

**THE PROFESSIONAL WOMAN'S DECISION TO RETIRE:
THE PROCESS OF TRANSITION**

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(ABSTRACT)

The transitional process to retirement by today's professional women is an issue of great significance. Beginning in the 1960s, these women became the first generation *en masse* to form long-term careers and joined the professional ranks. Retirement is now affecting over seven million women who are age 55 or older and who are eligible to retire. A void exists in literature concerning these women's experiences as they approach retirement. Their pre-retirement transitions and decision-making process have not been previously addressed.

This study addressed the void and, through qualitative research, employed a multiple-case study with a phenomenological frame. Through in-depth interviews, the data collected addressed professional women's pre-retirement decision-making. Applying qualitative analysis, a working model, Phases of a Professional Woman's Transition to Retirement, emerged. The five phases through which a woman transitioned included: (a) working with no thoughts of retirement; (b) becoming aware of retirement issues; (c) questioning her own path to retirement; (d) accepting her individual path to retirement; and (e) making specific plans for her retirement

The questions guiding my research were: (a) When a professional woman has the choice to retire, what is the transitional process through which she journeys? (b) What are the some experiences a professional woman encounters during this transition to retirement? (c) What are the influences that lead her to make decisions to retire or not to retire? and (d) When she makes the decision to retire or not to retire, what does she experience in relation to herself, her work, her family, her associates, and her future?

This research has generated new insights on the retirement process of professional women. These women are dedicated to their jobs and feel commitments must be resolved before retiring. Decisions range from finalizing a retirement date to making the decision never to retire. A time period of a "retirement sabbatical" was identified whereby a woman may return to a new career following a period of retirement. If this occurs, the phases in the working model may be revisited. The study suggests that, as they retire, women transition professionally, emotionally, and psychologically. Each woman is unique in this process and an understanding of her experiences is of importance.

Dedication

To my husband, Todd, for his continuous support, love, and encouragement. It was a journey for us both. To my family for their understanding and lastly, to my grandchildren, Todd III and Rebecca, that they may know the joys of lifelong learning.

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This research project has been a mutual effort by many people. It has been a journey that I have shared and I have greatly benefited from the support, encouragement, and cooperation that emerged from others throughout the study.

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The Professional Woman's Decision to Retire: The Process of Transition

Chapter 1

Introduction

Retirement from the professional workplace is a unique experience for each individual. Many view retirement as a beginning; others see it as an ending. For some, it may be a time of termination or a time of continuation. Whatever the view may be, retirement is a dynamic period in one's life span that is characterized by neoteric and prolific changes. For women in today's world, the concept of retirement is changing; the timing is changing; and retirees, themselves are changing. They are creating a new multi-dimensional generation within the workplace.

Atchely (1976b) gives the generally accepted definition of retirement as a condition in which a person is forced or allowed to leave the workforce, is employed less than full-time, and derives his or her income in part from a retirement pension earned from prior years of service as a job holder. All three descriptive phrases indicate lessened activity. However, today at the beginning of the 21st century, retirement is not necessarily a time of becoming less active; it may be a time of continuation or of bridging. Although many retirees are looking to lead less active lifestyles, others are commencing new careers, new educational opportunities, and new lifestyle pursuits.

Stereotypically, the time of retirement has been associated with the age of 65. Today, 34.8 million Americans, or one in eight, are age 65 or older (Administration on Aging, [AOA](#), 2000). Three out of five are women. The aging of the "baby boomers" will peak between 2010 and 2030 as they reach the age of 65 (American Association of Retired Persons, [AARP](#), 1999). If these numbers are analyzed according to chronological age, the workplace will experience a wave of numerous retirements in the next few years. However, the workforce cannot totally depend on these statistics. Many Americans now choose early retirement, long before age 65. Conversely, others prefer to extend their retirement beyond age 65. Workers do not necessarily want the symbolic retirement "gold watch," and prefer to continue to be active in their careers. Therefore, the future

workplace will be an environment of multi-age employees with varying retirement agendas.

Retirees themselves are different from those of past generations. Demographical and social changes have occurred. Retirees of the future will have longer life expectancies with women's at 79 years old and men's at 72 years old ([AOA](#), 2000). Most retirees will be independent and will be able to have choices of how to live their retirement years.

Another major change is the gender of retirees. Beginning in the 1960s, the number of women in the professional workplace has increased and they have now become a significant portion of retirees. Dailey (2000) states that just as baby boom women have changed the landscape of the workforce, they also are changing the institution of retirement. The present generation of women has the unique position of being the first women *en masse* to form the long-term career or professional rank of workers. Many women have merged career with family or personal lifestyles that have now spanned over twenty-five years. These women have risen in the workforce ranks, are identified with their jobs, and now face the time of transitioning to retirement.

Previously, professional employment was considered to have a different meaning for women than for men. Men were the breadwinners and women were the nurturing homemakers. Again the 1960s created new roles for women in society, the workplace, and family relationships. Today, it is possible for professional women to be breadwinners as well as homemakers. In addition, women cannot be compared to previous generations of non-working or part-time working women. Most have assumed full-time working roles that now influence their future.

Professional women who are making or who will soon make their decisions to retire are the participants of this research. Their developmental and transitional path is of interest and research concerning this path is significant for all women approaching this critical time of life. This research will employ a phenomenological frame to explore the experience of how they approach retirement and how they arrive at their decision to retire or not to retire.

Background of the Problem

Approximately seven million women, age 55 to 64, are working in the United States' civilian labor force (Dailey, 2000). In other words, there are approximately seven million women potentially eligible to retire. This number is growing as more women approach this age and as more women remain in the workforce beyond the age of 64. The problem associated with this aging workforce is much more complex than a geriatric problem or the process of growing older. This is a large population of women that Neugarten (1996) categorizes as "young-old." Chronologically, age is blurring and these women are redefining the aging phenomenon and making many transitions. Most women in this group are healthy, active, and are facing the experience of fulfilling lifestyle choices that can extend for possibly thirty years or more. They represent a large force that will impact society. They are making changes; they are making transitions; and they are journeying through new experiences that differ from previous generations of women.

This section presents overviews of three areas of transition relevant to the retirement of professional women that provide insight into changes in the sociological, aging, and developmental aspects of retirement. The first area of transition concerns the evolution of women in the workplace and how women have chosen to move from being a generation of homemakers to a generation of career-oriented professionals. The second area of transition involves the complexities of aging and the workplace. The third area of transition involves changes during a woman's life span and the developmental path that has occurred during her career.

The Evolution of Women in the Workplace

In the not-so-distant past, working outside of the home was considered to have a different meaning for woman than it did for men. Women worked in a response to a need, either due to financial difficulties within the family or due to worker shortage such as that experienced during World War II. Society expected men to work outside of the home as an achievement of manhood and in the role of the family's breadwinner. Women were assigned by society to nurturing roles within the home and to let men assume workplace responsibilities.

Current trends in workplace participation by women reflect a fundamental shift from previous patterns of employment. Women are increasingly joining the ranks of full-time employees with lifetime careers. Women now combine employment with parental and spousal responsibilities. Aspects of family life have been revised as have the roles men and women play in the workforce (McLaughlin, 1988).

A recent report from the U.S. Department of Labor states that more than 70 million jobs were added to the workforce during 1964 to 1999 and of those 70 million jobs, 43 million were for women, 27 million for men (U.S. [Department of Labor](#), 2000). The female work force has risen from 45.5 million in 1980 to 66.6 million in 2000 and is projected to be 71.8 million by the year 2005 (Dailey, 2000).

These statistics illustrate that women are now a major factor in the workforce of the 21st century. Two other factors are of interest. First, a dramatic increase has been made in the number of women who remain employed throughout their adult years until they retire. Prior to World War II, many women were employed prior to marriage but left their jobs to become homemakers. Following the War, work outside the home evolved through volunteerism, part-time work, and finally full-time employment.

Second, since the 1970s, women are now working in occupations that were once traditionally thought to be only for men. Educational gains and years of on-the-job experience have made this transition possible. The gap of earning power between men and women has gradually decreased with gains by women attributed to increased skills and experience (McLaughlin, 1988). This increase in income has enabled women to become economically independent.

The workplace is experiencing the first wave of retirement by the women who became professionals during the 1970s and this phenomenon will continue to increase. This sociological trend provides the basis of the study of transitions that will continue to rise for professional women.

Aging and the Workplace

Aging is a process that happens to everyone regardless of physical, mental, or emotional conditions. However, much of the research that has been conducted on the aging process of women describe them generically (Scott, 1997). In reality, women are

exceedingly diverse and differ widely in areas such as education, marital status, ethnicity, income, health, children, and work-orientation. The term middle-age, young-old, or old-old (Neugarten, 1975) are terms that are becoming more difficult to assign to a specific age group. Scott (1997) states that today's women are becoming less like each other as they age.

One particular research area of interest is the baby-boom aging phenomenon and how it will soon impact the workplace. Historically, women's participation in the workplace resembled the letter "M," dipping from the twenties and taking an upswing in the forties as children left home (Shank, 1988). However, a transition has seen the "M" turn into an inverted U symbolized by a ("∩") which is similar to a male's work history (Dailey, 2000). Since the 1990s, three critical changes have occurred: (a) the women do not leave the workforce for childrearing for long periods of time; (b) more women are working longer; and (c) women enter the workforce directly after college and remain until retirement. All these changes are significantly affecting the aging pattern of women in the workforce.

Overall the labor force participation will continue to rise for women and will decrease for men. In 2008, women will make up approximately 48 percent of the labor force and men, 52 percent, as illustrated in Figure 1. As more women remain in the workplace over a career span, aging will be a factor that will generate more issues concerning retirement for women.

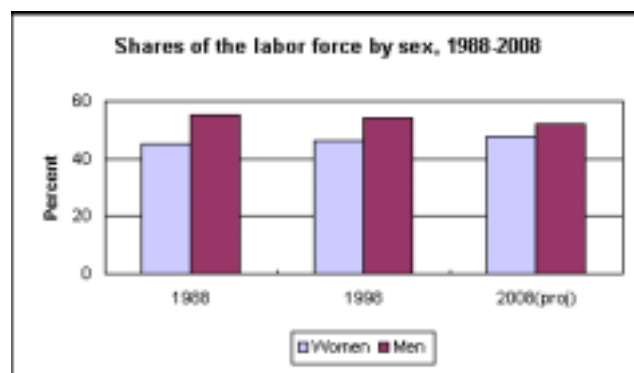


Figure 1. Labor Force by Sex 1988-2008 ([U.S. Dept. of Labor](#), 2000).

Lifespan Transitions

In the mid-1980s, Neugarten (1986) stated that the old distinctions between life periods were blurring. She related this to the emerging group of “young-olds” who range in age from approximately 55 to 74 and include retirement as one of their present life’s events. She projected that this large group of retirees are healthier, more vigorous, relatively comfortable financially, and politically active. “Young-old” has now become a term not based on chronological age, but rather on health and social characteristics. Thus, a 55 or a 65 year old can be young-old, and retirees can now be included in the young-olds. Neugarten’s descriptive phrase of “age irrelevance” is becoming more appropriate in today’s society.

