, Trudy, mentioned that the graduate degree has "been one of my bucket list that…you know for life just happens, and it's not been checked off yet...I even sometimes get that question from my own children…why are you doing this mom? "It might be good for me to check it off."

Checking-off a graduate degree as a bucket list item was expressed by about half of the interviewees. And for all participants, involvement in a graduate degree came at the appropriate time in their career or in their life. Most of the female interviewees, and a few of the male participants, mentioned that their families were now grown and out-of-the house and on their own, so their caretaking days were over, and it was the right time to return to school. Mary, who earned an EdD in Educational Leadership at age 62, stated, "when I turned 60…I still felt very young and very energized…okay, let's see if I can reinvent myself and make it happen because my financial obligations to my children at that time…were minimal. They were finished with college…they were working." Allison, who worked toward and was conferred a MFA at age 64, stated, "My parents were both dead…my children were launched and living in another place…my husband was very supportive."

All interviewees who mentioned they were married described a spouse who was very supportive of their educational efforts. Gregg summed up this thought when he said he could not have completed his PhD without his wife. "I couldn't have done it without her; she was on my side all the way." Ted insightfully mentioned, "if you're married you have a partner and they're marrying into this program". Becky said, "whenever anyone goes to school, your entire family goes to school with you…and so you really have to recognize, because going to school is a very selfish, self-absorbed activity…so they deserve to be thanked and to be recognized that they helped you to that point." However, one individual revealed that he eventually got a divorce as he and his wife grew apart because of his expanded education. Julia mentioned there were two divorces

that occurred in her cohort. Regardless, in many cases, having a supportive family helped a participant persevere and complete the degree.

Some participants questioned their involvement in a graduate degree when they first started that path. For example, Julia who persevered to completing an EdD stated, "I thought I was going to die that first quarter because my, my brain, my brain had turned to mush and focusing it and going through dense text and pulling out meaning and making sense of it, it was so incredibly hard. I really thought I was going to die. I thought, can I do this?"

Money was not the primary motivating factor in the participants' returning to earn a graduate degree. "Completing a personal goal", "accomplishing a lifelong dream", "self-fulfillment", "giving back to the community", and the statement that "the satisfaction, self-esteem and confidence resulting in these two degrees cannot be measured in monetary value" were expressed continually throughout the interviews. Hence, motivation was intrinsic and was integral to the perseverance of the participants to complete their graduate degrees. "I'm not motivated by glory, by prestige. I never wanted to be a superintendent. I was motivated by helping…the difference you could make," stated Julia. Gabriele, who earned a MA in Organization Development at age 60, also emphasized, "so you see…that really was another thing that drove me forward…to keep going to school to learn something so that I could continue to…give something back to the community or to help others."

Motivation leading to perseverance to earn the degree also came in the form of feeling like one's life needed a new element. For example, as Allison described,

"I'm so glad that I, this whole synchronicity situation occurred that…a program became available to me and I could seize the moment. I had spent 40 years as a professional volunteer in the community and I felt like I had given my best effort to make a difference in our community. And I was really ready to do something for myself…I needed to find something, because I was feeling a little bankrupt ... from not doing anything intensely. Emotionally bankrupt, emotionally bankrupt."

The motivation of Ted to do well in the degree was apparent right from the beginning. As he stated,

"I think age made a difference in a positive way. I went there extremely motivated. Because I had waited all these years to do this and because I'm living a dream I was intrinsically motivated. When a professor would say these are the required books, I've got two other books that I recommend you read. I'm reading the recommended books as well. There's a certain maturity when you're a senior citizen getting a graduate degree. You walk into a classroom and you can sense right away what does this person want from me? You click into that right away."

And, as Madeline, who was conferred an M.Ed in Education Administration at the age of 59 summed up, "we, I think, are the committed learners. Once we say we're in, we're going to finish this. We don't waste our time." She further added that her perseverance and motivation was culturally based, "perseverance and example, you know, that is part of our culture as a family, to constantly be learning."

Age and Degree. Participants noted the degree was valued because it was accomplished at a later stage in life. In many cases they described work lives that had, over the years, been leading up to this degree. The degree was valuable because it complemented what they were already doing, often in teaching and the administrative

side of education, in leadership settings, in science, for example. According to the participants, age was not a detriment to the degree, in fact age brought experience to the context of the cohort as described by many interviewees. They were ready to attain their goal of earning the degree regardless of age.

The comment of Joan, who earned a PhD in Education at age 69, broadly summed up the feelings of most interviewees related to age, "It's almost ridiculous, because I don't really think age makes a difference in anything." She did acknowledge that an older learner brings a substantive amount of experience to "a conversation within the cohort" if the cohort has "a wide age range", but emphasized that "age has never made a difference in what you accomplish." Madeline echoed that sentiment and added that age offers an appreciation of the differences within society. "I think age just helps us to appreciate the differences out there more. Our window is just bigger. Our window of life experience is just bigger", she stated. And, Becky felt it was an ageist remark to ask why someone would want a graduate degree over the age of 60. She mentioned that some people would ask, "well, what do you plan to do with this?" and noted, that question was on the verge of being "insulting."

Allison expressed a more philosophical connection of her age with her degree, stating, "I feel like I'm now living the life that I was meant to live. Not that I've wasted any of my life…I'm grateful for every experience I've had. But…I feel like now I'm really doing what I'm supposed to be doing…I found it extremely inspiring." She further succinctly stated, "I think that people over the age of 60 know what they want." Also, as

Mary described, now that she was older she "could explore different parts of my interests that I would not have had the time or the money to do previously."

Becky noted the times that the question of age would arise among people she knew, asking why she chose to pursue her graduate degree. "The ageism thing, really got me thinking of the amount of times that it came up, the age things, when people would say to me, 'why are you doing it?'…my family, we work until we cannot see or hear anymore." Warren reconfirmed this thought related to retirement by stating, "people don't want to retire and stop thinking…it's like why not just continue to grow and think…especially if you're a teacher."

Lucy noted that educational institutions should understand that "age does not necessarily compromise cognition." And, the opinion of Lisa added another perspective to the issue of age related to the earning of a graduate degree in an area of science. "So, when you get into something late, you have the same enthusiasm that someone who got into it early would have and you haven't run out your string to the point where you're getting bored," she stated. Laura, who earned a PhD in Leadership Studies at age 62, described the process of learning as ironic, particularly if retirement is the goal. "I think humans…as they learn, it's cumulative. So the older you are, if you pursue conscientiously a learning pattern, then you have more to offer and it's ironic that when you're at your peak, in other words, you have the most knowledge and the most, dare I say, wisdom –I'm not sure its wisdom – but the applied knowledge, that's when people are talking about retirement", she stated.

The ability to prioritize things that are important, plus self-discipline acquired over time, was considered to be a characteristic of an older student by Lucy.

> "I think older people do better…to prioritize things…not to get distracted on details…for example the reading assignments are always way more than you could reasonably do…so you had to figure out how to read the most important stuff. Some (other students) would get stuck on one article and have some issue with some little piece of it. And I'd say, well this is…interesting and obviously you don't have time. You know you have to prioritize…related to that, I guess different though, is self-discipline. I think you don't survive until 60 unless you have a certain level of that. And self-discipline is really, really important. I mean it's like getting papers done on time."

Interestingly, none of the interviewees recounted major physical or cognitive health related issues. Although, Leah, who was conferred a Doctor of Divinity at age 68, cautioned that an individual needs to be aware of his or her physical limitations and not become too stressed, particularly if they also have caretaking responsibilities. In general, however as Allison described, "I still have good health at this age. And…I thought if I don't go to school now, it will be too late." Becky also mentioned the issue of time being important in working toward and earning a graduate degree after age 60. "There's an element…of understanding that time is limited…And, I think it might have something to do with the age thing too…because you think, I don't have a heck of a lot of time to just, you know, I don't want to go across the stage in a walker…and I don't want them to (toss) me in the casket in my (graduation robe)…and I don't want to get it posthumously, you know what I mean?" Further, Julia described that she was "young for (her) age", explaining, "I don't act like an older person. If you put me in with a group of people who are my age and haven't taken care of…themselves and haven't pursued their interests, you will think that I am their child…but that's who I am."

And, in a very important and astounding comment, Gregg brought up the issue of having existing student loans at an older age, even though the degrees were definitely worth the effort. "Guess how old I'll be when I finally pay off all my student loans?" he asked. "One-hundred years old", he replied.

Future Opportunities. Throughout the interviews, participants stated that the experience through their graduate degrees had enhanced their future through work-related opportunities, volunteerism, through writing and art, or eventually working as a consultant in educational accreditation. And, all described that the future wasn't about the money, it was about making an impact in society. Retirement was not a consideration, even though the few that noted they were retired described engagement in volunteer activities. Future opportunities meant just that to the participants: there was a future and they were going to be involved wholeheartedly in all opportunities. Although the theme of *Future Opportunities* could also be related to answer sub-question number one, the tangible and intangible results of a graduate degree conferred to students over the age of 60, the theme seemed a natural outcome or core notable experience of having earned the degree.

As Madeline noted, "I also believe at our age, it's not about how much money you make, it's about how much difference you make." She followed up that statement by saying, "I still have years of giving, but it has to be in a place that only might advance my career, but it has to have meaning."

Many participants also noted that in expanding their future opportunities they had gained a sense of confidence and self-fulfillment. For example, after his Doctorate in Business Administration earned at age 61, Arthur went on to teach, consult, and write. As he describes,

> "Well, the value is…of course it leads to better jobs…Or the job I liked… teaching and so forth. But. The value to me was more self-fulfillment. Because…growing up, I was always considered a bright child, but I never lived up to that, and I was…kind of unruly. So, it was really fulfilling, all this promise that people thought that I had. By the time I got the… doctorate ... my parents were probably overwhelmed…they were very happy. Very proud of me. But it was, I would say, self-fulfilling…to me …gave me a lot of confidence in my… own ability and what I could do."

Following her PhD, Lucy started volunteering for a project and then turned that volunteer project into a job. "Volunteer…in an area that you love", she stated, and the volunteer activity converted to a paid position for her. From her prior work life, she knew how to put together a strategic plan for the project, worked on objectives, and was ultimately paid. Educational institutions, she added, "could learn…people over 60 who have been in the workforce probably know how to find a job." One of her professors previously questioned her motivation by saying, "but if you get a job, you'll be taking work away from younger people who really need it".

Julia felt that "people in their 60's and beyond are generally looking for a second career…and they really need that doctorate for consulting because there is such competition out there and the doctorate puts you at an upper bar, it really does, it opens doors." She stated that through her doctorate she was "in an opportunity to change what you do and work in things that are going to benefit you no matter what you do." For

example, her research skills gained through her doctorate were used to volunteer for and become the editor of a science-based newsletter. In addition, she mentioned she had just finished a book on the history of the school district in which she worked.

Julia was not alone in writing a book following her graduate degree. James and Arthur also wrote and had books published on topics of interest to them. Laura was working to ultimately turn her research into a book. Hannah had written a book about her educational path, and Warren was considering writing a book about his experience as a teacher.

Allison was self-reflective with regard to her graduate degree having opened up future opportunities in the area of fine art, stating:

> When I graduated, I thought this has been a dress rehearsal for what could come, because I had set up a studio, I worked in the studio, I found it be extremely inspiring. It's a very inspiring place to go every day. And so I just never stopped going to my studio. After I graduated I really just made it one of my top priorities, just to go to my studio as often as possible…And I have been very fortunate that…I have almost always had an opportunity presented to me since I graduated, with exhibitions, and commissions, and sales of my work."

And, as Gregg commented, through his PhD post-doctoral internship, "I learned an awful lot and I began to learn what I knew." His hands-on experience, he noted, reconfirmed his theoretical knowledge.

Volunteerism was a major involvement for many of the participants, even though some of them were working as well. Mary, Hannah, Gabriele, Joan, Leah, Pamela, Julia and Ted all clearly described having volunteer responsibilities in which they were now

involved. For example, Gabriele continually volunteers for community boards and often chairs those boards; "I'm just not content to just sit back. I like to be involved, I like to know what's going on and I like to be able to help wherever I can", she stated. Also, Hannah makes presentations through different forums on the value of lifelong learning. Leah has devoted her time to building a historical museum with a critical social justice message, and Joan has been instrumental in developing networks of support for aging individuals. Julia uses her research skills to be the volunteer editor of a science-based newsletter. On the other hand, Allison changed from being a full-time volunteer to finding a productive career in art. In a class before Allison started her degree, an instructor said, "you should not be going to meetings. You are the only one that can be making this art, which was really a wake-up call for me, because no one had ever…encouraged me to pursue an artistic career."

For Pauline, earning a PhD in Leadership Studies at age 62 was a validation of her current position and a movement towards the next job. "I think it's the skills that I developed and then just having a PhD…it's a validation I think for some of the things that I do. And, I…haven't got the job I really want yet, but I feel like it will get me there", she stated.

The degree also strengthened Joan's professional expertise and courses within the degree integrated well and fit with her current position and future opportunities. As she describes, "I think that what I liked about it was it was integrated; in the process of getting it, it integrated my professional work. From the moment that I started those classes, I received benefit in my professional work. So, and also the connections that I

made in one, paid off in the other. So going to school, as well as working has actually, you know, one fed into the other." Laura agreed and stated,

> "…when I came to the program, people immediately said, 'so what will you do with a PhD?' And, my first response within the first semester or two was that I would plan to go back to the corporate world. But I would be more heavily involved in nonprofits…I have the best job in the world. I still work there. But I'm certainly not going to retire in the sense that I do less. I mean I do different things, but it won't be less…I don't see retirement as a goal. Number one, it's not a goal for me, and number two, it sounds really boring."

On the other hand, Lisa mentioned a concern that she felt educational institutions would have in assessing the future use of the graduate degree by an older learner. Julia echoed that sentiment and said, "and, one of the worries of course, (is) admitting somebody who's older is that they'll get the degree and they won't do anything with it."

> Mary took a realistic stance in looking at the future opportunities of the degree.

> "I think a great deal of it when you're over 60 has to do with attitude. My colleagues were all younger in their early 40's mostly, late 30's, and they were looking at this degree as the union ticket to move up from teacher to Vice Principal or Principal or someday Superintendent, whatever, up the same chain that you would move up if you were an Assistant Professor in a university. I was looking at this degree as a way to expand intellectual opportunities and challenge myself. So if you're going to go into a program as a 60+ person…I think you have to realize that it's not going to take you up the career path, the traditional career path, because people look at you as a has been. You know, they're just waiting for you to retire so the 40-something who works for you can move up. So it's not going to necessarily enhance your current career but it does create opportunities if you're creative to reinvent yourself into some opportunity that you would not have had otherwise.