Baltes and Schaie (1973) also agreed that to firmly establish a perspective of a lifespan approach for women is not possible. Lifespan development occurs at all ages and age-specific models are becoming more difficult to create when looking at the changing lives of today’s women over-50 population. Developmental changes cannot be restricted to any specific stage of the lifespan. Bayley (1963) has even projected that the rate of change is greatest in infancy and after 55.

In studies of women’s lifespan transitions conducted by Mercer, Nichols, and Doyle (1989), results indicated that the majority of women (over 50 percent) reported one or more transitional events during a five-year developmental period. As more women reach the age when retirement is possible, the decision-making process whether to retire or not to retire will one of the major event in their lives. Their transition and decisions during this period will greatly impact their future and further developmental periods.

The Decision to Retire

The previous sections have reviewed the evolution of women in the workplace, examined aging process, and reviewed lifespan transitions. These three factors introduce the element of decision – the decision to retire. More women are in the workplace, so more women will be making retirement decisions now and in the future. Women are aging, but the “age-irrelevant society” (Neugarten, 1996) is becoming more acceptable, therefore making retirement at age 65 less compulsory. Lifespans are blurring and “young-olds” (Neugarten, 1996) include a mixture of women who have major differences

in their goals and career achievements. Many of which can be attained at different times within the lifespan.

Hornstein and Wapner (1985) conducted studies that found women have four different approaches to their decisions to retire: (a) **transition to old age**, in which the person leaves work behind, slows down, relaxes, and reflects on life; (b) **new beginning**, in which the person begins new interests, lives for his/her own needs, gains new energy, and denies aging; (c) **continuation**, in which the person treats retirement as a non-event and continues with work or some other central activity; and (d) **imposed disruption**, in which the person has not chosen retirement, feels that the loss of work cannot be replaced, and is frustrated.

Statement of the Problem

I performed investigations for in-depth studies that have been conducted on the pre-retirement experiences of today's professional women. I searched for studies that have followed these women in their transition and decision-making process. In my search for information, I have been unproductive in my efforts to find studies that discussed this transition. Most research prior to 1980 perceived the work role of woman as secondary to her life's role as a homemaker, therefore assuming that retirement would be easy or a decision would be obvious (Szinovacz, 1982). Szinovacz (1982) states that this assumption overlooked career women who had a major interest in work and also middle-aged women who returned to the workforce.

I found that most retirement studies include only those who have previously retired and lack any research on pre-retirement decisions. Numerous books and articles discuss pre-retirement preparation such as financial planning, health and fitness, and leisure time; but none emphasize the cognitive and psychological pre-retirement decision-making process nor how the woman interprets her experience.

Existing research has mainly focused on men's retirement and work issues. Professional women have been ignored mainly because prior to the 1980s their numbers have been small and their presence in the workplace limited (Kilty and Behling, 1985; Atchely, 1982, Block, 1982, Hatch, 1987, Szinovacz, 1982). Block (1982) states that little is known about the impact of retirement on women, particularly those who have had

successful and satisfying careers. Jewson (1982) conducted a study on the satisfaction of retirement, but the study's participants had previously retired.

Price-Bonham and Johnson (1982) report that investigations on women's retirement often do not differentiate among women working in divergent occupations or exclude professional women. With the baby-boom generation poised to retire, Dailey (2000) states that very little study has been given to the retirement experience of women, past, present, or future. With the substantial growth of women in the workforce, studies of their transition to retirement are increasingly important.

This study addresses retirement issues. Through in-depth interviews, I have collected data from professional women who are in the process of making a decision to retire or not to retire. A phenomenological frame has been employed in order to provide a comprehensive description of the pre-retirement experience of these women.

Research Questions

This dissertation investigated the experiences that occur throughout the transitional period as professional women are making decisions to retire or not to retire. The study emphasized the psychological and cognitive aspect of the decision-making process. Four research questions guided the exploration:

1. When a professional woman has the choice to retire, what is the transitional process through which she journeys?
2. What are some experiences a professional woman encounters during this transition to retirement?
3. What are the influences that lead her to make decisions to retire or not to retire?
4. When she makes the decision to retire or not to retire, what does she experience in relation to herself, her work, her family, her associates, and her future?

Research Issues

The research issues capture the decision-making process throughout the transitional period when professional women are retiring. This time period will address research issues and experiences such as:

- ◆ the experiences incurred the first time a woman realizes that she will soon be eligible to retire
- ◆ the nature and meaning of retirement to women
- ◆ the process of planning for the transition from the workplace to a retired lifestyle
- ◆ the attitude of other people toward the potential retirees once it is known that they are eligible to retire
- ◆ the pre-retirees perception of themselves both as a person and as an employee
- ◆ the effects of potential retirement on the family, friends, and co-workers
- ◆ the pre-retiree's perception of retirement 10 years ago; 5 years ago; at the present
- ◆ the perception of retirement as a time of slowing down
- ◆ the stages or criteria of transition that are experienced in the decision-making process
- ◆ the process of planning for after-retirement or for an alternative career.

Definitions

Attribute	A generic property or characteristic such as age, marital status, or education
Bracketing	Act of suspending one's own various beliefs in order to study essential structures of another world
Epoché	"Bracketing" of one's natural attitude so that one can study a phenomenon as it shows itself
Markers	Notable events
Node	Code for topic or concept in NVivo analysis package

Phenomenology online glossary	http://www.atl.ualberta.ca/po/glossary.cfm?range=All
Professional woman	A woman who has worked in the work force in a managerial role or a position of responsibility; is highly skilled or has expert capacity in her position.
Retirement sabbatical	An interim period of time following the transition of permanent retirement from a paid position to returning to the workforce in some capacity of work.
Trees	Categories or groupings of nodes in NVivo analysis package.
Trigger events	Events such as a personal crisis, critical incident, significant event or life event related to work life or personal life. (Merriam and Clark, 1991).

Significance of Study

The results of this study have disclosed new revelations in research concerning the experiences of professional women's transitional process to retirement. Today as millions of women are considering retirement, a greater understanding of their experiences is timely and will be beneficial to others in the future. Due to the lack of literature that follows their transition, this study will provide a resource for that understanding. Their paths of decision-making and pre-retirement thinking will give insight into areas that will foster further research.

Chapter 2

Literature Review

Lifetime transitions are turning points in a person's life characterized by uncertainty or imbalance that require adaptation to new situations. These turning points involve a major change in one's behavior or a restructuring of one's lifetime goals. These periods of transition may also necessitate a reexamination of one's identity and feelings of self worth. Ultimately, transitions serve as a major vehicle for adult development (Mercer, Nichols, and Doyle, 1989).

Retirement for professional women in the workplace is a major transition in the life course of events. Few studies exist that address issues of women's retirement (Dailey, 2000; Kilty and Behling, 1985; Atchely, 1982, Block, 1982, Hatch, 1987, Szinovacz, 1982); thus, retirement as well as the transition associated with this event has had limited research. Most studies have dealt with post-retirement transition, not with pre-retirement transition and experiences encountered during this transition.

This chapter provides a conceptual framework pertaining to the pre-retirement transitions of professional women and their process of decision-making that accompanies this period of their lives. Miles and Huberman (1984) state that a conceptual framework explains the main dimensions to be studied, the key factors and variables, and the relationship among them. Creswell (1994) views this framework as steps whereby the researcher develops a path leading from the gathering of information to comparing patterns to other theories

The path I have chosen includes an examination of relevant literature concerning the transitions that have evolved with women and workplace changes; the role of aging women; the lifespan development of women; and, lastly, the dimension of retirement in the life course of events. The relationship of these factors to each other will provide a framework for understanding the experiences that occur during the transitional process of retirement for professional women.

Women and Workplace Changes

Scott (1997) posits that, in the past, work for pay and the word “career” were considered differently for men than for women. Women supposedly worked only as a response for need, whereas men were to be fulfilled by their work and the achievement that work brought them. Women were purportedly fulfilled by their roles in the family and their serving roles to society. Researchers assumed that women’s employment outside of the home was secondary to their interests concerning home and family (Gee, 1987).

As a result of these assumptions, little research was conducted on women’s work outside of the home setting (Perun and Bielby, 1981). If research was conducted, it concerned the stress of dual roles of work and family, parenting as a working mother, or how a professional woman manages to balance a family with a career (Gee, 1987). Minimal research is found on women’s commitment to the work setting, their choice to pursue a professional career, and the professional impact that women make on the workplace.

Atchley (1976a) found that once women develop an intense work commitment, their commitment is as dedicated as men in similar occupational groups and express low levels of dissatisfaction with their work. They develop high self-esteem in thinking of themselves as a competent and valuable employee (Baruch and Rivers., 1983). In the studies of professional middle-aged women and men, Sekaran (1986) found that they do not differ from one another in job satisfaction, self-esteem, and career salience. Older professional women were found to rate work as more important to them personally than non-professional women (Atchley, 1976a).

Baruch and Rivers (1983) also found that professional women in high-ranking jobs of responsibility feel a deep commitment to their careers and to their work environment, with single women exhibiting higher commitments than married women. Kegan (1994) related the word “ownership” to a woman’s work and related it to the capacity of an experienced bike rider trying to maintain her balance while riding. In today’s work world, he states that a woman’s work is considered with an element of equilibrium that is now quite natural to her. She does not work to achieve ownership or even think about how she is doing it. It is just who and how she is.

Baby boom women, born between 1946 and 1964, are now considered as career-oriented and professional women. Since 1970, there has been considerable growth in the proportion of women who are working in full-time, year-round schedules (Dailey, 2000). Gee and Kimball (1987) recognized that this generation of women has experienced a dialectical perspective on their career-oriented development. They have experienced the integration of both external and internal forces of change. The women themselves have been active in initiating change in their internal and personal concept of work; externally, they have been reactive to the demands that have been placed on them by society to excel in the workplace. Change has occurred through forces that have been both internal and external, or a combination of both.

Gee and Kimball (1987) also contend that historical change is a factor that influences individual change and is particularly relevant in adult development. Change takes place over a long period of time. The interaction between the internal forces within women and the external forces of the world has initiated many transitions for women in the work environment.

Summary

Today's work force has been the first generation of full-time, year-round career women who are now facing retirement. As they are aging, retirement is now an issue for many of these women. There is a void in the research on their transitional process, and little information is available on the process of the decision-making experience. Most studies only view the process of adjustment to post-retirement, and the main topics considered are finances and health issues. Pre-retirement issues, such as commitment to the job and the decision-making process to retire or not to retire, present an area of research that is of importance in today's society.

The Role of the Aging Woman

Neugarten and Moore (1968) posited that age is one of the most important factors when determining the way people behave toward one another. In all societies, age status occurs and interactions evolve according to age groups. Maddox (1968) states that chronological age has had and continues to have an obvious and practical significance in

everyday life. When people know an individual's age, they tend to categorize them into age groups.