> Allison gained new energy and formed a Limited Liability Company (LLC) immediately following graduation from her MFA program.

"One of the strengths of the program…was it had an entrepreneurial component…for a whole year we had a series of teachers who were talking to us about the legal aspects of setting up an LLC, how to develop a business plan, how to create a website, how to market yourself, how to be out there. …it became part of our mindset…we had to do a lot of writing, thinking about how we would market our pieces of our work…it was an extremely valuable exercise. I haven't made a profit yet, but…it gets better every year."

Molly, who earned her EdD in Educational Justice at age 60, re-emphasized that although her job changed, earning the doctorate was not connected with earning more money. "It was never about money and getting my money's worth out from the degree. That's often a rationale (that) people seek the positions of the doctorate. This will help me get a superintendency, this will help me enhance my salary. I don't think anyone at our age think there's going to be a monetary value that comes out of it." Madeline summed up her thoughts about future opportunities in a philosophical way, "You know, I'm not worried. That's another thing at our age, we don't worry if the opportunity will come or not. We're not seeking it. If it comes, we'll think about it. But, at a younger age, you have to seek it."

Generativity. So, what do older adults see as the value of their degree? Many times, participants stated it was a way in which they ultimately could give back to their community through using their knowledge and skills to help society. For example, interviewees mentioned participating on a community advisory board, or becoming a mentor. Or, the connection with the next generation was frequently described; to set an example for children and grandchildren or to accomplish something for the sake of it being a legacy to the next generation.

"For me", stated Trudy, "some of the intangible is really more on a legacy for my children and grandchildren." Or, in the case of Pamela, "the legacy I suppose that you leave behind for others is one that…is something that is part of the family." Ted noted that his daughter had a celebration for him at the end of his degree and all of his grandchildren attended. "They all signed a picture, grandpa I'm so proud of what you've achieved…which meant a lot. And I thought this is important because I'm not only just pleasing…myself, I'm being a role model for others…this is a legacy that I want to leave that education is important. You're never too old to pursue a dream." Gregg echoed this sentiment, noting "we all want to have a legacy. We all want to contribute." Later in the interview he mentioned, "You've lived a life. I've had a lot of opportunities… and some successes, and it's nice to think that I'm giving back. I mean I'm training a generation." And contribution was also on the mind of Becky who noted, "Everyone wants to contribute. Everyone wants to be productive. Everyone wants to have as much meaning in his or her life as possible." Arthur summarized his feelings on giving back to society in the following way. "I've always had this feeling that we're not here on the earth just to drink coffee, to play golf, to go sight-seeing…we should try to contribute something. So I feel that as long as I keep working and doing something I am contributing. But you have to do something worthwhile."

The role of providing a legacy not only means completing the degree, but contributing to the larger field of education. As Trudy so aptly stated, "I'm hoping I actually can contribute to future doctoral students…encourage them and mentor them…one of the opportunities I have is really mentoring and coaching others…within

my job and within, right now I feel like, in my life." And, one participant said she didn't

realize the inspiring impact she had on a younger generation who said to her, "do you

realize what you did for us? You taught us that we could do anything we wanted to do."

And, as Madeline commented, "the value of this for me, is I have seven children…15

grandchildren…three are college age…one of the things besides my advisers that helped

me hang in there and finish, is I would never be able to explain to my grandchildren, or

my great grandchildren, why grandma quit…it's for posterity."

Sub-Question #1

Tangible results of a graduate degree are often those outcomes that can be seen,

be touched, and be noted. And intangible results are often more subtle but have just a

much impact on a person. Transformative learning and creativity were two themes that

erred on the intangible side of results. Often, participants described changes that they had

undergone in themselves or in their cohort relative to social justice issues that were

noteworthy – a surprising experience, for example, that resulted in greater awareness of

issues of diversity. Behavior change and skills development were more concrete and

clearly evident for the participants. Some interviewees saw their skills and behaviors

change over time, particularly in writing, research, and personal interactions with their

cohort, and these changes were described as positive.

All 21 participants responded to the sub-question, "what are the tangible and

intangible results of a graduate degree conferred to students over the age of 60?" As

stated above, there were 149 different verbatim excerpts that were gained through the

interviews to answer this question. And, three major themes emerged through responses to this question. Those themes were: *Transformative Learning, Behavior Change/Skill Development, and Creativity.*

   Transformative Learning. Transformative Learning was part of the lifelong learning process, according to a number of the participants. Many noted that it was a tangible or intangible result.   For example, Julia talked about "the importance of asking the right questions and that has hit me over and over again...I realized I wasn't asking some of the right questions." She continued that there was "a whole world of philosophy that I had no idea about. I mean, I felt like Rip Van Winkle…they were blindly wonderful insights into how we learn and why we learn and I'm thinking, it makes perfect sense."

   A number of participants expressed that their understanding of social justice issues changed as a result of earning a graduate degree. They described a transformative learning process that was often an "ah hah" moment of insight which changed their perceptions of the needs of diverse populations, often related to education. "You find that you get angry about inequity, primarily economic inequities, because I … find that people's attitudes more reflect their socioeconomic status than their uh, their ethnicity…if you cannot have enough to eat…you don't care about other things", stated Julia. Further, she noted, "we had such… a diverse group… I learned a lot about being a leader and working with gay and lesbians…it made me much more aware and sensitive in terms of the kinds of things I did because that's all overlap. It's all intertwined." Julia noted a number of other transformative times during her degree. "I became so much more aware

of women's issues…than I ever had been before, multi-cultural issues…the issues that

people of color experience and how they feel about it". This transformative took place

not only in class, but in meeting with her professor, "when she was meeting with several

other Latino students…it was just fascinating to me the perception of the world that they

shared that they totally understood…I understood it as an outsider, but I'm not an insider

and I know it."

Allison's understanding of how much creatively meant to her, and how important

art was to her life, was a transformative moment. And, Molly stated, there were rich and

challenging discussions regarding the "achievement gap", race, gender, sexual orientation

and age that were deep, moving and impacted the whole cohort. Molly's articulate

description of the transformative learning that took place in her degree program and

impacted the vulnerability of belief systems within her cohort, was very powerful. As

she stated,

> "I think the issues that we now talk about with the cliché term,
> achievement gap, discrepancies between different student's levels of
> achievement, cultural proficiency, all of those things were really examined
> at a very deep level. Critical race, pedagogy, many of the sensitive topics
> were really part of the foundation of this program…enlisted…incredibly
> rich conversation…challenging…belief systems and values…it was very
> powerful and our people were resolving and then talking about it, kind of
> coming to terms with all (sorts) of things…it was very strong…negotiating
> those conversations…"

She continued that discussion of age related issues were very important in her

cohort as was the generational diversity in her group. "One of the things that I

appreciate now more than ever, (was) generational differences. We had a whole range of

ages in that group and the generational research about different kind of opinions of work

related things, it's not just digital… or technology issues, there's a whole…

cultural…difference many times in the mindset of generational differences and so that

became at times…just very ... again, rich and challenging."

Gabriele described her deep awareness of social justice issues and her efforts to

work with different organizations in the community trying to solve issues of housing,

labor, etc. As she noted, "it's applying all the things that I've learned in the program and

able to integrate those learnings into what these organizations are doing."

Allison's transformative moments came in the area of creativity, making things,

which she did not know would be so important to her, but became integral to her life after

the degree. "It was really one of the incredible outcomes of this…it just makes me

happy that I get into a zone," she stated, adding that it becomes a meditative process. She

described in more detail her thoughts about this transformation,

> "I just realized that… I love making things with my hands…
> anthropologist, Ellen Dissanayake, who teaches at the University of
> Washington, has written about the fact that making "special" or making
> beautiful things is very deep seeded in all cultures, and that…people get
> such satisfaction from making things…that is what is the most important
> thing to me."

Creativity. Although participants did not directly state they had become more

creative in the process of earning a graduate degree, with the exception of Allison who

was conferred a Masters in Fine Arts, creativity was embedded in tangible and intangible

results of the degree through participant descriptions of their writing of books, and

certainly the aforementioned artwork. Allison was one of the most articulate study

participants with regard to the connection of learning with creativity. "We all, you know,

have creative talent within. It may be gardening, designing a landscape,…a gift with words or, insights on technology… but I think that the power of tapping into one's creativity is really one of the challenges for each of us since we all were put on this planet to do something." Of all study participants, she most dramatically translated this love of creativity into large and inspiring pieces of art, made with sustainable materials, for both public and private spaces.

Other participants discovered their creative side through writing. For example, James wrote at least two books related to history following his master's degree in History. Arthur wrote two books and was working on his third following his master's degree and then his doctoral degree. Laura was working toward turning her dissertation into a book. And, Gregg, always a creative individual through his love of theater, translated that into a practical interest in teaching following his PhD. Overall participants both overtly and quietly described that they were open to change and creating the lives they had always wanted with the inclusion now of a graduate degree. The degree appeared to open up greater possibilities for all participants. And, society in general has seen a change in the way older adults approach their lives, particularly the creative side of their lives, according to Laura: "And…I think there's a new model that's…beginning. It's been going on for probably 15 years, the idea that you spend a certain part of your life making a living, and then presumably, you change –You… may change your career, or you may refocus what you're doing on something that maybe is nonprofit world or in some other creative way that, that fulfills you." As Trudy summed up this thought, "I guess the purpose of doing this…has not been too tangible for me, it's been more

intangible…because I do feel like I will make a greater, can make a greater contribution as a researcher, consultant and writer, but I also feel like it's been much more intangible."

   Behavior Change/ Skill Development. A number of participants found that their behavior inside and outside of the classroom changed as a result of their degree experience. These behavior changes came in approaching the graduate degree in a less competitive manner than in previous degrees, ultimately becoming more supportive to their cohort, being less adversarial or wanting to be "right". One person learned to change her behavior and live with the ambiguity of not knowing where her artistic skills were leading. Also, participants through the interviews showed that their writing and presentation skills improved, their technological knowledge expanded, they learned to love research, and overall they became more confident in themselves and their educational accomplishments.

   For example, Trudy noted, "I find myself coming across in a different kind of approach (to a debate)." For example, she explains, "younger colleagues that have PhD's in that area, and their approach seems to be somewhat adversarial…"I understand these issues of power and I've lived that and experienced that. But…I don't think I come across (in) an adversarial role. I come across more to facilitate it, (a) mediator kind of role, but because I think from experience I know that role, you get more results.

   Pauline also found that she was listening more than in the past. In the context of her doctorate she found she processed information instead of quickly jumping to a conclusion or being "brash" in a rebuttal to a topic that was being discussed. She also

turned that thoughtfulness, processing and listening into a paper that was highly valued

by the professor. As she explains, "I think…it was my age, I've been out so long. If I

come in and sound like somebody that is questioning the very first lecture like they don't

know what they're talking about. I didn't want to be viewed like that…It was a much

more thoughtful approach…and I think that's probably a result of age…I think when I

was young, if somebody said something I didn't agree with I was pretty brash and self-

confident to disagree and…so I found in this program…when I entered it, I felt like I had

to be much more careful about that. And so, and this may be just personality, but it

certainly wasn't the way I was back 30 years ago." Also, as Pauline stated, "it didn't

matter to me whether people knew I was at the top of the class or not…when (it) was 30

years ago, that did matter…It was like I want to be at the top, I want everybody to know

I'm at the top…but this time it just didn't matter. And,..also, I think I helped people a lot

more…I was there for people. As a writer…I have skills (as a writer). But I found

myself wanting to help people, wanting to see how I could resource them instead of just

seeing what I could get out of it."

Both James and Pamela mentioned the first time they received a grade on a

writing assignment that was less than they had anticipated. James thought he was a good

writer but realized he hadn't answered the posed question correctly. He became an

excellent writer and in fact, as mentioned, has written a couple of books on topics in

history. Pamela also said that her writing became much stronger after an initial concern

by her advisor. "Probably the most notable blips in the experience (are) …the times

when I wrote something that I thought was beautiful, turned it into my adviser,

(chuckles), and came back with, "Yes, you can see the paper through the red ink."

Because Ted was returning to school after a long hiatus from his master's degree,

he wanted to make sure he was on schedule, understood deadlines, and was completing

assignments on time. "One of the things I learned was each week I needed to spend some

time on taking care of that whole thing of am I up to date, am I making deadlines?", he

said.

Becky noted that she became less judgmental through her graduate degree. "I'm

just…much less judgmental…I think that's a waste of time, to judge", even though she

mentioned that she has personal beliefs and values that "I will not change and will not

move from." Becky's skills to work with others were refined as well. As she stated,

"I've found ways to work with people with, and value their strong points and what they

could bring, and rather than just look at the negative, and I don't want to sound like

Pollyanna about it, but it did help me look at people, um, from above in a way, in a less

personal, in, to take it less personal, and to be more accepting because you just accept

them for who they are and why they are the way they are."

Becky also stated that she became a stronger presenter through her program and

more aware of her presentation style. Individuals she knew said, "we always stop and

listen to when you're presenting…you know how to connect with the…people." As she

confirmed, "I can present to the audience that I'm talking to, and I didn't always have

that confidence (in) public."

Becky mentioned she found a new confidence and connections through her graduate degree. "I really got connections across multiple areas and multiple levels and to the very top of our organization that I would not have had if I hadn't done the EdD…I just feel comfortable with all of them now and…I don't get nervous about too many things in life anymore. She became more philosophical when she added, "I know that people get to a certain age and they say that all the time. I don't care what people think but I really do think in the professional setting…in academics…with very accomplished people everywhere …that everyone has degrees and…I just feel really confident." Madeline found that same confidence as she learned to love research. She described this process in the following way, "that whole experience of going from a thought or a hope, a hope of something that I might want might to accomplish. And, then, working through the entire project…finding the people who could contribute to your thoughts…and then taking it, finding the data, gathering the data, and compiling it into a place that actually might, if implemented somewhere down the line, make a difference." Arthur and Laura also learned to love research and find those "golden nuggets" as Arthur described. As Julia summed up, "the doctorate seems to really fine-tune…your thinking process and your…way of looking at things and being willing to go and look for resources to back up or refute what you say."

Madeline further learned to "honor her voice" through the guidance and teaching of a faculty member in her program. She described this thought in the following way: "to honor your voice as much as you might honor the voice of the academic…who writes…the article, or the empirical research, that your voice has value, and not to lose

that voice in the context of…writing, or speaking or…doing what you're going to do after this degree. That was a turning point for me."

Reading an article on the difference between a "digital immigrant" and "digital native" was mentioned by Trudy as important to her because she is "still working towards …certain goals around technology…I feel like I can be a little bit more resourceful and ask for help and be able to…use technology more and more…I mean that's still something I have to be really intentional about." Also, Allison mentioned her technological skills were not at the level of younger individuals in her cohort, but she worked hard to refine those skills. "I had to devote more time to becoming more technically um, you know…technologically literate", she stated. Hannah agreed, and worked hard to strengthen her technological skills, noting that she had few, if any technology skills when she started the degree and now is more conversant in computers.

Allison learned to live with the ambiguity of not knowing where her work might end up. As she described, "trying to follow a path of discovery without knowing what the end product is going to look like. Which sounds very easy when spoken, but it's a little terrifying to just be plodding along and just kind of trying to, trying to allow it to unfold with uh visualizing exactly what your final work of art is going to look like."

Sub-Question #2

All participants were posed the question, "what is described as the educational institution's role in that experience?" A total of 113 excerpts were gleaned from the interviews that support answers to that question. And, four major themes emerged from

the interviews related to the educational institution's role in that experience: *value of experience/reciprocal knowledge, support, and marketing/fundraising.* The first three themes were noted as important to the learning process within the cohort and graduate program. Experience set the older learners apart from younger individuals in the program simply by the knowledge that was accumulated through life and through years of work. Participants found that the cohort model also provided an opportunity to have interchange of ideas through discussions, projects, and other coursework. Support from the cohort and from the institution in general were important to participants. One element of support came with the provision of scholarships, fellowships or opportunities to be a teaching assistant. Finally, marketing to an older demographic was suggested by participants who felt that institutions were missing an opportunity for fundraising purposes that came with the education of alumni who were older when they earned their graduate degrees.

   Value of Experience/Reciprocal Knowledge. All participants described how they had substantial life and work experience, and that courses or the cohort within the institutions were enhanced because as an older student they could contribute a perspective that a younger student would not have. As Warren summarized, "the obvious difference is, you know, that we just have a lot of life experience." Further, Gabriele noted, "not only am I learning, but…I was also able to contribute from my experience." Gabriele described how she thought she was first perceived when going to class for the first time. "I'm thinking they are looking at me like is she the professor, because she is too old to be a part of this group…But what I realized and so did they was that based on

my experience that I had something as much to contribute…I had maybe a little more…to contribute because of the wonderful experiences that I've had…so they actually saw me as an asset."

Molly articulately stated that experience added a historical context both to a discussion within a cohort, and personally, to some of the topics discussed. "Age equals life experience, that's a value added, I think, for this particular story. Also the ability to look back historically to see what were those contributing factors as we saw them unfold. For example how did (Public Law) 94-142 [all handicapped children are guaranteed an education] come about at that particular time? What (were) some of the (issues) ... in the educational world, the nation at risk, some of those things, the effect on the business and the economic factors of the nation at the time, the political nature at the time?" Molly expanded on the concept of a historical perspective,

> "the value added of your life experiences…at the age when you start this and finish, you'll definitely have…historic and cultural perspectives that many of the cohort members may not have, simply by their age or by their lack of experiences….When you're talking about what will be historical events for us, that's new information for them, such as just going through from the 70's through now…just the changes in…K12 education, what the (results) has been from 94-142 Special Education, the voting rights act, all the Title One revisions, then the educational acts, ESCA, then the revision … all of the historical things many of us have worked through that as professionals, whether as teachers, administrators, again some were also instructors for the (University)…So again, that perspective, I think, adds a lot of value to the conversations of where did that come from. They are reading about it like it's an historical event, we lived it to experience it."

Lucy stated that faculty need to understand that their older students come from a different context, "they need to recognize that they have life experience and they have a track record." For example, the participant added, "one of the younger faculty, actually I

was just chatting with him in his office one time and he stopped and he looked at me. He said, "you know, I just realized that I ought to show, I ought to have more respect for you because of your, what your, you've been through in your life."

James offered an example when he described that he and his wife attended the degree orientation. He mentioned that she remarked, "they're all too young…they have not had enough life experience to be able to get out of this what you're going to get out of it". He continued, "there were times in my…seminar when we'll be talking about events, particularly after the (19) 50's, and I could make reference to living through those events…the professor would turn to me and say…what do you remember about such and such? So that is an advantage of being older."

Discussions connecting theory to practice also occurred within the cohort and were a lesson, according to some participants, for the educational institution. "When my colleagues, who in some cases had not worked in business or had not worked very long in business had, didn't have the experience, so they couldn't use the information from the theories. They didn't have examples for them. They couldn't visualize them whereas I could, and I thought that was really interesting reason to postpone doing doctoral work until you'd had more experience," stated Lisa. Lucy mentioned that understanding the value of having a clear goal and mission to complete the degree in a reasonable amount of time with the funds she had available – understanding that education was also a business – was helpful.

Pamela reaffirmed this opinion when she said, "I found in a lot of the classes that I had, comparable levels of sort of theoretical knowledge…but I knew a lot more about what things were for…because I'd seen them used in practice…I had experiences that most of the students didn't". She felt that her professors honored the "practical and the theory". As Leah summed up, "older learners have experience. Institutions are missing that rich experience factor in their students if they don't look for and include older students." And, Allison added, "something that educational institutions can learn is that the mature learner can be very serious and hardworking, maybe even more so than younger people who are still finding their path or looking for opportunities."

The educational institution offered a platform for the exchange of ideas for a multi-generational group of graduate students. In addition, graduate courses posed an obvious opportunity for students to learn from professors, and professors from their students, particularly the practical work-based and life experience that older students brought to the program. For example, participants stated that the faculty of the institution would be better educators with a cross-section of ages within their courses. Ted, an individual who worked toward and received a PhD in education at age 68 states, "it's going to make that person a better educator …It's definitely a win/win, individually for the person and then for the institution." The interviewee further states, "I would say that they ought to be encouraging that saying you guys need to go get those other degrees. It doesn't matter your age. Go get those degrees. You're going to be better for it. We're going to be better for it. And students are going to end up having a better

situation…the tide rises all the boats…I think that institutions need to look at that and say how can we raise this tide."

Workforce experience is especially important in a cross-generational graduate program. As Mary stated:

"…I think when you're over 60, and you are the type of individual that has always been in the workforce in one capacity or another, you bring a plethora of experiences that the traditional college professor doesn't have. Mostly because they come in as instructors or assistant professors and they're chasing tenure and they're very myopic within their own careers. They're taking that straight road up the path to full professor of whatever specialty they happen to be in and they don't venture outside their specialty. And when you're a working person, particularly by the time you're 60, most people have had a variety of experiences and bring a whole kind of puzzle to the table with a whole lot of different pieces that fit very differently than a traditional trajectory of the academic ladder. So in my case, I don't mean this to sound conceited in any way, but in my case I think I was able to share more than I actually received. In terms of structure and research methodology yes, school really helped me a great deal. In terms of life skills and experiences I think I gave more than I got."

Support: The area of support was apparent in responses from participants who discussed their thoughts about the educational institution's role in their graduate degree. Support (or not) for involvement in a graduate degree, financial support, support from members of a cohort and professors – all of these elements were clear from interviews with participants in the study and with mixed responses, positive and negative.

As Ted commented, "I think they, they really need to be open to that idea of thinking about the kind of senior…members that are pursuing degrees. My institution was very very supportive in that. I think there might be some institutions that say, you know, who you trying to kid or you know, ah, maybe even kind of those subliminal

messages that say, you know, you're over the hill." That same participant mentioned that

he had been declined admission in another EdD program (was number 17 of 16 selected

for the program), but persevered and applied to a PhD program elsewhere and was

admitted.

Another individual, Lucy who was paying her tuition from retirement funds, felt

her department would have graduate students wait until the last minute to know whether

or not they had a TA position, a job she needed to support herself. She felt they did not

understand the realities of the financial issues facing older students. As she stated,

> "I had managed huge projects, million-dollar projects and other people…I
> had raised these six children. They were all doing well…I told one of the
> professors, 'I don't know what you know about (the academic subject).
> That's why I'm here. But, I do know a lot of other things...Look, I'm
> dealing with a retirement fund here. I can't just go grab money…on the
> fly. I have to give notice to liquidate stocks and all this stuff.' They just
> didn't get that at all. They just stared at me. I said I need to know ahead
> of time whether I need to take money out or not to pay the tuition."

Lucy continued that her experience with the support of her department was a

negative one. "That was my biggest quarrel with that whole experience was they were

so paternalistic and condescending which…it made me really angry because…most

of them had never worked any place other than the university." Lucy had completed her

coursework and was planning to return home to finish her dissertation. Her faculty

advisor discouraged this saying, "well, nobody has ever done that and actually finished"

to which Lucy replied, "well, you should know by now I don't give up."

Trudy felt the institution could have been more supportive if there had been

discussions within the cohort about age, and the impact of age on education, career.

Without that conversation among her colleagues, she felt somewhat "isolated." "I would

like to encourage them to do that," she stated. Trudy continued,

> "I think there is value in that (conversation)…the institution should talk
> about it more….I sometimes feel a little bit isolated…sometimes there's
> this feeling that…there's these people that are younger, they have different
> aspirations…(at a) different stage of life than I am and…sometimes I
> wonder, am I able to contribute to the conversation the discussion. (It)
> doesn't necessarily stop me from having it, but I just question, wonder
> about it. And, it might even be good to just talk about it as a group."

With regard to financial support, Pauline felt that there may have been an age bias

against providing her support through graduate assistance-ship or merit scholarships at

first. "I applied, I have a pretty stellar track record, albeit 30 years ago and I didn't get

any merit scholarships at first…and most people did…they tried to give everybody

something and was one of the very few that didn't (get anything)." After that, she noted,

a professor intervened and she did receive something later. "I think because I had been

out of school, because I was older, (I)…didn't even get a nod. After I'd been there

awhile…they saw who I was. But I always in my mind thought, I think that has

something to do with my age." On the opposite side, Laura noted that she did receive "a

merit scholarship, so I took that to mean that they believed that it was worth investing in

me."

Aside from financial support, Pauline did not feel she was treated differently, but

provides an important insight on why an educational institution might prefer a younger

graduate student.

> "…I for the most part…didn't feel that there was any distinction by my
> age, in other words, nobody treated me any differently because of my

age…I don't think they expected less…but I think...at a, maybe a more subtle, maybe in even a subconscious level…younger people are viewed with having more potential cause they're going to go do a lifetime career, right? And so, especially for educational institutions to have something to show for what they produced, they, somebody goes and gets a post-doc or, you know, they end up teaching, that's very valuable and older people like me, the question (is) 'What are you going to do with this, you know, you're just doing this for your own self growth.' And I think that probably comes in subconsciously…so I think I felt a little bit like I had to overcome that."

Julia found that her cohort ultimately became a group of dynamic friends, and the networking "is incredible. I know my cohort; I wouldn't trade them for anything. I mean, they've taught me so much and they were just wonderful people." Becky concurred and noted the amount of help she gained, and was able to give to individuals in her cohort. "I was very surprised by other deficiencies that people had, and it helped me to help them get where they needed to be, so that was good. Then…(there) is the amount of help you get from other people."

Hannah, who was 90 years old when her masters' degree was conferred, stated emphatically that the "educational institution was very supportive in gaining the degree as were her fellow students." She added that she loved to study with others in her cohort and they always included her. Indeed, that same institution has, with the agreement of the participant, frequently noted the lifelong learning efforts of the student through their public relations arm, encouraging likeminded older students to enroll in courses, certificates and degrees. As Hannah summarized, "educational institutions can learn that age is no barrier, you can learn at any age." Lisa further added, "I think what the institution might learn, and probably has learned in many cases, is that when they select people to get a PhD, they can't just go by the book. They need to look at the specific

person, the person's aims, goals, qualifications…because I've known people who could not get a decent score on the graduate record exam, and were denied admission to graduate schools..."

Older students are aware of their goals and objectives, as they have had substantially more time to consider these goals than their younger colleagues. As Allison noted, "I think people over the age of 60 know what they want." Therefore, even though participants in the study agreed that educational institutions can help older learners, similar to helping any student, get their degrees, one participant noted, " I don't think a university has to worry at all about parenting somebody over 60". Lucy concurred and said that she looked at her colleagues in a different way. "I realized one of the advantages of being older in a program is that I had a support network back home. I didn't need them for my mental health."

Regardless, Pamela commented that universities could develop a support group for all their current learners over 60, including graduate students and undergraduates. According to Pamela, this group could connect with one another to share insights, resources and perhaps social activities, and generally be of support to one another during their respective degree programs. "Maybe they should consider ... over 50 club...what I was thinking was something for current graduate, well, current graduate and undergraduate students, they're going to have common experiences regardless of their subject. And maybe doing something towards making it easier for them to socialize with each other, to find each other", stated Pamela. Julia took that thought a step further in suggesting a cohort based solely on older learners over the age of 60 as a way to study the

impact of education on this demographic. "I have a feeling that a cohort of all over 60 people would be breathtaking because we're talking a wealth of experience of people who have lived through these changes who can provide insights…I think that you'd get such data that it would be powerful."

Most participants noted they did not feel a bias based on age from the educational institution. As mentioned before, in some cases there may have been an unspoken bias, and it two cases it was clear to the participants that the department advisor did not think there was a clear use of the degree for the older learner. However, participants as a whole did feel that the institution expected a great deal from them in terms of academic results. "There was no difference in the way they treated me to other students. As a matter of fact if there was any difference, they expected more of me than they did of younger students. But that was okay with me," stated Laura. As Gregg added, "it's much more difficult than I anticipated…it's sort of a hazing process." Gregg, just prior to his PhD had gotten a master's degree. He acknowledged that was a good idea. "I applied for the PhD program, and in their wisdom the guy who met with me…said, 'why don't you, you know…you don't know what you're gonna confront at your age….why don't you get a …master's degree in (deleted), and see how it goes? And I said, 'alright'. I wanted to go right into the PhD program…in retrospect, maybe he was right."