Neugarten (1996) proposed that there was a diversity in aging and suggested that there was not just one single pattern of so-called "successful" aging. People grow old in different ways. Although age can be a poor predictor of an adult's physical, social, or intellectual competence, acceptance of aging can often depend on society and different points in history. Cummings and Henry (1961) proposed one of the first aging theories. Their disengagement theory posited that aging meant a mutual withdrawal between the individual and society and successful aging is gained this disengagement.

Havighurst (1963) and Rosow (1967) disagreed and proposed an activity theory in that as people aged, they would find replacement for lost activities or relationships by maintaining activity at a level comparable to middle age. Neugarten (1996) felt that aging could not be defined by either the disengagement or activity theory. She predicted that in the future there would be an age-irrelevant society where reaching 65 would not automatically predetermine one to old age. There would be "young-olds" and "old-olds." The young-olds would be in the age range of 55 to 75 and the old-olds would usually be over 75. It was the category of the young-olds that Neugarten saw as the age of retirement.

In general, health status of the young-old population is becoming healthier. Life expectancy has risen for both men and women. Not too long ago, the age of 65 was the stereotypical time to retire. If extended to Neugarten's prolonged age range of 55 to 75, the young-olds, retirement could continue to 75. Erikson (1982) in *The Life Cycle Completed* indicated that the age of 65 typified old age; however, in the new version of the book (1997), Joan Erikson, his wife, posited that 65 was too young. She stated that it was only when she and Erikson were 80 that they began to acknowledge their elderly status. Therefore, researchers and theorists are influencing the timing of life events such as retirement, and stereotypical categories are becoming less regulated. Today, there is a trend for a more variable life cycle. There is not an exact time or date to designate middle age, old age, or the age to retire.

Research has ignored the aging process in women (McDaniel, 1989; Hubbs-Tait, 1989; Gaylord, 1989). History's tendency has been to exclude older people and women

on the assumption that history was made largely by the young and by men (de Beauvoir, 1970). All older people tended to be categorized only as adults.

Levinson (1996) conducted research on the life course of both men and women in non-comparative, separate studies. In his study, *The Seasons of a Woman's Life*, he was interested in doing an in-depth exploration of women's lives. Unfortunately, in this study he stopped at women in their mid-forties. However, he did reveal that up to the mid-forties both men and women progressed through an age-linked sequence of "eras" or "seasons." His studies resulted in the conclusion that women go through the same sequence of eras as men, and at the same age.

Levinson (1996) also studied the mid-life transitions of professional women in their mid-forties and found them to have aging differences from homemakers and traversed developmental periods in somewhat different ways. Professional women, as they age, de-emphasize differences between male and females and attempt to achieve a more balanced relationships between occupation and family. Levinson (1996) stated that the career women studied were the first generation in American history in which a sizable minority chose a non-traditional path. He concluded that their path of development was still open to much research. My research study was designed to look at the development of these career women as they approach retirement and make retirement decisions.

Atchley (1999) has made recent contributions in research on aging by looking at both psychological and sociological aging issues. He found that psychological aging is accompanied by an accumulation of life experiences that leads one to the notion that life is not entirely controllable and not perfect. Kogan (1990) also found that psychological aging is usually accompanied by an increase in introspection or reflection. Erikson et al. (1986) and Levinson (1990) have commented on this process leading to greater self-acceptance with the awareness of both positive and negative attributes. Both introspection and reflection lead to differences in decision-making processes, one being retirement.

In sociological aging issues, Atchley (1999) posited that this is a process by which society loses interest in participation of aging people. In America, childrearing is completed by the 50s, and retirement from employment usually occurs in the 60s. In

general, society assigns no new responsibilities to aging people other than to remain self-reliant.

Neugarten (1996) proposed a somewhat opposing viewpoint in that there seems to be a new rhythm of aging. She (1996) uses the term “fluid life cycle” to describe a life cycle where there is a disappearance of traditional timetables and the lack of synchrony among age-related roles. She suggests that society is becoming accustomed to 25-year olds being corporate presidents, 39 year olds being grandmothers, 70 year olds being college students, and 50 year olds being retirees. She perceives the aging of society as blurring and retirement as not having an identifiable age marker.

Summary

The studies that have been conducted lead to varying opinions on aging and the societal impact of older adults. One fact is evident, there is an increasing population of older adults or an upswing to an emerging “graying society.” Opportunities abound for more research on aging, on the role older adults will play in society, and on issues that will impact their lives. The process of aging is affecting professional women, and how they adjust to their role in the workplace, society, and their family responsibility. Aging affects retirement and how society views today’s aging population, especially women who are now a major force within the work force.

Lifespan Development of Women

As the pace and diversity of sociocultural changes increase, the previous section has discussed the fact that chronological age is becoming increasingly inadequate as the sole basis for interpreting developmental events that occur during one’s lifespan. In some studies, individual development is being viewed through the transition of life events such as leaving home, establishing a career, getting marriage, or deciding to retire (Steitz, 1982). The timing of individual social clocks (Neugarten, 1996) is being readjusted.

Researchers have often used life events as markers of development. Female studies usually have included the markers of marriage, childbearing, parenting, and menopause (Levinson, 1996; Neugarten, 1996; Livson, 1976). The markers of men’s studies of development include leaving home, occupational decisions, career advancement, and retirement (Levinson, 1978; Livson, 1976). Life event markers are

changing for both men and women and are becoming more difficult to interpret by gender. Current trends involve delayed marriage or first births; reversal of the empty nest stage caused by children returning home; frequent job turnover; the advent of the stay-at-home dad; and delayed or early retirement. Previous female markers are becoming less evident and there is more blending into the male markers.

In a qualitative study by Steitz (1982), the results indicated that dividing developmental studies into gender-specific criteria was no longer functional. Women are now economically productive and stay-at-home homemakers have drastically decreased in number. Women are now aspiring to equal social status and attaining similar professional careers as men; therefore, developmental theories need to take into account these new role models.

Levinson (1978) developed a comprehensive theory of adult development. Through a series of interviews with men (1978) and women (1996), Levinson proposed a theory based on a series of eras that adults go through as they develop. The life structure was at the center of his theory and related to the underlying pattern of an individual's life at any particular time. This life structure is influenced by both one's social and physical environment. His four seasonal cycles included preadulthood, early adulthood, middle adulthood, and late adulthood.

Levinson (1996) interviewed forty-five women which included homemakers, businesswomen, and college faculty members in equal distribution. In general, he found that women tend to experience similar cycles that men do. One difference was that women tend to be more influenced by their family life.

Erikson's theory of development (1982) proposed stages of development in that the social environment when combined with biological maturation provides each individual with a set of crises or a duality of emotions that one must resolve before a new crisis is presented. His theory has often been described as being male-oriented and not applicable to females. Bingham and Stryker (1995) posited that development of identity, intimacy, and generativity may receive different emphases throughout adulthood for men and women. They propose five stages of socioemotional development for girls and women that parallel those proposed by Erikson (1982), but place different emphases at sensitive time periods.

The five stages suggested by Bingham and Stryker (1995) include:

- | | |
|--|-----------------------------|
| (1) Personality Development | up to 8 years old |
| (2) Identity Formation | Age 9 – 12 |
| (3) Skill Building for Self-Esteem | Age 13 – 16 |
| (4) Self-Sufficiency (Emotional/Financial) | Age 17-22 (early adulthood) |
| (5) Satisfaction in Work and Love | Adulthood (no age) |

A major difference between Erikson and Bingham-Stryker occurs at early adulthood. Erikson's stage is intimacy versus isolation; Bingham-Stryker is emotional and financial self-sufficiency. This leads to an interesting viewpoint of previous societal and stereotypical expectations of development for men and women. At this stage, men were expected to become self-sufficient; their crisis was establishing intimacy. Women were expected to develop relationships; their crisis was to become self-sufficient and financially secure.

If one views the current generation of professional women in the model proposed by Bingham and Stryker, women have developed through the stage of self-sufficiency and satisfaction in work and love from a young age. Therefore, her lifespan development has included workplace experience since early adulthood. When these women are making their decision to retire, they have much of their lifetime development associated with their careers and work environment. Unfortunately, there is a void of research concerning women who meet these criteria. The void also includes how their lifespan development has evolved and how it impacts their decision-making process.

Recently Atchley (1999) has posited a developmental theory that includes both men and women and is called the *Theory of Continuity*. The study differs from Erikson and Levinson in that the study was constructed using only middle-aged and older adults. The study began in 1975 with over 1,000 participants who were 50 or older and continued for 20 years. By 1995, there were over 300 people still participating in the study. The *Theory of Continuity* proposes that adult development and adaptation are continuous. Atchley found that a large majority of aging adults manage to maintain physical, psychological, and social well-being and develop satisfying relationships and lifestyles in a society that is youth oriented and often antagonistic toward aging and older people.

The theory presumes that people learn continuously from life experiences and grow in directions of their own choosing. The theory attempts to explain why continuity is a major process of adult development in midlife and assists in coping with change. Internal continuity consists of frameworks of ideas about self; external continuity concerns consistency of social roles and one's lifestyle.

Through Rubin's studies (1979) of women in midlife, women are studied in continuity or in continuous roles of dealing with midlife events. Rubin refers to this development process in terms of beginnings and endings. Rubin prefers the time period between midlife to retirement to be viewed as a development period of beginnings. Life takes a new charge with increased energy; there are new possibilities and potentialities. Change is expected and transitions are an integral part of women's development.

Summary

A thorough examination of the lifespan development of women is critical in the conceptual framework of this research. A woman's decision to retire is one of the major steps within this development process. This research study will advance insight into this process and provide current viewpoints from which to examine the new generation of 21st century professional women.

The Dimensions of the Retirement of Women

In 1999, there were 1.7 million women 65 and over who were working. This number represented 8.9 percent of the total work force ([Bureau of Labor Statistics](#), 2000). This group of 65 and over women is expected to add more women in the workforce and therefore increase the number of women eligible for retirement. As stated in Chapter 1, the U. S. Department of Labor has predicted women's work force growth will be faster than men's (see Figure 1, p. 5), and that by 2008 women's share will approach men's, as women become 48 percent of the work force in comparison to men's 52 percent ([U.S. Department of Labor](#), 2000).

In 1982, Szinovacz stated in his book, *Women's Retirement: Policy Implications of Recent Research*, that retirement studies tend to focus on male retirees and their issues. Little is known about women retirees' problems or needs. Most studies on retirees have focused on issues such as post-retirement adjustment and have been quantitative studies

that include both women and men. Friedan (1993) stated that much of the previous studies had only focused on women's reactions as wives toward the retirement of their husbands.

One study was conducted by Atchley (1985) and resulted in a model of retirement that includes six phases:

- (1) Pre-retirement: Retiree becomes aware that retirement is approaching.
- (2) Honeymoon: This is the phase that occurs immediately after retirement.
- (3) Disenchantment: Retiree begins to feel depressed about life and the lack of things to do.
- (4) Reorientation: Retiree develops a more realistic attitude toward use of time.
- (5) Stability: Retirement routine is established and enjoyed.
- (6) Terminal: Illness or disability occurs and causes retirees to lose independence.