How an educational institution structures learning for the older adult seeking a graduate degree is important. All interviewees who were part of a cohort described the positive aspects of working with their cohort or group, the support they gained through projects and discussions. Also, as Madeline offered, "the adult learner at age 60, or any

adult learner who already has a career and a family, education has to be offered in a different way that fits around an adult learner. We can't…or I cannot sit in a classroom all day long. It is just not possible." She was an advocate for online Bachelor's degrees similar to the one she took over the course of six years in order to honor her personal and professional life at the same time.

   Marketing/Fundraising: The theme of marketing to this older demographic and the potential fundraising benefits was mentioned by many of the participants, and each who expressed an opinion were emphatic that educational institutions are missing an opportunity. As Molly succinctly stated, "it's an opportunity lost."   Arthur added in explanation,

> Well, there is a market there and I don't think that educational institutions are approaching that market properly. They're waiting for the student to…awaken and apply to go to school…That market is generally self-sufficient and can afford to go to school ... but the schools themselves don't market to them. They prefer to get, you know, fresh students that are getting student loans. You know, of course that's, that's their role too. But there is a market there."

A university that honors older learners and encourages them within a cohort can be a promotional tool, according to Molly who said, "That, I think, is…something that would be an incentive to encourage older candidates to be in your program, that you go seek that candidate, because it's going to add quite a bit to the value that your…other…cohort members are going to gain."

   With regard to fundraising as connected to marketing to older learners, Becky was direct in her thought: "we're alumni, we're the ones that have the cash

that can give it." She further explained,

> "I think a lot of schools are really…very focused on the traditional
> undergrads for everything. I work in a (small) school that… the athletics
> do not bring in money like the large schools… so there's not that reason to
> focus on them…, but…they bring in revenue if they're there for four
> years…but I think the most vibrant students, our grad program…is at
> night, for working people, and…a lot of our doctorates…you have to have
> a job, you have to have a place to implement what you're learning… and
> so they're not there (during) traditional times, and, or regularly like other
> times, but I think if they focused on…older students, I just think that, if
> schools looked at us…I hate to be so business-like and pragmatic…but we
> …can bring in the revenue …

Becky summed up her feelings with the following statement, "I think if they're looking

for endowments, they might look to the, you know …to older alumni, alumni that

become alumni older…when we do want to go to school and we don't want to stop"

Finally, Julia connected marketing to older learners with the value of the degree to

those over the age of 60.

> "I think the sales pitch to the over-60 crowd would have been attracting
> more people over 60 because once you're in the cohort…the knowledge
> that even though you're over 60…you can still learn and this is useful for
> you because you're not going to die next year. I'm sorry. We live
> longer...You've got approximately 40 years to deal with the rest of your
> life. So what are you going to do with it and at this stage in your life, you
> could pay for the doctorate. You have time for the doctorate. Your kids
> aren't hanging around the house where they're going to drive you nuts
> trying to learn the doctorate. So you are in an opportunity to change what
> you do and work ...in things that are going to benefit you no matter what
> you do."

Summary of Findings

Interviews of 21 study participants ultimately yielded 11 major themes (see Table

5). All interviewees received their graduate degree when over the age of 60, with the

exception of two individuals. One of those participants (Madeline) was 59 when she was conferred her master's degree; the other (Trudy) is age 62 and in the middle of a doctorate. Both individuals were included in the study for reasons of expanding the diversity of interviewees. During the interviews five questions were posed and responses to these interview questions resulted in 11 themes connected with, and answering the research question and two sub questions: *Lifelong Learning, Motivation/Perseverance, Age and Degree, Future Opportunities, Generativity, Transformative Learning, Behavior Change/Skills Development, Creativity, Value of Experience/Reciprocal Knowledge, Support, and Marketing/Fundraising.*

Table 5. Summary of Research Questions and Related Themes

Research Question	Themes
What are the core notable experiences and value of completing a graduate degree for persons after age 60?	Lifelong Learning Motivation/Perseverance Age and Degree Future Opportunities Generativity
Sub-Question #1 What are the tangible and intangible outcomes described by older adults earning a graduate degree after age 60?	Transformative Learning Behavior Change/Skill Development Creativity
Sub-Question #2 What is described as the educational institutions role in that experience?	Value of Experience/Reciprocal Knowledge Support Marketing/Fundraising

All 11 themes offer descriptive information in the form of direct quotes from the interviewees to answer the research question and two sub questions. For example, in order to provide insights to the question related to core notable experiences and value of earning a graduate degree over the age of 60, the theme of *Lifelong Learning* offered a

context for understanding the thoughts of these 21 individuals related to their dedication to learning before and after their graduate degrees. *Motivation/Perseverance* described why they worked toward the degree that they accomplished, *Age and Degree* offered individuals' thoughts about the relation between being older and returning to school. The practical effect or use of the degrees through *Future Opportunities* was elucidated. And how interviewees valued their work connected to the next generation or giving back to the community was set out under the theme of *Generativity*.

The tangible and intangible results of a graduate degree conferred when an individual is over 60 years of age were explained through a number of *transformative learning* opportunities and perceptions by the interviewees. Those participants also described that they had seen *behavioral changes or skill development* during and as a result of the graduate degree. And, a strong element of *creativity* was inherent throughout the process of the degree.

Finally, the theme of *Value of Experience* constantly was described by participants as an element that educational institutions should acknowledge among their older learners. This theme also connected with *Reciprocal Knowledge,* or the valued exchange of information and learning points among older and younger individuals in a graduate cohort, also answered the question: what is the role of the educational institution in the graduate degree? Interviewees offered an understanding of their support needs by an educational institution. And, most interviewees were very clear on the opportunities for marketing and fundraising to older learners as a role of the educational institution.

Qualitative narrative interview data described within the 11 themes provided answers to the research question and sub questions through the 21 interviews. Overall, interviews with all participants noted personal transformations, and persevering to live up to what they knew, or came to know, to be their potential through earning a graduate degree after the age of 60. The description by the oldest interviewee at age 94, Hannah, that "age is no barrier; you can learn at any age", with the result a sense of self-fulfillment and self-confidence (Hannah and Arthur) encapsulated all themes. The lived experiences of the interviewees during and after their graduate degrees describes an enthusiasm and love of learning that will continue and offers insights on the perceived value of those degrees, tangible and intangible results and information for educational institutions as the number of older learners expand.

CHAPTER 5: DISCUSSION

Overview of the Problem

There is little research on the experience of students earning graduate degrees over the age of 60. Hence, the purpose of this study was to examine through their narratives, the phenomenon of adults as learners being a conferred a graduate degree after age 60. The study sought to analyze how older learners valued their experience in graduate education leading up to awarding of the degree and thereafter, tangible and intangible results of that experience, and these same students' perceptions of the role of the educational institution in the process. Specifically, the following questions were addressed in the study: what are the core notable experiences and value of completing a graduate degree for persons after age 60? The sub-questions were: (1) what are the tangible and intangible outcomes described by older adults earning a graduate degree after the age of 60? (2) what is described by the student as the educational institution's role in that experience?

This chapter offers a summary of findings from the study, notes connections of those findings with empirical research and other literature cited previously in Chapter 2, and provides additional literature that helps elucidate some of the study findings. Limitations of the study will be described, as will implications for theory, practice and policy in educational leadership and social justice. Suggestions are posed for future research related to these implications, the field of educational gerontology, and practical applications to an expanding demographic of adults over 60 earning graduate degrees.

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Summary of Findings

Eleven themes originated from interviews of 21 individuals in the study, including: *Lifelong learning, motivation/perseverance, age and degree, future opportunities, generativity, transformative learning, behavior changes/skills development, creativity, value of experience/reciprocal knowledge, support, and marketing/fundraising*. Among each of these themes were grouped representative thoughts and opinions of the interviewees related to the value of their experience during and following the graduate degree earned after age 60, and their perceived outcomes or results. In addition, the themes offer insights on what interviewees considered was the role, or actual learning opportunities for educational institutions providing the degree.

Lifelong Learning

Core notable experiences and value noted by individuals earning a graduate degree after age 60 was founded upon the intent of lifelong learning among all study participants. Lifelong learning was mentioned extensively throughout the interviews and within the survey noting this group of graduate students over the age of 60 loved to learn before, during and after their degree. They described their interest in lifelong learning continuing through writing, art, research, mentoring or new and different courses. The enjoyment of lifelong learning was ingrained in all participants. It was a deep-seated principle of lifelong learning, translated into action, to which the participants were dedicated, rather than, "a functioning system" similar to that noted by Merriam, et al. (2007, p. 47 quoting Maehl, 2000, p. 4).

It appeared that 12 of the 21 participants were intentionally enhancing their career or interested in a new career through earning a graduate degree after age 60, which is also a purpose of lifelong learning. The majority of the participants were continuing in the labor force and contributing to what has been described as the "shift in the composition of the labor force from younger to older age groups", (Toosi, 2012. P. 15) and supported by US Bureau of Labor Statistics projections of an increase in older workers (Toosi, 2012).   Also, this underscores the contention by Merriam, et al. (2007) that lifelong learning is retooling one's career either to find a new job or enhance a current job. Certainly, over half of the participants were still part of the workforce even though all but three (3) of those individuals were quickly approaching or past Full Retirement Age (FRA).

This finding is further important when considering the work of Neumark, Johnson and Mejia (2013) who noted education of adults nearing retirement is even more critical when considering the cohort ultimately replacing retiring baby boomers will not be as educated. When baby boomers retire there will be an exit of a highly educated workforce (Neumark et al., 2013).

Although it is not known how many participants are working full time versus part time, finding that the majority of participants were continuing to work also supports Maestas (2010) cycle of "un-retirement" which "could be part of a multistage retirement process; an intentional way of transitioning gradually out of the labor force much like partial retirement" (Maestas, 2010, p. 719). A projected finding from the study is that the patterns of retirement for the participants still working may change as a result of their respective graduate degrees.   Certainly, none of the participants actively discussed

retirement and it is feasible they may never consider themselves "retired" in a traditional sense of expanding their leisure time. It would be both interesting and important to check-in with all participants in five years to further understand the depth of impact of their graduate degree earned over age 60.

Participant comments were infused with an element of what Jarvis (2010, p. 39) states, "we are constructing our own biography whenever we learn." Participants were clear that graduate education as part of the lifelong learning process, was a positive segment of that biography. Each participant in the study grasped and iterated the importance of graduate education to him or her; each had a personal commitment to learning, to the graduate curriculum, and to be strong academically. "We are committed learners" was evident in the emphatic responses gained through the last question of the survey, "what do you see as the value of your graduate degree" (see Appendix E) as well as through the interviews. No one interviewed expressed the broader value of the degree in a negative light, with the exception of noting in two cases that faculty support could have been stronger. Even the few participants for whom it was not immediately clear how the use of the graduate degree would play out, stated the ultimate value of the degree outweighed that uncertainty.

Motivation/perseverance

Participants stated they were both intrinsically and extrinsically motivated to start and continue to engage with their respective graduate program throughout the coursework, thesis or dissertation. Interviewees were self-motivated and wanted to check-off a "bucket list" goal, saw the degree as a "pinnacle" of their academic lives, give back

to their communities, provide a legacy to family, or were encouraged by their employer or family. The motivation for an advanced degree may be because an individual always wanted one, or it was the crowning point of an academic life (Isophkala-Bouret, 2013). Providing a legacy to society or the next generation as a motivating factor was clear throughout the interviews, and was previously pointed out by Schoklitsch & Baumann (2012) as well as Voelkel (2011). Persistence, determination and a sense of improving society were the foremost driving influences underlying graduate education for baby boomers, according to Williams (2009). Interestingly, increased salary, or the opportunity to make more money by having a graduate degree, was not stated as the primary motivation for any of the participants.

Participants in the current study gained confidence and self-fulfillment as they moved forward in their respective graduate degrees, motivating them even more to continue and complete the degree. Many participants had taken years to consider returning to school to earn a graduate degree, and they were following through on that goal. As Madeline in the current study commented, "I think, we are the committed learners. Once we say we're in, we're going to finish this. We don't waste our time." She further added that her perseverance and motivation was culturally based, "perseverance and example, you know, that is part of our culture as a family, to constantly be learning." Self-confidence gained by adult learners, particularly working professionals, as they moved from one segment of the academic pipeline via continuing education to baccalaureate and then graduate degrees, was also highlighted by Abeyta (2009).

The understanding that at an older age life may be short was expressed directly by two of the participants. Issues of time and knowing that life is finite can be a motivator for the older baby boomer in an advanced degree (Carstensen, 2006). "There's an element of understanding that time is limited", noted Becky. Even the "bucket list" comments throughout the interviews showed that participants were very aware of time and they had a desire to complete life goals before they are unable to do so. Hannah, who earned her master's degree at age 90, was a dramatic example of completing the "bucket list" item of advanced education.

Age and Degree

All participants in the study were clear and articulate in their responses to interview questions. This is not an empirical confirmation that each had maintained strong, honed cognitive skills that are most often affected by age including memory, speed of processing and reasoning. What is known is that each of the interviewees had completed a graduate degree after the age of 60 (with the exception of one person at age 59), which most likely indicates strong cognitive abilities.

There is no doubt the participants' respective graduate programs placed great demands on their cognitive abilities, as those programs would for a student of any age. The participants' functional abilities and mental plasticity were not studied, although this would be fascinating further research involving students over the age of 60. However, what was clear from the current study was that these participants stated they grew intellectually and learned an enormous amount of information, both practical and

theoretical, supporting a similar contention by Czaja and Sharit (2012, p. 24). Further, these cognitive abilities may have been strengthen by the involvement of participants in their respective graduate degrees. As a further positive note, Ball et al., (2002) found, if learning is continued later in life, there is "a growing body of research that supports the protective effects of late-life intellectual stimulation on incident dementia". The MacArthur Foundation in its Studies of Successful Aging also reaffirmed the protective effects of education on cognition (Kubzansky et al., 1998; Williams & Kemper, 2010).