Only one phase emphasized pre-retirement.

Other studies have been completed on post-retirement (Hornstein and Wapner, 1985; Packard and Reno, 1989; Hanson and Wapner, 1994; Atchley, 1999). These studies also have involved both women and men. Hanson and Wapner (1994) stated that there was a need for future research on theoretical and practical issues of retirement and that it would be profitable to examine phases in the pre-retirement age rather than post-retirement phases.

Finally, Dailey (2000) stated that for women there is no reliable blueprint for retirement. She further states that there is a need for research "to address the complexity of the processes that will determine the retirement experience of women" (p.11). This has been an important and critical gap in research.

My research study provides data that addresses this need for further research. I chose to study professional women who are in the phases of pre-retirement and who are making decisions to retire or not to retire. I also chose to address the complexity of the processes through the participant's stories as they shared their experiences of decision making. This data provides valuable insight to the lifespan development of these women.

Summary

Retirement has or will become a significant life experience for over a million women in the near future. This event will encompass or include the aging process, the developmental process, the work-related process of leaving a professional job, and the decision-making process of when or if to retire from employment. More research is needed to investigate the specific problems encountered by career women as they transition to retirement. The goal of this research will be to learn about the experiences that occur as women transition through their pre-retirement years.

Chapter 3

Methodology

Introduction

Qualitative research is “an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem” (Creswell, 1998, p. 15). The researcher becomes metaphorically both a miner and a traveler. As a miner, the researcher unearths valuable information and seeks knowledge that has previously been uncovered (Kvale, 1996, p. 3). The researcher can also be viewed as “a traveler on a journey that leads to a tale to be told upon returning home” (Kvale, 1996, p. 4). This journey enters uncharted territory by following “a method” or “a route that leads to the goal” (Kvale, 1996, p. 4). Kvale (1996) further states that “the journey may not only lead to new knowledge; the traveler might change as well.”

In this study, I view myself as both a miner and a traveler. Intrigued by questions concerning the transition of professional women’s decisions to retire, I began to formulate a need for further information and seek knowledge as a miner of research. As I began to search for related literature, I determined that there was a definite need for more information concerning the experience of pre-retirement transitions of professional women. These transitions had not been extensively explored or unearthed in previous studies. As a traveler, I journeyed through uncharted territory toward my goal to understand more about the experiences of women as they prepare to retire. I shared their experiences through their interviews; the knowledge I acquired has influenced my own reflections and self-understanding of the retirement process.

The research employed a multi-case study with a phenomenological frame. The goal of the study was to address the following research questions:

1. When a professional woman has the choice to retire, what is the transitional process through which she journeys?
2. What are some experiences a professional woman encounters during this transition to retirement?
3. What are the influences that lead her to make decisions to retire or not to retire?

4. When she makes the decision to retire or not to retire, what does she experience in relation to herself, her work, her family, her associates, and her future?

Chapter 3 describes my qualitative research design and includes assumptions of the qualitative paradigm; procedures for participant selection; data collection methods; my thoughts and decision points during the process of interviewing and transcribing the data; and the integration of data analysis through qualitative computer software.

Research Design

Qualitative Research

I chose a qualitative research design for this study. In qualitative research, there are philosophical assumptions that form the basis of investigation and strengthen the researcher's understanding of what people have constructed in their own specific world. (Merriam, 1998). Sherman and Webb (1988) posit that qualitative research is interested in experiences as they are "lived" and "felt" (p.7). Merriam (1998) describes six philosophical assumptions that she feels are essential. Qualitative research:

1. is a method whereby the researchers' goals are to understand the meaning that people "construct," how they make "sense of their world," and their experiences (p. 6).
2. uses the researcher as "a primary instrument" who collects and analyzes data.
3. involves "fieldwork" in order to observe people in their natural settings.
4. uses an inductive method of research that builds from the data collected.
5. presents a story of rich, descriptive words rather than numbers.
6. is "emergent and flexible" and sensitive to areas of resources as the research progresses.

By using a qualitative method, I sought to understand the experiences of retirement, both "lived" and "felt." My research followed the above six assumptions described by Merriam. I used an inductive method that emerged and was flexible as the study continued to progress. In this way, I sought to make "sense of their world" of transition to retirement and to capture the participants' experiences.

Phenomenological Framework

Because my goal was to understand the experiences of the women in my study, I chose to use a phenomenological frame. The phenomenological approach to qualitative research began as a 20th century philosophical movement to describe experiences as they present themselves to consciousness without the constraints of theory, deduction or assumptions from other disciplines

(<http://www.fortunecity.com/greenfield/grizzlu/432/443.htm>, 2000). Husserl (1913) founded phenomenology as a method of reflection on the meanings of the mind. He introduced “bracketing” as setting aside the question of the real existence of an object. Heidegger (1927) expanded the elements of consciousness and introduced the philosophical question “What is it, to be?,” and Sartre (1948) included human emotions.

Giorgi (1985) provides an explanation of a phenomenological approach as going to “the everyday world where people are living through various phenomena in actual situations” (p. 8). He posits two levels of approach: (a) gathering original data from the co-researchers (participants) through open-ended questions and dialogue, and (b) describing the co-researchers’ (participants’) experiences through reflective analysis and interpretation; that is, letting the phenomenon guide the research.

Moustakas (1994) adds caution to the researcher who is performing a phenomenological approach to a study. Although one is to achieve transcendence or a completely unbiased perspective, Moustakas states that he has found when working with the epoche process (setting aside prejudgements or biases) that he can set aside biases, but he finds problems with the language and habits that exist. Perceptions and personal ways of knowing still remain internal. Moustakas views the value of the epoche principle as a benchmark or goal to attempt even if “a perfect and pure state is not achieved” (p. 61).

In my research, the phenomenological approach was appropriate and supportive to the research questions I proposed. I was interested in the transitional experiences that evolved as professional women made their retirement decisions. I attempted to set aside my biases (Appendix A) and to analyze the data in their words, not mine.

My approach is best expressed by a quote by Spradley (1979) as to the purpose of phenomenological research: “I want to understand the world from your point of view. I want to know what you know in the way you know it. I want to understand the meaning of your experience, to walk in your shoes, to feel things as you feel them, to explain things as you explain them. Will you become my teacher and help me understand?” (p. 34).

Multiple Case Studies

Yin (1994) defines case studies in terms of the research process, whereas, Merriam (1988) considers a case study to be more of an end product. She describes qualitative case studies as “an intensive, holistic description and analysis of a single instance, phenomenon, or social unit” (Merriam, 1988, p. 21). Holistic descriptions are defined as examining each case and presenting descriptions, themes, and interpretations related to the whole case (Creswell, 1998). Creswell (1998) expands the definition of case studies to incorporate cases that are examined in a detailed data collection method and that provide information that give an in-depth story of their experiences (Creswell, 1998).

Merriam (1998) further describes case studies as particularistic (focus on a particular situation or phenomenon); descriptive (thick description of an incidence being studied); and heuristic (illumination of the researcher’s understanding of the phenomenon being studied). In my study I will utilize all three characteristics. My focus will be on the experiences of professional women as they make plans to retire. I will describe the process in thick description; my goal will be to achieve an understanding of the phenomenon of this decision-making process.

Miles and Huberman (1984) state that one of the positive factors in a multiple case study is the “strength, the precision, the validity, and the stability of the findings” (p. 29). I chose a multiple case study design because the transitional process leading to retirement can best be addressed by listening to multiple sources. In words previously used by Sherman and Webb (1988), the women I interviewed were “living” and “feeling” the transitional process to retirement. By using the multiple case study design,

descriptions of real-life situations was strengthened by the women's experiences and the findings reflected increased validity and stability.

Summary

Through a qualitative study, I employed an inductive method of research through the phenomenological approach of investigation of professional women or cases. The experience of pre-retirement transition was studied through detailed descriptions and with the goal to understand the "lived experiences" (Creswell, 1998) of these professional women.

Participant Selection

This section outlines the process of participant selection. The discussion includes sampling background, selection criteria, and my role as a researcher.

Sampling Background

Because of the dynamic growth of an aging population in the United States, retirement is often the subject for books, magazine articles, television programs, and on-the-job conversations of workforce employees. Prior to this study, I discussed retirement with friends, acquaintances, and co-workers for several years. From these conversations, I had an understanding of the positives and negatives of retirement and the idea that viewpoints vary. The perception of retirement tends to be unique for each individual, and plans for retirement range from living a more sedentary lifestyle to beginning a new career. In addition, during my conversations with others, I perceived a need for "more" (Neugarten, 1996), more understanding of the retirement process than the physical removing of oneself from a working environment.

In reviewing scholarly research and popular literature, I found an abundance of information concerning life after retirement. These included guides and "how-to" manuals on finances and healthy lifestyles before and after retirement. Adapting to post-retirement was also a subject often addressed. I concurred that these are important subjects, but I felt that there was a breach in the literature and that pre-retirement transition was equally important, particularly the process of making the decision to retire and of understanding the process as it relates to human development.

The second breach I found in the literature related to the decision-making process of professional women to retire. Most studies had been directed to the retirement issues of men and further, these studies had been quantitative studies that included both men and women.

The rationale to focus on the study of professional women who are in the pre-retirement transition stage of their life was considered to be a purposeful sampling. This sampling was based on the assumption that I wanted to understand the experience and gain insight into the pre-retirement transitional process of these women (Merriam, 1998). I, therefore, needed to select participants who were going through the pre-retirement planning and the decision-making process.

Selection Criteria

The selection of participants in a qualitative study should be purposive rather than random (Miles and Huberman, 1984). Moustakas (1994) states that for phenomenological research the participants should have experience in the phenomenon to be studied; should be interested in understanding “its nature and meaning” (p. 107); should be willing to participate in lengthy interviews; and should grant the researcher the right to publish data in a dissertation. With these criteria in mind and the additional criteria listed below, I chose my participants. The participant:

- Is a woman with a professional career.
- Has worked at least twenty-five years in the workforce.
- Has the opportunity to retire.
- Has achieved executive-level status.
- Has experienced supervisory or administrative responsibilities.
- Has self-identity with her career; is instrumental in the performance of her particular job.

I selected six participants who met the above criteria. I was acquainted with two of the participants, but I was not acquainted nor had I met the remaining four. I selected these four participants through the recommendation of others who were aware of the subject of my research study.

Letters of inquiry (Appendix B) were written to the six potential participants explaining the subject of my research and the background of the inquiry. All six responded within a short time stating they would agree to participate because they, too, were interested in the subject. The six participants represented the following professions: (a) a senior military officer, (b) a civilian government scientist, (c) a college dean, (d) an accounting firm partner, (e) a corporate president, and (f) a family therapist. They represented a varied workforce that includes military, government, education, finance, business, and psychology.