None of the interviewees stated they "felt their age" although the question was not directly asked and there is evidence to the contrary. And, within the context of the interview none of the participants described any physical ailments, although that question was not posed as well. However, it was clear that neither age nor physical or cognitive issues stopped any of the participants from achieving their goal of a graduate degree. As Joan stated, "it's almost ridiculous, because I don't really think age makes a difference in anything." Many of the participants, one of whom (Hannah) was 90 years old when she received her graduate degree and is now 94 years old, noted they maintained a healthy diet and exercised regularly; one interviewee (Gregg) indicated he used his elliptical machine for at least 35 minutes each day. As stated previously in Chapter 2, educational level, particularly among older adults, corresponds favorably to health related factors impacting successful aging; the higher the level of education, the lower the mortality risk for an individual (Kubzansky, Berkman, Glass & Seeman, 1998; Olshansky et al., 2008; Rogers, Everett, Zajacova & Hummer, 2010). And, the U.S. Department of Health and

Human Services, National Institute on Aging (2008) noted physical exercise as the best way to increase and maintain mental acuity.

The present phenomenological study suggests that even though it is not an empirical finding, advanced education contributes to optimism and to successful aging. The participants were all apparently positive individuals; they willingly chose and wanted to be part of their respective graduate degree programs and they discussed their degree paths in positive terms. All participants interviewed described a sense of optimism as revealed through strong interests in the future, whether through working in their community, continuing their profession, writing and researching, and/or volunteering; they had an interest to contribute to make society better. Optimism is a critical element in positive aging. "Perfect physical health is neither necessary nor sufficient for successful aging as defined by the older adults themselves. Their holistic self-appraisal involves strong emphasis on psychological factors such as resilience, optimism, and well-being, along with an absence of depression" (Jeste, et al., 2013, p. 195).

Age connects with older graduates as a resource (to themselves and others) based on previous experiences, as a difference between themselves and the younger student, and as a "limiting option". (Isophkala-Bouret, 2013, p. 295). These three elements – resources, differences, and limitations – are important to a discussion of age related to the current phenomenological study. That is, certainly all interviewees found experience as a resource to be a profoundly important piece in their reciprocal knowledge shared among their cohorts or in their classes, in addition to knowledge of historical context related to issues and topics. Second, interviewees mentioned in some cases that because of their age

they felt different than their younger colleagues, but not in a negative way. And third, participants in the current study did not substantially mention they felt limited in comparison to younger students. This last point was mentioned by participants when they noted they needed new technological knowledge, or if they had been out of school for a substantial number of years and needed time to become acclimated to academic demands such as extensive reading, research, writing, homework.

When Joan, and others, directly asked or implied "what's age got to do with it?" to the accomplishment of their degree or other activities in their lives, they state this wholeheartedly. However, more extensive research needs to be done to reconfirm these opinions through a larger sample size to understand the meaning of these thoughts in a broader context, not just graduate education.

The ethnicity of the 21 participants was primarily Caucasian and this is a critical discussion point related to age and the degree. Individuals mentioned they did not feel their age and did not discuss physical or cognitive limitations. They also did not express concern for financial issues during their degree (the question was not directly asked) even though many of the participants had loans or used retirement funds to finance their degree. Transportation was also not an issue; it is assumed (although not confirmed) most if not all drove to their respective educational institutions. Caretaking of family members was also apparently not an issue; many expressed that their children were grown, their spouse was supportive of their effort. They did not emphasize the need to take care of their parents, although one participant mentioned her parents had died by the time she started graduate school. Even though much can be learned from this

phenomenological study, this was a rare group of older adults whose perceptions and circumstances of age cannot be generalized to the whole population.

Age related to issues of health, caretaking, transportation, economics, time and the need to continue working are all obstacles to returning to school for minorities. Lack of access to healthcare and traditionally poor health conditions impact aging minorities; "age itself" is a demographic barrier to education (Lakin, et. al., 2008, p. 18).   If demographics associated with age are barriers to education, then a critical effort should continually be made by educational leaders and policy makers to work toward closing what Olshansky, et al., (2008) have termed the chasm between the "two Americas". As mentioned, advanced degrees are a personal determinant of health, a component of a more skilled workforce, and should be advocated by educational leaders as well as politicians, lobbyists, and those in government responsible for healthcare policy (Rogers et al., 2010), to close this chasm.

Future Opportunities

All participants stated an optimistic view to the future, whether that be through continuing their current employment, seeking new job opportunities, volunteering in their communities, mentoring, writing or additional research. One person, Allison, stated her positive view of the future after her graduate degree even more emphatically, characterizing some of her pre-graduate degree life as "emotionally bankrupt" and her post-graduate life as gratifying and inspiring. Mary expressed she has had a hard time finding a paid position following her doctorate, but described the volunteer work she was

doing as extraordinarily fulfilling. Another participant (Lucy) noted that because of her PhD in linguistics, she turned a volunteer position into a paying job, and in either circumstance was happy both at the institution where she was working and with the project she was overseeing.

What was clear from the interviews was, for the most part, the graduate degree had offered new – or strengthened existing – opportunities particularly for those who gained a doctorate. What was also evident was, with the exception of one or two participants, individuals were not motivated to enter and obtain the graduate degree at a later age for an increase in salary. The motivation was not blatantly toward future opportunities – although that purpose was not negated by the participants – but rather because of the expanded learning the participants received. Future opportunities for the participants became a result of the graduate degree, but not a primary or initial motivating reason in completely it.

Generativity

One of the motivating factors by participants to earn a graduate degree over the age of 60 was a sense of generativity, or providing a legacy to the next generation. Within the interviews for the current study, many participants wanted to show their children or grandchildren that education was important and that they (the participant and ultimately their family) could accomplish this graduate degree. Other participants saw the degree as a way they could give back to the community through volunteering their knowledge and skills as mentors, writers, on community advisory boards, or heading-up

community-based projects. Gabriele, Joan, Leah, and Julia were particularly inspiring in expressing that dedication; many of their comments throughout their interviews constantly connected back to their volunteer and community work. Hannah, at age 94, was traveling to retirement homes in her region to offer presentations on the value of lifelong learning to encourage additional education for all ages.

The theory of generativity is not new. It was described by Erikson as the seventh of eight life-span stages and specifically defined as, "a concern for helping the younger generation to develop and lead useful lives" (Santrock, 2014, p. 22; p. 384). Voelkel (2011) noted this overarching issue in her dissertation, as did Schoklitsch & Baumann (2012) who suggested a focus on generativity be a further research topic. McAdams and de St. Aubin (1998, p. 7), state a direct, clear definition and overview of generativity that applies to those within the current study who expressed an interest to give back to their families and to their communities.

> "It is about the next generation, about bearing, raising, caring for children – one's own and others. It is about assuming the role of responsible parent, mentor, shepherd, guardian, guide, and so on, vis-à-vis those who development and well-being benefit from the care that role provides. It is even about assuming such a role vis-à-vis society writ large, about being a responsible citizen, a contributing member of a community, a leader, a mover, and a shaker. In addition, it is about generating: creating and producing things, people, and outcomes that are aimed at benefiting, in some sense, the next generation and even the next. Generativity is clearly about many thanks…there are generative people, generative situations, and generative societies."

Transformative Learning

Transformative learning as integral to a new, different or surprising self-revelation, was apparent in the interviews. Mezirow (1991) describes a "disorienting dilemma" as an opportunity for older adult learners to re-evaluate prior opinions in order to face and re-form new issues that can support and enhance a stronger social justice community. A number of participants stated they had the experience of realizing issues related to diversity they had not known before. Others described discussions within the cohort as offering understanding of discrimination, the achievement gap, gender equality, ethnic biases, sexual orientation, among others, were transforming. Molly was particularly articulate about the discussions within her program as challenging belief systems among all in the cohort. Julia noted her project work within an ethnically diverse team changed her approach and understanding of others. As Stevens-Long & Barner (2006) note, it is important that older students who may not have been involved previously in social justice discourse, debate and critically reflect to understand diversity, cultural bias and other issues affecting society and social change. Transformative learning became a personal transformation for many participants who were part of cohorts who engaged in activities meant to question "isms" plaguing all communities. The process of transformative learning, according to the participants, opened their minds to new and profound perspectives to include thinking, acting and encouraging change within society.

Creativity

The interviews did not described in great degree an expansion of the creative abilities of the participants; the question was not directly posed. However, Allison, who

was part of an MFA degree was very focused on creativity, and James, Arthur, Laura, and Julia offered they were concentrating on their writing and thus the topic of creativity became evident. Leah was, and continues to be, involved in a vast, creative project with a critical social justice message. The project has and continues to create change in her community, and beyond, for all those who experience and are part of that project.

This does not mean that other individuals in the study felt more or less creative as a result of their graduate degrees. It was a topic that was not discussed extensively and might in fact become a basis of further research. In the case of Allison, her acknowledgement of a personal transformation relative to her degree, and her ultimate involvement in creating extensive public and private art, has contributed significantly, she states, to her growth as an individual. "Making things" became what is now most important to Allison. Certainly, if creativity is taken to mean creating the life that you want, then the majority of participants in the study moved emphatically in that direction.

Behavioral Change/Skill Development

There is no doubt there were personal transformations among participants earning graduate degrees over the age of 60. These changes also came in the form of different behaviors or skills they were developing related to the way they approached presentations, writing, research, or debates and conversations within classes. Not only were participants' knowledge enhanced by their education, but practical and concrete skills came forward as well. Most noteworthy was the development of a love of research, finding those "golden nuggets", or solving a puzzle through research, as Arthur

mentioned. Because participants in the study had chosen to be part of a graduate degree, were dedicated to learning and open to new knowledge, they were a group of learners who appeared not to be afraid of change, particularly in changing an approach to learning. For example, Pamela and Ted described they became extremely organized and prepared for class, always reading ahead. Although they also mentioned they were conscientious and dedicated employees in the workplace before their respective degrees, this attention to detail continued on through the degree. Both offered, however, that their writing skills changed for the better through their coursework; James said the same thing. Pauline was heartened by the fact that she became less competitive during her degree than she had before, and Becky mentioned she became less judgmental.

Change was inherent in all the lives of the interviewees, and they welcomed and sought that change. New knowledge, skills, friendships, transformative learning, creative outcomes in the form of art, writing, volunteerism and giving back to the community, were all examples of how these individuals changed. As Baer (2004, p.iii) noted in her study of 17 women pursuing academic degrees in their sixties and seventies, "older women who pursue academic degrees do invite personal change into their lives and it is this personal change that re-creates the self". The current study focuses on both women and men, and solely on graduate degrees, but Baer's findings related to personal change are demonstrated here as well. Each person mentioned she or he was changed in large and small ways – and in truth how could they not be – by the major experience of earning a graduate degree over the age of 60.

Value of Experience/Reciprocal Knowledge

From most interviews it was clear that a cohort-based program was an exceptional way to learn. There was knowledge cross-generationally and reciprocally shared among younger and older learners. This was stated by study participants as immensely gratifying; hopefully it was to the younger students in their respective cohorts as well, although that should be an area of further research. The opportunity to offer the perspective of experience related to topics and issues discussed in the cohort was extremely satisfying to the participant who earned a graduate degree over the age of 60. Placing those issues within a historical context in cohort discussions, the study participants felt, provided a value-added element to the topics. Participants stated their professors agreed. In many instances, interviewees had work experiences to add examples to discussions, describing familiarity with a topic because of having lived-through something similar. Sometimes these were not exact examples of practice-based, experiential learning, but tangent and complementary to a topic being discussed. Past experience offered adults in the current study an immediate context with which to analyze and appraise discussions, often posing another dimension or additional thoughts to be considered by the cohort, or within a course. The value of experience, particularly gained over time, was definitely considered to be important by the interviewees. In an educational setting, the resource of age coupled with experience can be very valuable to learning.

Participants in the study noted they were involved in cohorts where reciprocal knowledge was a strong value of the degree. Interviewees learned from younger members of their respective degree cohorts or courses, and participants' wisdom,

experience and opinions also contributed to group learning. The give and take of ideas and support was of great advantage. One participant stated a cross-generational cohort was an example of where a "rising tide lifts all boats", including the professor gaining increased knowledge as well. Rich discussions, projects, and transformative learning in general resulted from reciprocal knowledge of individuals within a cohort or classes. Technological support also was a result of the knowledge younger students provided to those who were older and less facile with computers. Stevens-Long & Barner (2006) suggest it is important in a cohort to honor the professional experience of the older student and integrate applied learning opportunities.

Isopahkala-Bouret (2013) reinforces this finding in her work with women in their late forties and fifties earning master's degrees, describing age and experience as a "resource". Participants in her study, "were able to bring to class discussion what they had learned during their long working experience and experience of life in general", she stated, offering a direct quote from one of her study participants who noted, "it was this kind of state of understanding, a sort of mutually educational condition in both directions" (p. 292). These comments are important and can be applied to an older graduate demographic such as the group within the current phenomenological study.

Support

Support was described by participants in the context of (1) being admitted to the program, and (2) accepted by professors and others when part of the degree. One participant intimated that he may have been passed over for admission to a graduate

program other than the one he was accepted to due to his age. Also, some participants

mentioned the fact that as an older graduate student he or she might be questioned what

the practical use of the degree would be, and how long it would be useful, suggesting a

subtle institutional message. One participant noted that a graduate school admissions

committee might question the purpose of an older learner's motivation to earn a graduate

degree even though the applicant was qualified for the program and had outstanding GRE

scores. Other participants described they did not feel any age bias within their programs,

although one mentioned the fact that she did not at first receive financial support and was

one of the few who did not.

Interviewees described that they were supported by professors in providing

insights to their colleagues in the cohort based on their prior experiences, mainly in work

settings. The cohort model was an excellent way to enhance learning. Participants also

described that, in general, they were not treated any differently than younger students in

the program, and similar to any student would receive support in writing, research

techniques, or technological skills when needed.

Marketing/Fundraising

Participants were clear that educational institutions can play a stronger role in the

graduate education of individuals over the age of 60. They felt there is much to be

learned by those institutions in areas of marketing and fundraising, and in fact

universities are missing an opportunity by limiting their outreach to traditional students.

Participants saw older graduates as a "promotional tool", ultimately the type of alumni

that "have the cash that can give it" and are "self-sufficient and can afford to go to school." This was not entirely true among all the participants, many of whom sought loans for their graduate education. However, because the participants had time in their lives to accommodate a graduate degree, were advocates of earning a graduate degree when over the age of 60, and saw value in that process, they would be extraordinarily strong alumni and could participate in outreach to likeminded friends and colleagues. Educational institutions should take note of this finding and develop strategies for connecting to prospective older graduate students. Mutual benefit between the institution and the older student may result.