My Role as a Researcher

My goal was to collect data in order to understand the experiences of each participant. As a researcher who has studied the phenomenon of retirement for several years, I was familiar with many issues concerning the retirement process. As stated previously, my role as a researcher in a phenomenological study was to be a miner who was looking to uncover an unknown wealth of information or to be the traveler who was pursuing uncharted territory in order to lead to new knowledge (Kavale, 1996).

I interviewed the participants throughout a seven-month period with an average of three meetings per participant and approximately six hours per person. The interviews were spaced several weeks apart so that both the participants and I could have time to reflect on the previous interview/s and to seek new areas of exploration concerning their transition to retirement. At the initial interview, I explained the scope of the study, explained the informed consent form for participants of investigative projects (Appendix C), and provided the participants the opportunity to ask questions concerning the research and my expectations of their participation. The interviews that followed explored their family background, their work history, their thoughts and plans of retirement, and future goals and insights. After several months of dialogue, I concluded with the final interviews where the goal was to review, to reconfirm, and to search for any additional data that would encapsulate their experiences of making decisions to retire.

I conducted all interviews in settings that were conducive to non-disruptive dialogue. I addressed ethical issues concerning confidentiality of data, the preserving of a participant's anonymity, and the use of the research for the purpose of a dissertation

(Merriam, 1988). Following each interview, I sent the participants a letter of appreciation for their cooperation (Appendix D).

Data Collection

This section describes the methods I used in data collection that included face-to-face interviews, descriptive notes, and reflective notes.

Interviews

Rubin and Rubin (1995) relate the qualitative interview to an ordinary conversation that is “invented anew each time it occurs” (p. 7). Kvale (1996) states that a research interview is an interpersonal conversation between two people who have a theme of mutual interest. He further states that to conduct a successful interview, the researcher or interviewer must establish an atmosphere in which the participants feel comfortable to talk freely about their experiences or feelings.

Seidman (1998) described a phenomenologically based interview method that combines life-history interviewing and in-depth interviewing. The approach employs predominantly open-ended questions that will “build upon and explore the participants’ responses to questions. The goal is to have the participant reconstruct his or her experience within the topic of study” (p. 9). This style of interviewing was the method that was used during the research. My goal was to listen without predetermined ideas to the participants as they described their experiences. I was aware of the case study approach of interviewing with the goal to collect data in order to build an in-depth picture of the case or participant (Creswell, 1998).

My questions were open-ended and unstructured. I had a general outline of discussion subjects (Appendix E), but I was flexible and sensitive to the participants’ responses. Kvale (1996) describes an outline of the types of questions that guided my thinking.

- Introducing questions: “I understand you will be eligible to retire within five years. Can you tell me about your company’s process for retiring?”
- Follow-up questions: “I see, could you elaborate on that?”

- Probing questions: “Can you give a more detailed description of how you felt when you were asked the question as to when you were going to retire?”
“How does your husband feel about your retirement?”
- Specifying questions: “What did you do then?”
- Direct questions: “When you think of walking away from a position of authority, does that bother you?”
- Indirect questions: “Do you think others view retirement as slowing down?”
- Structuring questions: “Perhaps, we had better go back and review your thoughts on pre-retirement planning?”
- Silence: Give time for both the researcher and participant to reflect.
- Interpreting questions: “You mean that you plan to seek other work?”
- Grand tour questions [Creswell (1994) considers this the broadest question that can be asked in a study]: “Describe your general outlook on retirement issues for professional women.”

Examples of questions that I used in my interviews are included in Appendix E.

Descriptive and Reflective Notes

My interviews incorporated both descriptive and reflective notes. Following each interview, I made descriptive notes that gave an over-all description of the setting such as the participant’s office or physical setting of the interview. I noted events that occurred during the interview, disruptions or interruptions, and other factors that influenced the timing or continuity of the interview. I observed the body language and communication style of each participant as to how she responded to my questions; how she paused and reflected prior to answering; and how enthusiastically or contemplatively she reinforced her responses.

Reflective notes were made concerning my personal thoughts, emotions, feelings, intuitions, ideas for future discussions, and problems that I felt were important to address. I consciously kept aware of the bracketing of my biases (Appendix A) or preconceived thoughts on issues concerning retirement. Lastly, I found that reflection was a tool of fusion between encompassing previous interview experiences and the preparation for future interviews of all the women.

Organizing and Analyzing Data

Coffey and Atkinson (1996) refer to the process of analysis as “a distinct stage of research” (p. 6) which is a “reflective activity that should inform data collection, writing, and further data collection” (p. 6). They further posit that the analysis is not performed as the final step of a research study, but should be a cyclical process that occurs throughout the research. This cyclic model of learning describes the course that I followed throughout my research study.

Organizing Data

As I began the interview process, I organized the methods I would use in collecting data, in transcribing the interviews, and in saving all the information gathered. I developed individual files and notebooks for each participant. During my interviews, I used two tape recorders as a result of a difficult, learning experience. During one of my initial interviews the batteries to my recorder stopped halfway in the interview process and I had to manually take notes the last half of the interview. Because of this experience, I circumvented this problem by using two recorders with different recording times. Therefore, when one tape was full on one recorder, the other recorder continued recording throughout the dialogue. More continuity was achieved.

Following each interview, I transcribed the recorded tapes and made notations and memos that would possibly influence the analysis of the data. These transcriptions and notes were printed and compiled into the participants' files. The transcriptions were also transferred as a rich text document into the qualitative computer software package, NVivo. The NVivo documents became the basis for my coding and analysis. Following each interview's transcription and each session of analysis, a backup copy of all files was saved to additional computer disks.

Analysis Process


Analysis began following the very first interview as I initiated the process of recording the participant's background stories, her retirement plans or lack of retirement plans, and other key events in her life. During each subsequent interview, the participants' experiences and revelations became the building blocks of my research.

Over a period of several months as I began to accumulate data from the interviews, I began the discovery process of finding mutual phases through which each participant had traveled. I found mutual interests, mutual experiences, and mutual goals. Conversely, I also found differences. Each participant had unique experiences, looked at life with different viewpoints, and had achieved their positions through different roads. My research path became apparent as I studied each participant and analyzed her background, her life changing trigger events, her decision-making processes toward retirement, the influences that affected her decisions, and her transitions along the way.

As my research continued, the working model, Phases of Professional Women's Transitions to Retirement (Figure 2), began to emerge. As explained in Section 1 of Chapter 4, this working model illustrates the five-phase, retirement process through which the participants in this study traveled over their professional life span. The final interviews succeeded in verifying and validating the data I had gathered and the analysis that I had performed.

Using NVivo

NVivo, the qualitative software package, incorporated the data that was gathered; provided a tool by which analysis could be performed; and created a resource for processing information. One of the first steps in my analysis of the data was to code the transcriptions of the interviews. Coding was an arduous and intense process. In the beginning, I read the interviews and entered words or nodes that I thought were descriptive or representative of the passages or sentences. Following this exercise, I continued to revisit and review the passages, the nodes (codes), and the intent that I felt was pertinent to the specific node (code). After numerous reviews and revisions, 101 nodes (codes) were identified as important to the research (Appendix L).

These nodes (codes) were then ranked in order of frequency used. A table of the major codes for each participant was constructed (Appendices F-K). The 101 nodes (codes) were merged into 18 categories or groupings (referred to as trees in NVivo) to form a comprehensive data analysis base (Appendix M). Throughout the analysis, the capability of NVivo allowed me to search for specific codes and to compare individual's interviews or supporting documents. Three methods were available to view the coding method performed. One was coding stripes along the side of the text. The second way was textual coding by selecting the step called "coder" that would highlight passages (Appendix N). Codes could also be viewed by right clicking the computer mouse on the coding symbol [] (Appendix O). NVivo also offered the capability to construct a compilation of one specific code for one participant's interview (document) or a compilation of a specific code for all individuals (Appendix P).

Through NVivo, I also made a profile of codes for all the interviews or documents. The table identified the number of coded passage counts for each participant (Appendix Q) and I could further detect the codes that were most distinctive in the total analysis. One of the codes listed was "red letter quotes." These were quotes by the participants that I felt were noteworthy and critical to the process of their transition.

By following this method, I assessed concepts, reviewed nodes (codes), and explored relationships that validated patterns within the data (Bazeley and Richards, 2000). Perhaps the most useful function of the NVivo qualitative software package was that it allowed me flexibility in my analysis and offered the opportunity to adapt a cyclical process (Coffey and Atkinson, 1996) of re-examination throughout the research analysis.

During the analysis and interpretation stage of my research, I worked with the chair of my dissertation committee and research advisor. I sought advice and guidance from my committee members throughout the research study.

Summary

Qualitative research was the method that I chose for my research journey. I was fortunate to have the opportunity to follow the roads of exploration I experienced and to achieve my goal of better understanding of my participants' transitions to retirement.

The exciting part of this journey was the emergence of significant data through the interviewing process and the sincere, reflective, and profound responses from the participants. At the beginning of my research, this was an experience I did not imagine. Ultimately, I hope that through this investigative process, I have conveyed to the readers of my dissertation a narrative product through which they will be able to view the transitional process of retirement for professional women with more in-depth understanding.

Chapter 4

Findings

Introduction

Departure from the workplace with the intention to make the separation permanent is a notable event in the lives of professional women. This event, typically termed retirement, is a transitional period in her life span that has both societal and personal significance. In recent years there has been increasing attention given to retirement issues and subsequent adjustments to retirement; however, the area of women's retirement has been greatly neglected by researchers (Szinovacz, 1982; Dailey, 2000; Markson, 1983; Atchley, 1982; Freidan, 1993).

This is a major oversight of a significant population of potential retirees since seven million women, age 55 to 64, are working in the United States' labor force (Dailey, 2000). This number represents the "baby boom" women, born between 1946 to 1964, who have retired, are making plans to retire, or soon will be retiring. Previous assumptions have concluded that these women in general "adjust" more easily to the idea of retirement because they are not committed to their jobs and do not hold a significant identity within their profession (Friedan, 1993; Szinovacz, 1982). My research shows that this is no longer true. The professional women that were interviewed in this study are deeply committed to their jobs and do have a personal identity with their professions.

Today's potential retirees are the first generation of women who have been directly involved with the women's movement (Cort-Van Arsdale and Newman, 1991). These women have been a part of the transition from the time when homemakers went to work to a time when women achieve college educations and graduate degrees. Now the number of professional women in the current workforce includes presidents of corporations, deans of universities, senior ranking officers in military and government, and private business owners. Women have identities now that differ greatly from the previous generation of women (See PowerPoint Presentation: Timeline of American Women: 1940s to 2000s; Repass, 2002).

Professional women of 2002 now share longevity with men in the workplace. They have a long-term commitment to their jobs and careers, a desire for promotion in work status, and a need for future financial security. Although they have attained more workplace equality, women

still face new paths to retirement that other generations of women have not experienced. This research study provides further investigation into the subject and gives a glimpse into their lives at this critical time of life.

The goal of this study is to present an analysis of six professional women's transitional journeys to retirement. Through the sharing of their thoughts, their work roles, and their life stories, I have attempted to capture their viewpoints, their experiences, and their advice for others who will soon follow their paths of pre-retirement preparation. It has been a journey that I have enjoyed sharing; it has been a privilege to try to capture their stories so that others might benefit from their experiences. I employed a case-study approach with a phenomenological frame in order to produce an accurate yet significant qualitative database of information.

Organization of Chapter

This chapter is divided into three sections: (a) Phases of Retirement, (b) The Stories of Transition, and (c) The Summary. Section One describes the main findings of the research and how they emerged. The working model of the transitional process of retirement (Figure 1) evolves through five phases: (a) working; (b) becoming aware; (c) questioning; (d) accepting, and (e) planning. Each participant's transitional path to retirement is unique and illustrates her decision-making methods; her experiences during the transition; the process of her final decision to retire; and influences that affect her decision to retire or not to retire.

Section Two presents the stories of the participants as they themselves relate their thoughts and actions toward retirement. Through their narratives I have attempted to offer the reader an insight into the women's experiences both "lived" and "felt." This is a story of their journeys, not mine. I have recorded their words that convey their experiences and their feelings during this transition. I have also tried to capture their emotions as they spoke: the inflections in their voices, their enthusiasm, their concerns, and their thoughtful sharing.

Section Three summarizes the observations and explains how the stories of these six professional women differ and also how they relate to each another. They each may take a different path to retirement or view retirement with a different outlook, but all are experiencing the phenomenon of pre-retirement planning; they therefore share the same goal of making decisions that will bring positive, personal benefits in the future.

Section 1: Phases of Retirement

This section explains the working model of the Phases of Professional Women’s Transitions to Retirement that emerged from the data. I developed the working model as a result of the data collected from the six participants of this research study. The working model provides a visual guide to better understand the process through which the professional women journeyed in their pre-retirement decision-making. The working model (Figure 2; larger scale version Appendix R) is composed of five phases: Working, Becoming Aware, Questioning, Accepting, and Planning. The transition from each phase to the next is affected by influences that are noted in Figure 4. Phase 5, Planning, is further explained in Figure 3 and specifies actions that can be exhibited during this last phase of transition.

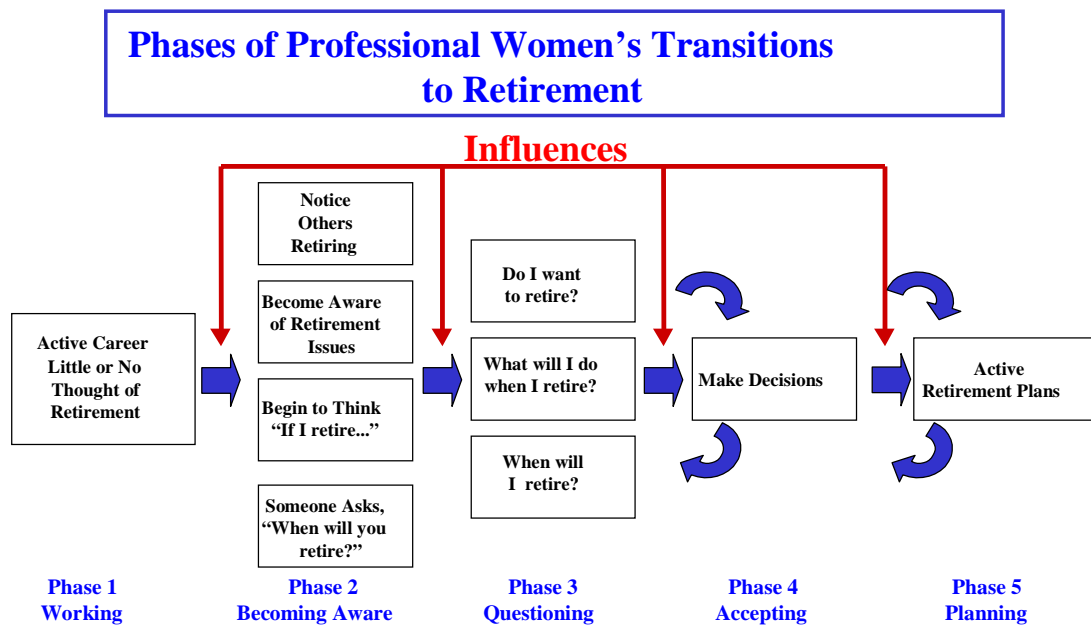


Figure 2: Working Model of Professional Women’s Phases of Transitions to Retirement

The Working Model

The model, Phases of Professional Women’s Transitions to Retirement, is composed of five phases of transition. These transitions range from an active career, with little or no thought of retirement, to the last phase, that of no longer working in a paid position of employment and

of making specific plans for the future. It should be noted that the participant is actively working throughout all the transitional phases, but thoughts of retirement emerge in Phase 2.

Phases can occur at different time periods within a woman's career. The timeline of transitioning from one phase to another is unique to the individual and is usually initiated by a trigger event that can be as subtle as having a "bad" day and jokingly saying, "I wish I could retire to Hawaii." At other times, the transition occurs after a notable event such as a friend having a heart attack. She comes to realize that time is precious and begins to make decisions about her retirement. The woman's transitional process through the phases and the timeline involved is influenced by the workplace environment, by society, by others within her family or workplace, and/or by the herself.

Within this research of six participants, a sequential progression is suggested through Phase 1, Phase 2, and Phase 3. Once the transition has been made from Phase 1 (Active Work With Little or No Thought of Retirement) to Phase 2 (Becoming Aware), the woman continues to be actively employed. However, once she has become aware of retirement, either externally or internally, it is difficult, if not impossible, to ignore. When she has experienced Phase 2, she naturally progresses to Phase 3 (Questioning), "Do I want to retire?" The timing of this transition is also unique to each individual.

The next two phases, Phase 4 (Accepting) and Phase 5 (Planning), may not follow one another in a direct path. One can reverse the order of progression from either Phase 4 or 5 and revert to Phase 3, Questioning. The participants of this study have all completed their transitions to Phase 3. One participant, Jean, the dean of a university, has transitioned to Phase 5 and plans to retire permanently and not return to a paid position of employment. Another participant, Sally, a government senior scientist, had transitioned to Phase 4, but recently reverted to Phase 3. Lois, a corporate president, is transitioning between Phase 3 and 4. Peggy, a military officer, was aware of time limits of active duty when she entered the service, but has extended her time in the service. She knows there is a limited number of years that she can continue to serve in the military and now is between Phase 3 and 4. When she retires and if she begins another career, she will recycle through Phases 3 again. Laura, a family therapist, and Connie, a certified public accountant (CPA), do not plan to transition to Phase 5 in the near future. It is dependent upon their health and other circumstances that may require them to make that decision. Presently they plan to continue working and to remain in Phase 3 of their transition.

Phase 1: Working : Active Career, Little or No Thought of Retirement

This phase usually commences during early adulthood when professional women are assuming an active career. She concentrates on the development of a career with the realization that she will have many years in the workforce. At this point in a career, she is usually on an upward spiral of work-oriented goals and retirement is a period of life that is remote and unrelated to her personal life. Prominent questions during this phase include:

- What career do I want to pursue?
- How can I perform my job more effectively?
- Do I want to change careers and seek other opportunities?

Phase 2: Becoming Aware

At some point in a professional woman's career, she becomes aware of retirement issues. This may be caused by another's retirement or a co-worker may remark about the number of years she has left before she retires. Someone may ask, "When are you going to retire?" Any of these events can trigger the thought, "If I were to retire, what would I want to do?" At this point, retirement has become a reality and she begins to think about retirement plans. Although she has reached the Phase of Becoming Aware, she takes no action nor does she actively make plans for retirement. She views retirement as an event that will occur sometime in the future.

Phase 3: Questioning

During the transition from Phase 2 to Phase 3, there are influences that compound the professional woman's thoughts about retirement and she becomes more involved in investigating how retirement will affect her future. A trigger event may cause her to realize that she has been negligent in financial planning, or her husband may reach Phase 5 and begin to make final retirement plans. Extreme stress or job-related burnout may cause her to "slow down" or to want to "get away from it all." The pre-retirement questions in this phase are now more intense, more difficult, and more focused. Examples are:

- Do I want to retire permanently?
- Will I always want to work in some capacity?
- If I were to retire, what would I want to do with the rest of my life?
- When will I retire?

Phase 4: Accepting

During the Phase of Accepting, the woman must make decisions whether she wants to retire, when she wants to retire, how her retirement will affect others, and/or how her career will be structured toward retirement. During this time, co-workers, family, and friends usually know that she is making retirement plans. She accepts the fact that retirement will be part of her life.

Thought patterns have changed from:

- “Do I want to retire?” to “In three years, I plan to...”
- “Where do I want to retire?” to “We are buying a condo in Florida.”
- “What will I do when I retire?” to “When I retire, I plan to continue working, at least part time”

Phase 5: Planning

Phase 5 has several options, but all of them lead to a finalized plan to a woman’s transition of retirement (Figure 3). One option is when the woman has made major decisions concerning her retirement plans and begins to put those plans into action. She sets specific dates for termination. At this phase, she has discussed or prepared her colleagues for her withdrawal from the workplace and has informed her employer of her plans. She may instigate major changes such as selling a business or a house. She lessens her workload and considers volunteer work, traveling, or other personal opportunities.

Another option is a time when a woman may definitely decide she wants to have a continuation plan. She has accepted that she is at a time in her life when retirement is possible, but she has made a firm decision not to retire and wants to continue her career in some manner. She may devote fewer hours or work only part-time, but she does not set a date and totally remove herself from the workplace.

A third option is when a woman terminates one job after passing through the five phases of transition, but begins a new job perhaps with goals of a new career. An example of this option could be in military assignments. A woman could retire from the military, but assume a new career following her retirement. At that time she could revert to Phase 3 and begin her transition to retirement again.

Professional Women's Transitions to Retirement

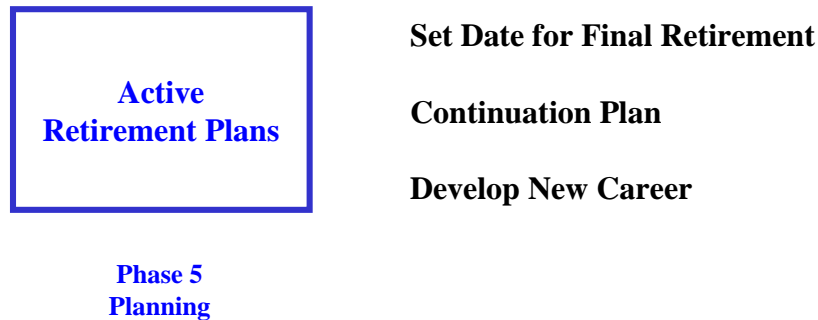


Figure 3: Active Planning Phase

Retirement Sabbatical

Phase 5 may or may not be permanent. In fact, this phase can become a transitional part of retirement and I have titled this time period as a “retirement sabbatical.” She leaves the workforce with no intention of ever returning, but after a period of unemployment, she decides to resume a career and could return to Phase 3 or 4. As women begin to retire at younger ages, retirement sabbaticals may be experienced more often and become a developmental period in the life span.