Limitations of the Study

One major limitation of the study was that it was not an ethnically diverse group of 21 interview participants. Although these were the voices of learners who had earned a graduate degree when over the age of 60, they are not representative of the population at large. The majority of study participants were White. There were two African Americans, one Asian and one Native Hawaiian and no Latino (a) interviewees among the participants. Much of this reflects the number of racial-ethnically diverse students who attend college, regardless of age.

Second, there is privilege among the interview group, particularly among those who were able to pay for the degree themselves rather than rely on scholarships, fellowships or loans. Some participants may have come from economic circumstances that allowed them the luxury to be involved in graduate education. It is often expensive

to be part of a graduate degree program, particularly if that program is self-supporting. Not all graduate programs have extensive scholarships/fellowships available.

Third, the participants were ostensibly strong physically and cognitively, which is not true of many individuals over the age of 60, particularly those who are ethnically diverse and may not have access to adequate healthcare.

And, even though 21 individuals were interviewed, this was a very small sample used to study a very finely defined research question. The overwhelmingly positive results told a story of a group of individuals who chose education in their later years, for various reasons, and for important results to themselves, and to their communities. A larger sample size may have offered even more insights on earning a graduate degree over the age of 60. Because there are little data regarding students over 60 earning graduate degrees there is little comparative information.

Positionality. There are positionality concerns that may have affected the study. It is important to the integrity of the study that reflexivity, "the process of reflecting critically on the self as researcher, the 'human as instrument'" (Merriam, 2009, p. 219 quoting Lincoln & Guba, 2000, p. 183) is described.   First, the researcher is a 68 year-old individual working on a doctorate in educational leadership and may be too close to the subject to present results fairly and in an unbiased manner. At the same time, the researcher's position may have enabled subjects to speak more frankly and with more nuance about the role of age as related to graduate education. Second, there may be some interviewees who may have expressed sensitive issues regarding their degree program and experience. However, with this knowledge of her own connection with the topic

area, it was important to be as unbiased as possible. Plus, selection of study participants was objective in order to not search for participants whom the researcher knew would provide anticipated answers.

Implications of the Study

This study provided an opportunity to understand the learned experiences and value of a graduate degree to those who earned that degree when over the age of 60. The interviews were inspiring because the interviewees were inspiring. They were enthusiastic individuals dedicated to learning more about their respective areas of academic interest; they parlayed that deep interest into earning a graduate degree. Study participants continued to be productive within their communities, whether that community was the workplace, a different career, volunteering, writing, research, or more education. Participants embodied lifelong learning, said they were unhampered by age, valued their experience, and ultimately their graduate degree which was the pinnacle of their education. There are lessons within the interviews and results that become concrete implications of the study applied to practice, policy and theory, and point to future research opportunities.

Implications for Practice

Implications for educational leaders to literally lead the charge on encouraging more students over the age of 60 in graduate programs, are profound. Students earning a graduate degree over the age of 60 have thought long and hard about returning to school; graduate school was not a decision because these individuals did not know what else to

do with their lives. These older students were connected to their cohort colleagues

through projects, discussions, insights and the experience they brought to courses and

topics. These were serious students engaged in the academic process. The participants in

the interviews felt the reciprocal knowledge gained by one another added to the rich

experience of the degree.

Higher education leaders should work within their departments and within their

graduate divisions to develop a strategy to reach out to more individuals considering a

graduate degree at an older age. These leaders need not wait for those prospective

students to come to them – to emerge through happenstance – but rather think and act

more strategically to encourage older students to apply to graduate programs.

Partnerships with organizations such as Encore.org or AARP, may lead more easily to

accessing these students. And, connections with undergraduate or graduate alumni may

help as well.

In fact, the initiative entitled EncoreU (http://encore.org/encoreu/programs/)

offers a springboard to become more involved in educational programming to understand

how to lead social change. This exciting effort is occurring within a number of

institutions of higher education, including Harvard, Stanford, Cornell, New York

University, Tulane, University of Washington, and other four-year and two-year colleges

and universities.   "EncoreU encourages institutions to understand, develop and harness

the talents of students in midlife and beyond so that they can be prepared for new roles as

changemakers in their communities and the wider world" states the goal of the initiative

(http://encore.org/encoreu/programs/). Older students who are part of these programs may be further interested to consider and work towards a graduate degree.

Also, universities might note high achieving older employees/staff who want to stay in the workforce longer, recruit them to be part of graduate programs and offer tuition assistance to these individuals. For example, Becky was encouraged by her university to enroll in and complete a doctorate in education, tuition free. She stated that she was respected for her years of service to the university and her dedication to her job; her employer knew she wanted to continue to move up the employment ladder there.

Participants in the study are the type of students who are a credit to their graduate programs, and ultimately to a university. Because of their age they may not signify more research dollars. But, it is exactly because of their age that their networks within the community, usually more broad than a younger student, that credibility leads back to the university where their graduate degree was conferred.

One participant posed the idea of a cohort solely of learners over the age of 60 as a way to understand this demographic in a more concentrated, focused manner. She further suggested that this group become a research study. Because participants in the study felt that projects were more valuable in a mixed generation group, the suggestion of a cohort consisting only of individuals who will reach age 60 or older at the time the degree is conferred, would be a fascinating demographic to research, but perhaps not advantageous for all those participating in the cohort at an older age. That is, the description of reciprocal knowledge based on age and background was a topic that was

brought up in the interviews. This reciprocal knowledge was often discussed by interviewees in the context of transformative learning within and throughout the age continuum of the cohort, or within specific courses. In addition, older individuals described that often they were "digital immigrants" and they learned an extraordinary amount of technology from younger members in their graduate program. Regardless, educational leaders can understand that the cohort model, or courses in general, can be very powerful, particularly if there is a multi-generational mix of students.

The educational leader as an advocate for increased numbers of older learners in graduate education can encourage a platform to combat ageism. If the educational leader has little experience with older learners, that leader should integrate him or herself in mixed generational learning opportunities. It is clear that research universities prefer younger students; ultimately it is those younger students who are the future for jobs and support of a knowledge-based economy. However, it is the contention of the current study that younger and older students together can bring a more well-rounded experience to learning. And, as the population ages, more highly educated older students – particularly those earning graduate degrees after age 60 – can also contribute significantly by the combination of their experience and the application of their degree to a knowledge-based economy and to larger, global issues (Kantor, Khurana & Nohria, 2005).

Further, through the study implications for practice related to social justice issues were very clear. Study participants returned to school and earned a graduate degree after age 60, at a time in their lives when they are more aware of ageism. Bias based on age is

rampant in our society; sayings such as someone is having a "senior moment" is no longer funny. Negative stereotyping because of age, whether it be through something simple as greeting cards, or the media in general, is disrespectful and does not honor a population that as it ages has extraordinary potential and continues to contribute throughout all levels of society. The "feared future self" of ageism (Nelson, 2009, p. 436) is still rampant. However, the irony is that aging is a gift. And, through this current study it was shown that individuals manifested that gift by completing graduate degrees that were valued and useful to themselves and to society as demonstrated through their future opportunities and through giving back to their communities.

Although most study participants felt that ageism was not an issue implied by their respective educational institutions, it was still a concern for some. The fact that even a small amount of bias was felt by participants to be evident is important as educational institutions understand implications for practice. Increased opportunities for professors, and younger students, to interact with older learners in graduate programs – or in any degree program – would serve to slowly, surely work to eliminate ageism from a learning environment. It will be more difficult to accomplish that in society at large, but in a more controlled and creative space that encourages deep knowledge and understanding – an educational institution – there is the possibility that ageism can be abated.

An additional implication for practice related to social justice emerging from the study is the issue of a lack of ethnically diverse, older graduate students. Access to higher education needs to be expanded to a wider socio-economically diverse group of

students, and graduate school is no exception. There were numbers of Caucasian females

and males available for the study, but few ethnic minorities. No Latino(a)s were part of

the study, although one individual was contacted but did not reply. Again, recruitment of

older graduate students should be part of a graduate school admissions strategy, with

ethnically diverse older students being an even higher priority.

In addition, the concept of transformative learning engendered through graduate

cohorts served to increase older students' understanding of social justice issues.

Diversity within cohorts, project work, and ensuing discussions all had the direct purpose

and result to initiate an awareness of "isms" and the need for work by everyone to combat

those issues. Hence, a further important implication for practice is the integration of

transformative learning opportunities in courses and programs for all students

Implications for Policy

Results of this phenomenological study have implications for policy. For

example, educational leaders also need to consider the pipeline to graduate education and

understand that there may be far more students at an older age within that pipeline than

before. President Barack Obama, in his State of the Union message on January 20, 2015,

announced "America's College Promise" to propose and offer free tuition towards

completing a community college associate's degree, a certificate or two years of a

bachelor's degree https://www.ed.gov/blog/2015/01/americas-college-promise-a-ticket-

to-the-middle-class/. Although pros and cons of this proposal will be debated, and the

results of this proposal won't be known for quite a while, if it is successful it may open a wider conduit to education on all levels.

Financial support for older adult learners is important. Currently, at least five states – Texas, Michigan, New Hampshire, Wyoming and Georgia – offer no state financial aid for students who graduated from high school more than ten (10) years ago. Some of those states restrict aid to no more than two years past high school graduation. And, 11 other states offer little state support (PBS Newshour, February 5, 2015). This is a critical policy issue. Although the original intent of those restrictions was to encourage students to keep moving toward college as a traditional student, there are numbers of non-traditional students, particularly older adults, who are now precluded from seeking state dollars for their advanced education. Even though students working toward their graduate degree over the age of 60 may have had some salary banked from a long career, or retirement funds available, this is not the norm among ethnic minorities who have not traditionally been part of the graduate pipeline. More open and available financial support for older students within all states may encourage that access. Positive examples of tuition waivers for students over 60 are available at the University of Delaware, University of Alabama, and the California State University system, (The Over 60 Program). These examples should be considered by other states where no state financial support is available currently for older students.

Student loans can play a detrimental role in an individual's future financial health. A statement by Gregg in the current study dramatically brought that topic to light. The participant started his academic career late in life when he was in his fifties. By the time

he had completed his bachelors, masters, and PhD by age 64, he had amassed a substantial amount of student loan debt. In the interview for this study he revealed that he will have paid off those loans by the time he is 100 years old. Policy should be developed whereby if an individual has paid faithfully/regularly on students loans and in a timely manner, then the loans could ultimately be forgiven by a certain age.

The Social Security Full Retirement Age (FRA) phased-in policy presents implications related to older adults earning a graduate degree after age 60. Because the workforce is changing through different patterns of retirement, individuals who stay in the workforce longer and are more educated can contribute positively to society. As Neumark, et al., 2013 have noted, retiring baby boomers will not be replaced by a cohort that comes with it a higher educational level. Hence, it will be important to employers to encourage the older adult with a graduate degree earned over the age of 60 in the workplace longer. Policies to increase that opportunity for highly educated older adults should be considered strongly.

A question arises whether or not older learners should be given credit toward an advanced degree based on experience. "Learning Counts" – "earning college credit for something you already know" (http://www.learningcounts.org/) is a method that some private not-for-profit, and for-profit institutions are trying. There are pros and cons of this initiative. At a research university, and in a cohort-based program where each student is in lock-step, it may not be possible and may not be a good idea as the value of the cohort construct is based on continuing interactions throughout the life of the degree. However, in non-cohort programs where each person is moving at his or her own pace,

this might offer increased encouragement for older adults to work toward graduate degrees.

Implications for Theory

The implications of the study on understanding theory related to educational leadership focus on the conceptual framework. Educational gerontology defined as the practice of instruction for older adults in the form of adult education (Peterson, 1980) provides the overarching construct for this study. The type of education is a graduate degree earned when over the age of 60. In addition, the interconnected facets of lifelong learning, physical/cognitive wellness, motivation/perseverance, together with an understanding of educational gerontology offers a wider, and perhaps more holistic look at graduate education over the age of 60. It takes into account research issues and theories related to lifelong learning, cognition, physical health, and reasons why individuals are motivated to persevere and earn a graduate degree later in life. This is not so much an implication for one particular theory, as a wider look at practical connections of the realities of the life cycle to a graduate degree. Experience and education leading up to and including that degree, coupled with cognitive skills, physical health, and persistence, provide a more whole picture of what makes accomplishment of the graduate degree over the age of 60 possible.

Significance

The significance of this study may be far reaching. Its rationale – to inform individuals and institutions on the value of graduate education over the age of 60 for

those who complete that education – may be highly useful as institutions market to this demographic. Information on the value of graduate education and core notable experiences may highlight certain segments along the path for both students and institutions that can be learning opportunities. In addition, as the population ages, longevity increases, and lifelong learning continues to increase, more individuals will be returning to school to enhance their personal or professional expertise, or widen and deepen their knowledge of a broad range of topics. Many of those who return to school may seek to reinforce previous practice-based work with an academic framework and scaffold that adds further meaning to their life and work. Validation of previous, current and future work may be strengthened by understanding the value of the degree and core notable experiences of those who have earned masters or doctorates after the age of 60. Inspiration may enhance motivation, and those who were part of the study may encourage others who read the results and interpretation of those results, to move towards a degree themselves. Age may have nothing to do with gaining a graduate degree when over 60, and essentially, why should it? The new norm may be a growing cadre of adults over 60 who seek a graduate degree.

Most research regarding the educational experience of learners over 60 years of age has focused on two-year associates' degrees, a few studies have emphasized four-year baccalaureates, a combination of academic degree levels, masters' degrees, and continuing education. There are even fewer research efforts just targeting graduate education and the adult learner over 60. As economics steadily play a larger part in the "un-retirement" of adults, or as these same adults stay in their jobs after the traditional

retirement age of 65, it would be critical to know the value of graduate education, particularly if an older learner chooses to stay in the workforce.   The effect and notable consequences of graduate education to learners over 60 will inform individuals as they approach that age and consider their next steps. It will be important to future students and to educational institutions to know the value and core notable experiences of newly obtained graduate degrees for individuals over the age of 60.

Area for Future Research

One area for future research should be a focus on diverse individuals returning to graduate education after age 60. It was difficult to find diverse participants for the current study, which was one of the limitations of the research. More needs to be known about minority interest in, and pursuit of, graduate degrees after age 60.

In addition, organizations' opinions of older workers and investment in those older workers' education should be studied. Do organizations value an advanced degree gained during employment by an older worker, particularly one who has no plans to retire immediately?

There should be more comprehensive studies how older students contribute to the mission and vision of educational institutions. That is, if an educational institution chooses to admit and support students, particularly older students, there should be more empirical research on what those older students actually did with the degree and how did those actions benefit the institution? For example, Isopakhala-Bouret (2013, p. 294) notes that "there existed, for example, funding programs for PhD students where eligible

applicants have to be less than 30 years old". As the author further explains, "Older adults cannot justify their interest in studying further in terms of its value for their professional career. If they have only little time left on the employment market after graduation, and if they do not actually need a doctoral degree to do their tasks, the participants of this study felt that it is inappropriate to continue their studies even though they had the ambition to learn and develop themselves" (Isopakhala-Bouret, 2013, p. 294). However, in the instances that individuals in the current study had the opportunity to continue and enhance their career, or change careers, they did so, and the graduate degree helped in that effort.

Also, as noted, some states are restricting funding for individuals who did not go to college immediately after high school and have waited more than seven years to do so. There should be studies supporting how and why educational leaders and policy makers could work to alleviate this type of funding restriction.

The suggestion by Baer (2004, p. 189) of additional research on older adults use of their degrees three to five years following those degrees is echoed here. Adding to that thought would be revisiting the participant group of the current phenomenological study to follow-up with how, in fact, their graduate degrees were used and what they are doing in their lives that reflect their degrees.

Researching cognitive skills of older adult learners in graduate education as an in-depth study opportunity has not been done. Further research on the cognitive skills of culturally diverse older learners and differences between males and females seeking

graduate education are opportune and important areas to study. Ageism as related to older adults in graduate or undergraduate education would shed light on one of the barriers to success by older learners in educational institutions. And, as economics steadily play a larger part in the "un-retirement" of older adults, or as these same adults stay in their jobs after the traditional retirement age of 65, it would be critical to know the impact of graduate education on career development and enhancement of this demographic. There is an increasing number of older adult learners, however there is little empirical research on what type of education these learners are seeking and why (Cruce & Hillman, 2012).

How do older adult learners define their graduate education goals and do these goals actually unfold according to the older student's plans? If not, why not, and what stands in the way of a fully realized vision of life after graduate education for adults over the age of 60? How can our society work steadily toward seeing an aging population in a positive, productive light?

Conclusion

This phenomenological study included interviews with extraordinary, thoughtful individuals; each story and person was inspiring. All participants in the study had a sense of energy, curiosity and interest to engage in their community through continuing to work or volunteer. Many wanted to express their creativity through new opportunities in writing, research, and making fine art. Each person looked at age not as a liability but as an asset.

However, not all individuals over the age may have the opportunity or interest to pursue graduate education. And, there may be a number of reasons for this lack of older graduate students. First, many individuals in this age group may not see the point of returning to school if they are on the brink of retirement; it's time to do something else rather than study. Other adults may have family, caretaking, financial or health obligations that preclude considering additional education. Transportation may be an issue. There is also a group of older adults who might feel it is more important to volunteer and provide service to their communities than to spend that same time in school for an advanced degree. Perhaps there are individuals for whom school was never a priority. And, possibly for other older baby boomers, even though lifelong learning is important, that involvement is in the area of non-credit courses such as workshops, personal enrichment courses, rather than a formal degree. But, if an individual in his or her fifties, sixties or beyond does decide to pursue graduate education, there are lessons to be learned by both those who pursue that education and the educators in institutions that welcome them into a program.

One major lesson is that these are extraordinarily motivated individuals, perhaps as much as or more so than their younger student counterparts. They have thought long and hard about a return to graduate education and often it is at a time that is most convenient for their life. If they had children, the return to graduate education occurred when children are grown and if married, a spouse was usually supportive. They are extremely focused on their education; it is the most important issue in their lives at that time. These are individuals who had a sense of the outcome of their degrees, whether as

a complement to what they are already doing, perhaps resulting in a different career, enhancing their motivation to give back to the community, or becoming more creative through writing and art. In most interviews for this phenomenological study it was clear the pursuit and acquiring of the degree was the pinnacle of their academic life. As Baer (2004, p. 191) so articulately stated, "it is not just what we learn in our return to study for a degree, instead it is about who we become in the process of learning." As one participant in the current study excitedly stated, "I have my doctorate…now what's next?"

The aging baby boomer population used to be seen as "the silver tsunami", a negative term connoting the coming of a major problem. Jeste (2011) advocates that the term "golden wave" will more aptly and creatively honor this demographic, understand they can be teachers, learners, and mentors. 'The decades of experience that an older individual has gathered may lead to wisdom, emotional equanimity, rational decision making, and mature creativity" (Jeste, 2011). He further asks, "how can we make society more age-friendly for our older citizens?" (Jeste, 2011).

Active encouragement toward degrees by educational institutions and society in general, specifically graduate degrees as witnessed by the study, can help in that effort. Specific things that can be done: marketing graduate education to an older demographic, reaching out to ethnically diverse segments of the population, understanding learning styles of older adults and how best they learn such as in cohorts or on project teams, assisting with scholarships and fellowships to finance the degree, forgiving student loans past a certain age if an individual has paid faithfully on that loan over the years. And,

most importantly, setting aside former concepts of aging to become a more open,

welcoming and educated society benefiting all ages. "As a society, we can turn the

dreaded silver tsunami into a welcoming golden wave in which older people are happy

and productive and making important contributions to their own welfare as well as that of

younger generations" (Jeste, 2011).

#140804

E-mail Outreach to Universities

Dear (Designated University - Office of Graduate Studies)

I, Grace L. Miller, am a graduate student in the Joint Doctoral Program (JDP) in Educational Leadership with UC San Diego and Cal State San Marcos, and also an academic director at UC San Diego Extension who is conducting a research study to find out more about adult learners who earned a graduate degree when over the age of 60 The purpose of this study is to answer this research question: *what do graduate students over 60 say is the value, purpose or effect of a graduate degree and core notable experiences of working toward, and earning that degree over the age of 60?*

I am contacting you to collect information on (1) how many graduate students at (designated university) since 2008 are/have been over the age of 60, (2) send a short survey (by name) to those students related to earning a graduate degree over the age of 60, and (3) based on that survey invite them to participate in individual interviews related to the study (4) send interview questions in advance to potential interviewees. The survey will be confidential. Is this feasible and is there a method for this process through your office or independently? I look forward to hearing from you.

Sincerely,

Grace Miller

Grace L. Miller
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#140804

E-Mail Invitation to Participate

Dear (NAME)
I, Grace L. Miller am a graduate student in the Joint Doctoral Program (JDP) in Educational Leadership with UC San Diego and Cal State San Marcos and also an academic director at UC San Diego Extension who is conducting a research study to find out more about adult learners who earned a graduate degree when over the age of 60. Specifically, the purpose of this study is: *what do graduate students over 60 say is the value, purpose or effect of a graduate degree and core notable experiences of working toward, and earning that degree over the age of 60?*

You are being contacted because you were identified by your graduate school as being over 60 years of age when you earned your graduate degree. Hence, I want to ask if you would be willing to complete a five (5) minute short survey related to your degree, and further if you might be interested and available for an individual interview to last approximately 60 minutes. You may choose to have the interview take place at a location near you, or on the campus where you received your degree, and schedule a time convenient to you. During the interview you will be asked to describe your experience earning the graduate degree through a series of questions. With your permission, the interview will be audio taped and transcribed. Your confidentiality will be respected throughout this process. Pseudonyms for your graduate institution will be used to minimize the risk of identification. You will be given the opportunity to review the transcribed interview and eliminate any comments or references you feel may be identifiable or have negative connotations. Your responses will not be linked to your name or address.

Thank you for your consideration of this request. I look forward to hearing from you and hope that you will choose to participate in the study. I hope to begin interviews for the study in summer, 2014, so welcome your response to this letter by August 15, 2014. Please let me know if you have any questions; I can be reached at the phone or e-mail address below.

Sincerely,

Grace Miller
Doctoral Student
UC San Diego and CSU San Marcos
(619) 922-0207
gmiller@ucsd.edu

#140804

University of California, San Diego Consent to Act as a Research Subject

A Phenomenological Study of Earning a Graduate Degree Over Age 60

Grace Miller, under the supervision of Dr. Carolyn Hofstetter, Associate Professor, Education Studies, UC San Diego, is conducting a study to investigate the learned experiences of adult learners who earned their graduate degree when over the age of 60. You have been asked to participate in this study because you are an individual who earned a graduate degree after the age of 60. Hence, your permission is requested to participate in this study. It is expected there will be approximately 15-22 participants in this study. The purpose of this study is to answer the primary research question, and two sub questions: what do graduate students over 60 say is the value, purpose or effect of a graduate degree and core notable experiences of working toward a degree? Sub-questions in this study are: (1) what are the tangible and intangible results or outcomes described by older adults earning a graduate degree after the age of 60? (2) what is described by the student as the educational institution's role in that experience? If you agree to be in this study, the following will occur: As a qualitative phenomenological study, interview data will be collected. Prior to the interview a short written survey consisting of demographic questions related to ethnicity, age, financing of the degree, length of time to gain the degree, distance from the institution, etc. will be sent to you. In the same survey you will be asked to write a short reflective exercise (1-2 sentences) on the value you saw in earning your graduate degree when over the age of 60.

The total time needed to complete the survey will be approximately five (5) minutes. Following the survey, it is expected that 20-22 individuals will be interviewed. The interviews will be individual and consist of an in-person, or phone conversation of approximately 60 minutes in length related to your experience earning a graduate degree when over the age of 60. In addition, you may be asked if you would be willing to have your interview included in a case study narrative as part of the dissertation. There will be approximately two to three individuals highlighted in the case studies.

There are minimal risks to participating in this study. Interviews will be recorded and notes will be taken by the researcher, creating the potential for a breach of confidentiality. There may be additional risks of discomfort, fatigue, stress or boredom. These risks will be minimized through keeping the interview to no longer than 60 minutes. However, if

you wish to terminate the interview, this can be done at any time and with no repercussions.

There may be a potential for a loss of confidentiality.   However, to minimize risks to confidentiality, all notes and data files will be kept private, only to be used for analysis purposes. Those notes will be maintained in a locked home office file or on a secured computer hard drive. Pseudonyms for participants and their graduate institutions will be used to minimize risk of identification. Research records will be kept confidential to the extent allowed by law. Research records may be reviewed by the UCSD Institution Review Board (IRB). We may need to report information about known or reasonably suspected incidents of abuse or neglect of a child, dependent adult or elder including physical, sexual, emotional, and financial abuse or neglect. If any investigator has or is given such information, he or she may report such information to the appropriate authorities.

Because this is a research study there may also be some unknown risks that are currently unforeseeable. You will be informed of any significant new findings.

Your participation is entirely voluntary and may be withdrawn by you at any time. There are no consequences if you decide not to participate. The alternatives to participation in this study are to choose not to participate.

Although your participation in this research study may be of little benefit to you, beyond personal reflection on your experiences, the data gathered in this study has the potential to benefit other older adult learners considering graduate education and educational institutions.

Participation in research is entirely voluntary. You may refuse to participate or withdraw or refuse to answer specific questions in an interview or on a questionnaire at any time without penalty or loss of benefits to which you are entitled. If you decide that you no longer wish to continue in this study, you will be required to either call or email the researcher.

The PI may remove you from the study without your consent if the PI feels it is in your best interest or the best interest of the study. You may also be withdrawn from the study if you do not follow the instructions given to you by the study personnel.

There is no compensation for your time and travel. As a participant you will be responsible for any transportation and parking costs, and such costs will not be reimbursed, nor will any cost of your time be reimbursed.

If you are injured as a direct result of participation in this research, the University of California will provide any medical care you need to treat those injuries. The University

will not provide any other form of compensation to you if you are injured. You may call the Human Research Protections Office at (858) 657-5100 for more information about this, to inquire about your rights as a research subject or to report research-related problems.

Grace Miller has explained this study to you and answered your questions. If you have other questions or research-related problems, you may reach the principal investigator, Grace Miller at gmiller@ucsd.edu, or (619) 922-0207, or Dr. Carolyn Hofstetter, Committee Chair at chofstetter@ucsd.edu or (858) 822-6688.

You may call the Human Research Protections Program Office at (858) 657-5100 to inquire about your rights as a research subject or to report research-related problems.

You have received a copy of this consent document.

You agree to participate.

_____   _____

Subject's Signature   Date

#140804

Interview Protocol for Graduate Students Over 60 Years of Age

Interview Protocol: Adult with graduate degree earned when over 60 years of age

Time of Interview:

Date:

Place:

Interviewer:

Interviewee:

Position of Interviewee:

Introduction to the interview: The purpose of this study is to understand the perceived value and learned experiences of adults who have earned their graduate degree when over the age of 60. I am interviewing you as well as (15-20) other individuals in order to understand better the phenomenon of earning a graduate degree when over the age of 60. The location of the study and all participants will be made anonymous in the writing of the report and all data collected, including this interview, will be maintained in a locked file and in password protected computer files. This interview will take approximately 60 minutes. You will have an opportunity to review all the information gathered through this review to assess if the information has been noted correctly.

[Have the interviewee read and sign the consent form]

[Turn on and test recording device]

Proceed with questions:

- Why did you decide to work towards the specific degree that you completed?

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- What would you describe as the major value of the degree both during your work toward it, and after it was completed?

- What were your core notable experiences in earning your graduate degree?

- What can educational institutions learn from your example, or in general from learners earning graduate degrees over the age of 60?

- Could you comment on whether or not you think age made a difference in your graduate education?

Thank you for your participation in this interview.

APPENDIX E

Verbatim Responses: What is the Value of Your Graduate Degree?

Following are verbatim responses on the QUALTRICS survey to Question #4: *Could you write a very brief (2 sentence) response to what you believe to be the value of your graduate degree?* The responses are in no particular order (e.g., Participant A – Participant U) in order to protect the anonymity of the participants and their responses. In one case the title of the dissertation was removed to make sure the response was confidential, and in another, the title of a specific job.

Responses:

- Knowledge is always important and learning should be a lifelong occupation. The value comes from personal satisfaction and the ability to contribute more to society over time.

- I value the doctorate as the terminal degree of my profession. The value is intrinsic and reflects my belief that learning is a life-long endeavor and is essential for all educators.