Influences on Transitions to Retirement

Each transitional phase is marked by certain influences (Figure 4) that can cause a person to proceed or not to proceed through his/her transitional process. The four influences noted in this research study are mainly caused by workplace influences, by societal influences, by others, and/or by herself.

Workplace influences in a professional women's retirement plans include age limits, forced retirement, downsizing, timing of events, and new opportunities that may involve a new career or position. Economic downturns or buyouts often create difficulties within the workplace that may cause early retirement. Government offices may be moved to areas that are not conducive to her lifestyle. She may have an offer of a new job or she may move to a new company.

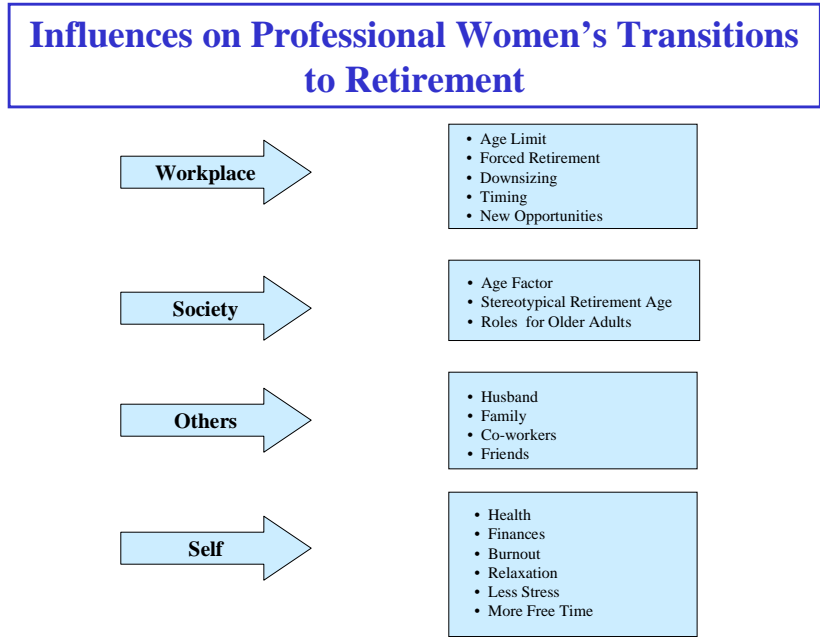


Figure 4. Influences on Retirement

Society can also influence women to retire because of age-related insinuations from colleagues that she is slowing down or becoming too old to perform her job. She may experience frequent inquiry concerning her age or be assigned to a stereotypical role associated with older women. On the other hand, she may be influenced to continue work in order to contribute to society in providing better living conditions or to building a better environment.

Outside of the workplace environment, others such as family members or friends are influences. A spouse may retire or a parent may need full-time care. Friends may be living a leisurely lifestyle that influences her decision to assume a less stressful schedule.

Finally, a woman's personal influences may be the most demanding and be the most apparent in setting timetables for her retirement. Health issues, finances, burnout, mental and physical needs such as more free time can all be factors that trigger her final decision to make active retirement plans.

Each of the participants in this study is going through phases of transition to retirement. They all have experienced the decision-making process and have felt influences toward their final decisions to retire. Their narratives follow and tell the stories of their experiences.

Section 2: The Stories of Women Retiring

My research encompasses the stories of six women who are in some phase of retirement. Their average age is 54 years old and range between 49 and 60. Together they average a total of 32 years in the workforce. All the women have achieved a managerial or executive position in their careers and their professions are quite varied. Four of the six women have their doctorate degree, one has a master’s degree, and one has a certified public accounting certification. Interestingly, they all come from similar economic and family backgrounds. Five are married, two have children, and all the spouses served in the military. Only one participant’s parents graduated from college. All the backgrounds exhibit the phenomenon of women transitioning from the generation when most women were homemakers to today when women pursue professional careers. Along with these similarities, they had differences in their career goals and how they achieved those goals. Their attributes (characteristics) are shown in Table 1 below:

Table 1: Attributes (Characteristics) of Participants

NAME	AGE	MARITAL STATUS	CHILDREN	PROFESSION	EDUCATION	YEARS OF WORK	HUSBAND PREVIOUSLY IN MILITARY	PARENTS GRADUATED FROM COLLEGE
Sally	55	Never Married	None	Senior Scientist, Government	Ph.D.	35	N/A	No
Jean	60	Married	2	Dean, University	Ph.D.	30	Yes	Yes
Peggy	50	Married	None	Senior Military Officer	M.S.	31	Yes	No
Laura	58	Married	3	Family Therapist	Ph.D.	37	Yes	No
Lois	48	Married	None	President, Corporation	Ph.D.	24	Yes	No
Connie	54	Married	None	Partner, Accounting Firm	CPA	36	Yes	No

To ensure confidentiality and anonymity of the women, I assigned each a fictitious name, and I did not give specific data concerning their employer or place of residence. Their stories are highlighted with their own words that are noted in italics. Each story begins with a personal

introduction and follows the woman's experiences through the different phases of her transition to retirement.

Individual Timelines

At the end of each story, I developed a timeline that illustrates the major life events in the woman's life. The timeline also illustrates the phases that the woman has followed and at what time period. Red arrows depict the occurrence of trigger events that have been instrumental in the woman's decision-making process of transitioning to retirement. The women themselves identified these trigger events as a time when they thought about retirement and were influenced to consider changes in their transitional paths.

Jean
Dean of a University

A Cake Knife: Symbol of My Future

Graduating from college in 1963, I remember the big thing was whether or not you were going to get married after graduation. And I think of the horrible things we did. Just as an example, I was in a sorority which I enjoyed very much. It was a nice community. But when you were a senior, a week before graduation, all of the senior women who were engaged to be married got a cake knife that you would tie with a white ribbon and use at your wedding. This was our send off to the world.

In 1963, Jean did not imagine that 33 years later she would become the dean of a large, co-ed university. When she graduated from college, she assumed she would be a homemaker who would perhaps teach until she had children. At that time, she did not comprehend that she was at the brink of radical changes in women's lives. She was in the midst of a changing generation of women who would no longer only be homemakers; this generation of women would break barriers within the workforce, would crack the glass ceiling, and would develop full-time careers. They would begin to step out of the stereotypical nurturing or support jobs that had mostly been delegated to women in the past. They would attain corporate and executive status and would compete for equality in all areas of business, government, and military environments.

I started out in life thinking I'd be a nurse and then I changed over to being a teacher. I can remember thinking there were certain things that I really shouldn't do because I'm a woman. And I shutter to think that I was thinking that way at the time. But it just wasn't the right thing to do. Just not what you did.

“I Plan to Retire, Summer, 2002.”

I arrived on the university campus early in the morning of my interview and proceeded to Jean's office building. Her secretary greeted me and told me that Jean had just arrived a few minutes previously from a trip. She wanted to check several things so that her interview with me would be uninterrupted. I had scheduled interviewing time that would include a commitment of several hours for two days. When I first spoke to Jean and asked her to be a participant in my research, she agreed with no hesitation. She said that this was a topic that was of interest to her

and one that she felt to be pertinent for this generation of women. The timing was relevant for her in that she had made her announcement to retire and her transition to retirement was actively progressing.

After a short wait, Jean greeted me and took me into her office. It was a comfortable environment with large windows that overlooked a wooded setting. After a short conversation that set the stage for the interview, the conversation developed quickly to her status of retirement.

I have announced my retirement for summer, 2002. I would hope it's going to be at least by August 1st because my successor needs to be in place by August 1st, before the academic year.

Some people want to be very secretive about their retirement plan. I have no choice. I can't be secretive about it because I care about the college. I want to make sure the college has somebody to replace me that is going to lead this college forward. I wouldn't want to just leave the college in a lurch. I would feel very badly about that. So I couldn't be secretive. I had to be very open about it.

With this background, our interview throughout the next two days proceeded within the context that Jean had transitioned through the phases of retirement and had entered Phase 5, the planning phase, of the transitional model. Her questions had been answered and her decisions had been made. She had a date for termination, and she was making plans for the future that did not include a paid position of employment. Her story follows and progresses through phases as she shares her experiences of transition.

Personal Background

Jean is 60 years old and grew up in the Midwest. She has a younger brother and both parents are living in an assisted living facility about four hours away. Her father was college educated and worked in the agricultural area. Her mother, also college educated, was a teacher and did not work during the early part of Jean's life. Later, her mother resumed a teaching career and earned a master's degree, a level of education few women at that time attained.

Upon graduating from college in 1963, Jean married and entered the teaching profession. She became an army wife and shortly afterwards her husband was sent to Vietnam. He was wounded and died soon after returning home. Jean became a widow at age 26. It was following

this time that she decided to return to graduate school in 1968. She relates how the 1960s were a difficult time for her and also it was a tumultuous time for society.

At the time I was in grad school, we were having building takeovers and demonstrations. That bothered me a lot. I was determined I was going to stick to my business. I was a grad student. I was very annoyed. I had lost someone very young in military service and I was most annoyed, quite honestly.

The graduate school I attended was a real hot bed. It was happening everywhere. They had to shut down school on the Kent State day because they thought it was too dangerous for people to go to class and to try to calm the student body. My graduate transcripts annoy me to no end. No grades were given to any student that semester because of the difficulties. It was the Kent State time and they decided not to give grades.

Jean completed her doctoral degree in 1972 and accepted a teaching position at the university. She remarried and became a mother of two children, a son and a daughter. Family is important to Jean and one of the reasons she is looking forward to retirement is to have more time with her husband and children. Her husband retired nine years ago and has been doing community service jobs since then. She refers to him as a companion in her transition to retirement.

He's been a companion. He, in no way, has ever really said to me, "I want you to retire." That was my choice, my decision. I'm sure he's happy with the decision I've made. But if I had said to him, 'I don't think I'm ready to retire now,' I think he would have gone along with that too. I don't feel any pressure there at all.

When I asked her how she would describe herself, Jean remarks:

Well, I would hope as warm and caring and not terribly aggressive. I try to be aggressive where I need to be, where my job demands it, but I'm not a real activist, aggressor kind of person. I try to be a facilitator. As I've told other people, you get your enjoyment from a position like this by helping other people succeed and not necessarily always being in the limelight yourself. And looking out for other people's interests and looking out for opportunities for others. So I guess that describes me a little bit.

Work Background

Jean's first professional work was teaching positions following her marriage. After receiving her doctorate degree and accepting a teaching position at the university in 1972, the years between 1972 to 1982 were a combination of remarriage; having her two children; teaching full time; teaching part time; taking off to be a full time mother; and returning to the workplace

full time in 1982. Since then, she has been a professor, has won several teaching awards, has served as an interim dean, and was named an active dean in 1996.

A typical day for Jean begins with her arrival to work around 7:00 a.m. She has an hour to do paperwork and respond to emails. Her appointments begin about 8:00 a.m. and from that time on, her day is filled with appointments and meetings. It is rare for her to have a lunch break. Her meetings usually run until 5:00 with receptions following.