- Receiving a MFA transformed my life from being a professional volunteer in the community and a part time artist to being totally immersed in a very serious creative practice. The rigorous academic program; the intensity of creating art with high expectations; and the discipline of this two year experience led to the transformation and current success.

- At my age the value is that my opinions seem to be received with greater respect

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- Self-fulfillment; 2) Graduate degree allowed me to teach at the college level where I felt I was doing something worthwhile with my life.

- It gives me the opportunity to be productive and give back to the community for all that I have been fortunate enough to receive from it.

- My degree gave me critical research tools, as well as knowledge and practice regarding leadership in various arenas, with a strong immersion into academia. I also feel the degree itself lends credibility to my work as an author.

- This was an unfulfilled desire to complete my education I had started in 1938. The satisfaction, self-esteem and confidence resulting in these two degrees cannot be measured in monetary value.

- I found value on many levels and for numerous reasons: Lifelong learning, love of learning, Sense of accomplishment, have to be doing something - it might as well be by pursuing additional learning. I found I can always learn from others.

- My PhD dissertation survey …led to a new career organizing networks to support self-determination, community participation, and lifelong learning for and with older adults. The 13 years since I earned my PhD have been the happiest years of my life because of I have used all of my skills and knowledge in my work, and developed a web of wonderful relationships with other "vital agers."

- My greatest career pleasure has come whenever I have been a manager at a higher, more global level looking at an organization from a global perspective and then helping people to learn to become more productive. The value of my graduate degree is that it taught me to focus on team and organization change interventions necessary to create productive, compassionate organizations.

- My degree allows me to be an active contributor to a university community. It also gives me access to people, resources, and opportunities to learn new things.

- Since I already had the position for which a PhD or equivalent was required, the PhD has made essentially no difference in my career. It's only value has been to add a bit more respectability when I am asked to evaluate faculty members at other universities who are being considered for tenure.

- I learned strategies for researching, evaluating and presenting information that have proved invaluable. I gained lifelong friends, and I was steeped in the major - isms, seeing through different eyes, through interaction with my cohort.

- The value of a graduate degree for me is; 1) to accomplish a lifelong dream, 2) to set an example for my posterity, 3) to allow for advancement in the organization I currently work for, if the opportunity presents itself, and 4) to increase my knowledge and experience base.

- I love learning and have always wanted to complete a doctoral program to gain additional knowledge and skills to better serve others.

- First, I was able to use some of the research I did for my graduate classes and apply it to my teaching. Second, I experienced great satisfaction in completing a personal goal.

- A significant and original contribution to knowledge, plus my students now call me Dr.

APPENDIX F

Case Vignettes

The three case vignettes highlighted here are individuals who were interviewed for this phenomenological study. Each of the individuals agreed (and signed an additional consent form) to have their narrative told in more detail to describe their paths toward their respective graduate degrees, and the value or outcome of the degree earned after age 60.

Case Vignette: Jan Hively, Ph.D., Encore Entrepreneur

As a University of Minnesota Senior Fellow initiating education outreach projects around the state during the '90s, Jan Hively saw that the "age wave" was already hitting hard in farm areas where population decline had left a preponderance of seniors "aging in place." With the access to free university enrollment that she had had as a University employee, she completed the coursework needed to get started on her dissertation research for a PhD in Education. Her interest was in lifework planning lifelong – fostering the skills, habits and attitudes central to productivity.

For her PhD dissertation research, Jan gathered a cross-sector team and developed the Productive Aging in Rural Minnesota 2000 Survey that assessed the social and economic value of older adult activities in relation to community vitality. The survey brought the good news that most 55 to 84 year-olds were healthy, stable, productive (employed, volunteering and/or caregiving), interested in working longer, and feeling more responsibility to help others in their communities. It also revealed barriers to expanded productivity, including ageism, and both the need for more education and older adult interest in taking classes, as long as they were short-term and relatively low cost.

At age 68, Jan "retired" from her prior position in the College of Education and Human Development. At age 69, she both received her Ph.D. and convened the Vital Aging Network (VAN), affiliated with the College of Continuing Education. She received modest funding from the University's President's Office. Based on values stated by older adults in Seniors Lead Forums, VAN's mission was to combat ageism and to promote self-determination, civic engagement, and personal wellbeing for and with older adults through education and advocacy.

VAN gradually built a statewide network of people interested in creating a new vision for growing old – Vital Aging. As seen through its website, www.vital-aging-nentwork.org , the Vital Aging Network has grown into a network of networks, including ArtSage, www.artsagemn.org a statewide network that showcases programs for the active, intentional engagement of older adults in the creative arts.

In 2006, Dr. Hively was awarded one of the first year designations of social entrepreneurs for the Purpose Prize Fellows award, presented by Civic Ventures. Her history as a social entrepreneur over the years was noted:

Age 40 – 50:
- Convenor of the National Organization for Women in Minnesota, 1970-74
- Founder and director of the Minneapolis Accountability Project, 1972-75, recruiting "anyone interested" for community-based evaluation of school programs & procedures, winning state award for best school change effort during the decade of the '70s

Age 50 – 60:
- While Deputy Mayor of Minneapolis, 1983-89: developed the Project Self-Sufficiency support system for welfare recipients; Buddy System providing friends/tutors/mentors for youth; Way to Grow Program supporting early childhood development; and Youth Coordinating Board assuring interagency collaboration to guide youth development
- Founder and director of the Minneapolis Youth Trust, 1989-91, a schools-business-labor-community collaborative to prepare youth for careers (now "Achieve Minneapolis")

Age 60 - 74
- As president of the Chicago-based Golden Apple Foundation for Excellence in Teaching, 1991-94, led development of Teachers for Chicago and Future Teachers programs
- Founder and coordinator of the Vital Aging Network (VAN), 2001–05, winning the state's 2004 Martin Luther King Day Award for combatting ageism

According to her Purpose Prize award, each of these entrepreneurial initiatives involved: a) identifying a cutting edge issue; b) engaging all of the stakeholders in an education and planning process; c) defining goals and strategies; d) organizing for action; e) funding and managing follow-through; and f) evaluating results. Whether she has been focused on women's rights or youth development, city planning or combatting ageism, Dr. Hively's passion for cultivating inclusive, intergenerational collaboration for systemic change has remained constant.   She work across traditional boundaries to connect people and ideas.

Since receiving the Purpose Prize award, Dr. Hively has been involved in the start-up of other networks, including the SHIFT Network in the Twin Cities, assisting people in midlife transition to find greater meaning in their life and work. Most recently, in November, 2013, she co-launched the Pass It On Network, a global clearinghouse for older adults to share free or low-cost programs for developing community support networks, creating pathways to meaningful work, and expanding learning opportunities. She is now living on Cape Cod in Massachusetts, living her mantra: "Meaningful work,

paid or unpaid, through the last breath." As she says, "I try to be a compelling role model for vital aging,"

Case Vignette: Allan Wagner, DBA - Educator, Businessman, Writer…"Keep Contributing

"All my life I've been in business one way or another" states Allan Wagner who earned his Doctor of Business Administration at age 61. He recounts that his parents had a five and ten cents store and they took him to the store as "daycare" at a very young age. He would sell candy, peanuts, to the children who came into the store. He worked throughout his years growing up: yards, a newspaper route, "I just always expected to do something in business". He states that he was "also kind of unruly" and "although considered bright, really didn't like school" so quit high school, went to work, then joined the Air Force in 1953. He spent four years in the Air Force and when he got out he was in Japan, so started working for English language newspapers in Japan beginning in 1957. He followed up that experience by starting a public relations firm with two partners, also American expatriates living in Japan, eventually losing clients to bigger firms. He then moved back to the United States in 1970, settling in New York. A friend at the time who was selling mutual funds, and then insurance, had moved to San Diego. Dr. Wagner felt there would be greater opportunity for work on the west coast, and so also moved to San Diego and started working in a civil service capacity for the Department of Navy at the naval base at 32nd street. He started on a degree at City College, then moved on to San Diego State; he could go to class in the morning and work afternoons and evenings. "I scheduled my days off, or used vacation time" to study, noted Dr. Wagner. His job with the military was as a cost accountant, and so was studying for a bachelor's degree in accounting from San Diego State. He went back to get a master's from SDSU, ultimately earning a degree in Asian Studies, writing a thesis on "The Samurai Spirit in Post War Japan". The thesis was eventually published as a book, available on Amazon.com; he has one other book (fiction) also available on Amazon.

Dr. Wagner worked toward and received his doctorate in business administration from United States International University (USIU) in 1993 and started a further career as an adjunct educator, teaching at San Diego Mesa College, the University of San Diego, San Diego State University, National University, the University of Phoenix, and Embry-Riddle Aeronautical University. The value of his degree, he states, "was more self-fulfillment". Dr. Wagner had been "considered a bright child…but never lived up to that…was kind of unruly", he states. "So, it was really fulfilling, all this promise that people thought that I had, and you know, but the time I got the doctorate…my parents were probably overwhelmed…they were very happy…very proud of me", he stated. Earning the degree "gave me a lot of confidence in my own ability and what I could do", he noted. Dr. Wagner commented that he loved research, "because you find the treasure…you've found the nugget"! Dr. Wagner describes his organizational skills as

extremely helpful in getting him through his degrees; realizing there were obligations to study and scheduling time to read for classes.

Allan also completed nine marathons. "I always thought of attaining a doctorate as an analogy. Both require dedication to the task, long hours of preparation, ability to accept setbacks, humility, mental fortitude, and a desire to achieve," he stated. He added that, "one other factor contributed: a support team. Mine consisted of a wife who adjusted to my school and running schedule, and another runner who was also working toward a PhD and a marathon. After training together for more than a year, she finished her first marathon and also completed the PhD and went on to get a position UCSD's Extension program. A group of joggers who met regularly at Mission Bay were also instrumental in our mutual success." Clearly, a support group and intentional focus toward education and running, were part of his success.

What can educational institutions learn from his example? "Well, there is a market there and I don't think that educational institutions are approaching that market properly. They're waiting for the student to awaken and apply to go to school. That market is generally self-sufficient and can afford to go to school, but the schools don't market to them. They prefer to get fresh students that are getting student loans…but, there is a market there." Also, Dr. Wagner knew a lot of things that the younger students didn't, and had experienced those issues first hand. Even though he was a young adolescent during World War II, he remembers that time vividly.

Did age make a difference in earning his doctorate? "Oh sure, I was more serious about it. I'm more committed to it. So, I had a better idea of what would be required in terms of studying, writing. So, I was mentally more prepared for classes." Dr. Wagner also notes that he got to where "I would pretty well evaluate the instructors and…you could separate the good from the not so great."

Right now, he continues to teach at age 80, he is a consultant, he travels with his second wife, and he's "trying to learn Chinese". As Dr. Wagner emphatically summarizes, "I've always had this feeling that we're not here on earth just to drink coffee, to play golf, to go sight-seeing, and so on. Now we should try to contribute something…so I feel that as long as I keep working and doing something I am contributing, but you have to do something worthwhile."

Case Vignette: Anne Crumpacker, MFA - Artist, "Living the Life She was Meant to Live"

Anne Crumpacker has always been involved in education and lifelong learning. That education was through a bachelor's degree from Scripps College, a teaching credential from UC Berkeley, a master's degree in Liberal Studies from Reed College in

Art History, and classes at the Pacific Northwest College of Art and Oregon College of Art and Craft. "It was usually just one class a semester for many, many years", states Anne. And, clearly it was a continuing love of learning that kept her engaged in education. During one of the courses at the Pacific Northwest College of Art, her professor said, "you should not be going to meetings; you are the only one that can be making this art". This was a "wake-up" call for Anne, "because no one had ever encouraged me to pursue an artistic career". The encouragement was echoed by another professor in a three-dimensional fundamentals class which she loved. The professor said, "you know, maybe you should take this more seriously." Anne knew she wanted to work with bamboo, "one of the most sustainable materials on the planet", but didn't quite know where to apply her interests toward an MFA. At the same time, the Pacific Northwest College of Art and the Oregon College of Art and Craft decided to offer a joint MFA AC+D (Applied Craft and Design). It was a perfect match for Anne's interests. "I was 62 years old and wondered if they would even think about me; they were only taking 15 students", she noted. She was accepted. The opportunity became available and Anne could "seize the moment…if I don't go to school now, it will be too late."

The value of the MFA program was, Anne stated, its "high expectations" which were placed on everyone in the program. "It was extremely demanding intellectually, academically, as well as creatively by trying as many different approaches to the way we were working", she describes. Anne further notes, "trying to follow a path of discovery without knowing what the end product is going to look like…sounds very easy when spoken, but it's a little terrifying to be plodding along and just kind of trying to allow it to unfold without visualizing exactly what your final work of art is going to look like". Anne had wanted to make a shift in her personal life to becoming an artist, so the highly structured situation of courses and projects was extremely valuable and productive for her. "I resigned from everything so I had no outside distractions", she adds. Her family was grown, her husband was supportive, she says, and "learned to be a little more independent". Anne was totally focused and immersed in her degree. "I thought that if I didn't stay focused, I wouldn't be successful", she offered.

Since she graduated she has had exhibitions (Portland International Airport), commissions and sales of her work. "Fifteen million people walk through the Portland International Airport every year, and those pieces were on view for six months…so I had phenomenal feedback from the show", noted Anne. "I feel like I'm now living the life that I was meant to live…I feel like now I'm really doing what I'm supposed to be doing," she added. Anne has developed her art into a business, forming an LLC. She gained immense satisfaction by making things with her hands; "it just makes me happy, that I get into a "zone" and time evaporates."

Anne offered that people over the age of 60 "know what they want…and they have chosen to get an advanced degree because they know this is something they want." Educational institutions can learn that the "mature learner can be very serious and

hardworking, maybe even more so than younger people who are still finding their path or looking for opportunities," she added, noting that she "worked harder than anyone else in the program…putting in more time".   She also realized that she had to devote more time to becoming "more technologically literate".

As Anne describes, she was truly transformed by her MFA. "I felt like I had given my best effort to make a difference in our community and I was really ready to do something for myself. It was just the right time in my life." She continued, "I needed to find something, because I was feeling a little bankrupt from not doing anything intensely…emotionally bankrupt." She has given lectures about her experience and emphasizes, that "it's never too late to try something new…we all have creative talent within…the power of tapping into one's creativity is really one of the challenges for each of us since we were all put on this planet to do something and add something to it."

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