My writing and reports have to go home with me at night. I don't see how you don't take the job home at night. I do take it home. I don't work in the office late at night. My husband and I have dinner together. We like to watch the news just to know what's going on in the world. Then I usually work catching up on emails,...and block some time for writing. Weekends I usually have some work as well. It's enjoyable. I have no regrets, but it's far more than a forty-hour week. You have to be invested in it. You really do.

Jean feels very fortunate to have had the opportunities she has experienced in the professional work environment. She has enjoyed working in the educational field and feels that she took advantage of opportunities offered to her along the way. When I asked her if she would consider herself a goal setter, she quickly answered with a laugh,

No, I'm not.

And continuing, I inquired if being a dean had been a goal in her early life. She replied,

I didn't have that as a goal. But I think women now really have goals. I think they are more focused. When I was at the age of some of the women I'm talking to in graduate school, I had no idea I would ever be a dean, whereas I think the women now have this as a goal. I would never have had this as a goal. In fact, my first goal was just to go back to public school teaching and then I thought, well, maybe I would be a faculty member at a university and I would enjoy doing that. And then I didn't have any idea that administration would be something I would aspire to do until I had that half time appointment as interim in the provost office. The goal [when Jean was in college] was to get married. So I know that has changed. And that's for the better obviously. Goals are more defined and higher than for women who graduated when I graduated.

Becoming Aware

During our conversations, Jean never gave an indication of resenting the fact that she was retiring or that she regarded retirement with a negative outlook. Her mother had retired after a long-term teaching profession and her father also had retired from his job. Jean's husband had

retired nine years ago at the age of 55 and had been happy in the volunteer and part-time work he had continued doing.

Jean was aware that several deans in her university would be retiring within a few years and she felt she should be the first one to leave.

Because if I retire, then the new dean comes in and the others are still here with the institutional memory. A lot of things will continue without the new dean having to learn so many things. The associate deans are excellent and will continue.

As Jean watched others retire, she had drawn the conclusion that,

I want to retire while I still have some good healthy years. I want to get out and do things and participate in some other activities.

Questioning

When Jean assumed her position as dean in 1996, she began questioning when would be an appropriate time for her to retire. As she progressed in her questioning phase, several influences arose.

I had a goal in mind when I took the position in how long I would be in this role. I also knew in six years I would be sixty. I made a visit to the personnel office to say, "What if I would retire at this point. What would it look like?" So I sort of had that in the plans. And then in 1998 when I had two things happen, breast cancer and an automobile accident, that help confirm that this was the right thing to do. The timing was going to be right.

Two personal influences, breast cancer and an automobile accident, were prevalent in her questioning about when to retire. Another influence in her questioning phase was the organizational structure of the university.

When I became dean, we were in the middle of restructuring. I knew we would be working on this for five or more years and I felt at the end of that time it would be an appropriate time to retire. Also recognizing that by then I would be 60 - that this would probably be a good time.

In her conversation Jean had used the age marker of 60 as a time to retire, and I asked her if becoming 60 was an influence in her transition to retirement and what, if any, were signs of her own aging process. Her response indicated that 60 was not as important an influence on her retirement plans as others factors. Sixty was simply a good time to do it. As far as signs of her

own aging process, she addressed that issue in a matter-of-fact manner and in realistic acceptance.

On me? Oh, yea!! [laugh] Gray hair for one, salt and pepper look now instead of all dark hair. Physically my knees aren't what they used to be. Sure, it's normal, physical changes. But I'm very pleased for the health that I have and I'll be thankful for what I have. I guess another aging sign is maybe looking at things differently. Wanting to put the priority on children and family and slow down a little bit. When I first took the position of dean, it didn't matter to me how many nights I was out and I was just more of a workaholic. And I thought – this isn't going to work, it isn't that important. So I think as you age, it sort of helps you to reformulate your priorities as well. They say with age comes privilege, that it's something you should celebrate and enjoy.

When asked if she had noticed aging signs mentally, she replied:

I don't know that I notice anything. [laugh] You'll have to ask my secretary. Occasionally I can't think of a name, but I don't think there's anything major - any more than normal.

At this point in Jean's transition to retirement, she has had a long-term career, she has observed others in their retirement years, and she has answered many of the questions that she had about the timing and appropriateness of her own retirement. Different trigger events have been an influence in her decision toward retirement.

Accepting

Jean has had three major trigger events that have influenced her in accepting the fact that it was time to retire and to make final decisions. The first event was her consideration of the university and her position as a dean.

I guess the most overriding factor is that I wanted to look at retirement in terms of what is in the best interest of the college of which I am a part.

As she had mentioned previously, it was a logical factor that she should be the first dean that should retire in order to leave a supportive team for the new incoming dean.

The second event was a personal influence that involved her husband.

My husband has been retired for nine years, so personally for us, it's a good time to be retired together. We enjoy getting out to travel, to go see the children, and to spend time with them.

And the third event that was a major influence in her decision-making was health issues.

I've had a couple health crises in my life. Two were in the same year, 1998. I am a breast cancer survivor....I'm a believer in mammograms and that's how I found it. I had no idea that I had a problem at all. [While Jean was receiving chemotherapy] "We had an automobile accident and I had a broken leg and a broken wrist. When you've had a health crisis like that, you think, I don't want to be tied down, quite honestly, to a stressful job. I think the stress level is a little higher because when you are the administrator, you feel the responsibility for a lot of things.

Jean further explains that at this time in the transition to retirement, priorities become important.

You line up your priorities. Of course, my main priority has been my family and my health, but another priority has been the college and knowing that I wouldn't be dean forever, and shouldn't be, I thought that it's a good time for a transition.

Jean has succeeded to a professional position few women of her generation have attained. This can be very important to a person and it can make the concept of retirement particularly difficult to accept. No longer will she be in a position of authority, she will no longer be making long-range decisions concerning the university, and she will no longer be in a role where people look to her for advice and direction. I asked Jean if this loss of authority or power associated with her position would be difficult to accept. She thought for a moment, and then replied:

No, I don't think so. Now, management I don't see as power particularly. There is management and personnel issues, conflict resolutions that I definitely won't miss. That's just not something that I enjoy really working with. But as far as the power or the leadership, I see my role perhaps at the very beginning, always have, as being supportive and being facilitative. And I've said to others, I've mentored other people, particularly young women who are looking toward leadership roles, that this isn't for you if you don't get your enjoyment from helping others succeed, and get a lot of the enjoyment of finding that someone else is really the success story and knowing that you had something to do with that. So, I think I see myself more facilitative and trying to help bring things together, help make things happen. I guess in a sense that is power but I know there will be other people here who will make things happen.

Planning

Jean has made her final decision to retire no later than August, 2002. She has informed her family, her friends, the university, and has accepted it personally. She and her husband have decided to remain in the same town and live in the house they have had for many years. They

plan to travel more often to see their children who are several hundred miles away and to see her parents who are in an assisted living facility.

Jean continued that she was trying to make her departure easier for others and was trying to prepare them in what ways she could. She was keeping extensive notebooks with records, notes, and memos. She felt that documentation was very important. Jean feels that she will miss working on campus and I asked her what she would miss most.

Probably the day-to-day interaction with co-workers and colleagues. There are some stress and headaches, but there's also good times, too. I'll miss that. I'll miss traveling and interaction with the alumni.

One of my final questions was to ask her if she thought that she would work again. Her immediate and forceful reply was:

I'll tell you something I'm very adamant about is that I will not come back to the college part time. For one thing, I'm a bit rusty in my subject matter area and I don't think it's a good idea to come back when a new leader is in place.

However, in the next breath, she immediately began talking about things in which she wanted to be involved. She is planning to do community volunteer work and to be involved in her church; she wants to spend more time with her family and friends; she wants to travel, and she is willing to serve on advisory boards. She has no plans to go home and shut the door.

I remarked that during our conversation I did not feel that she was unhappy about her decision to retire and neither did I detect any hesitations. She immediately answered:

No, I just know it's right. There are times when people come up to me lately and say 'I really hate to hear you're retiring.' But I know it's right.

Philosophy of Transition

Jean's career first began in 1963 and she has transitioned through all phases of the working model that have led to her decision to retire. I asked her what was her definition of success and did she consider herself to be successful. She answered:

Yes, I do. Well, I feel like I have left something in terms of my retirement that I know is going to go on. It's going to change. The college will not be exactly like it is today, but I feel that I left a framework. I left a foundation so it will continue to grow and evolve and be continually relevant to whatever year it is. Success is successful people - the excellent faculty that we've hired. I've been to several leadership seminars, How to Be a Dean School. I remember one statement, "You choose the environment in which you work. You create that environment and if you don't like the environment you're in, then you'd better look at what you're

doing as a leader. And I've taken that to heart and the kind of environment that I like working in here is one that is collaborative and where we share priorities. I think that would also describe my personality as well.

Through this transitional period of establishing a career and reaching executive and management status, research (Neugarten, 1996) has suggested that women, as they age, have personality changes that adapt to more aggression. I asked Jean if she felt that this had affected her in her managerial skills. She preferred to use the word “assertive” rather than “aggressive.”

Assertiveness, I've got to be careful. I have to use my assertiveness at tactical times. As the saying goes, decide on what hills you're going to die. And I have to use it at appropriate times. When you're in a meeting with mostly men, I have to interrupt them because they interrupt me. My personality is not such that I'm going to come in and bowl over everybody. I'm not that type. But I find that as another dean said, occasionally you have to use a velvet hammer.

Finally, I was interested in her advice to younger women who are perhaps only beginning their careers or women who are in mid-career and will be traveling through their own phases of transition to retirement. She thought for several moments and replied:

Well, I think first of all, it is so different now. Young women really do need to have some goals. I think to focus on some goals and think about what path, what steps they need to take to get there. For me, an awful lot was just opportunity. I wouldn't suggest that just to rely that opportunity will happen and you'll just know it's right. I think you need to think some things through, but with flexibility, so that if an opportunity does arise, you can take advantage of it. But maybe do have a career plan. Another thing, of course, financially, women need to be planning from early years. I know how easy it is when you're a doctorate, you've graduated at age 28, 29, 30, I guess I started here around 31. You think retirement is light years away. It's not a problem now. I'll worry about that later. But they need to think early on about preparing financially in terms of investments, so they can be in a position in which they can have retirement and hopefully a little bit of early retirement like I'm taking. Don't leave that to chance. And I think that all along, you don't want to be just a career person. You don't want to be only focused on just career and have only your career and nothing else. Engage in some outside interests. Have other things going on.

Summary

Jean has transitioned through all the phases within the working model, Phases of Professional Women's Transitions to Retirement. It has included a transition involving a 38-year time period, reaching Phase 3, Questioning, at approximately age 54 when she assumed the

position of dean. In the six years that followed, Jean questioned her situation, acknowledged influences, made decisions, and now has made definite plans for her retirement. Figure 4 illustrates her transition to retirement.

Jean is pleased with her decision to retire and looks forward to experiencing a full life after retirement.

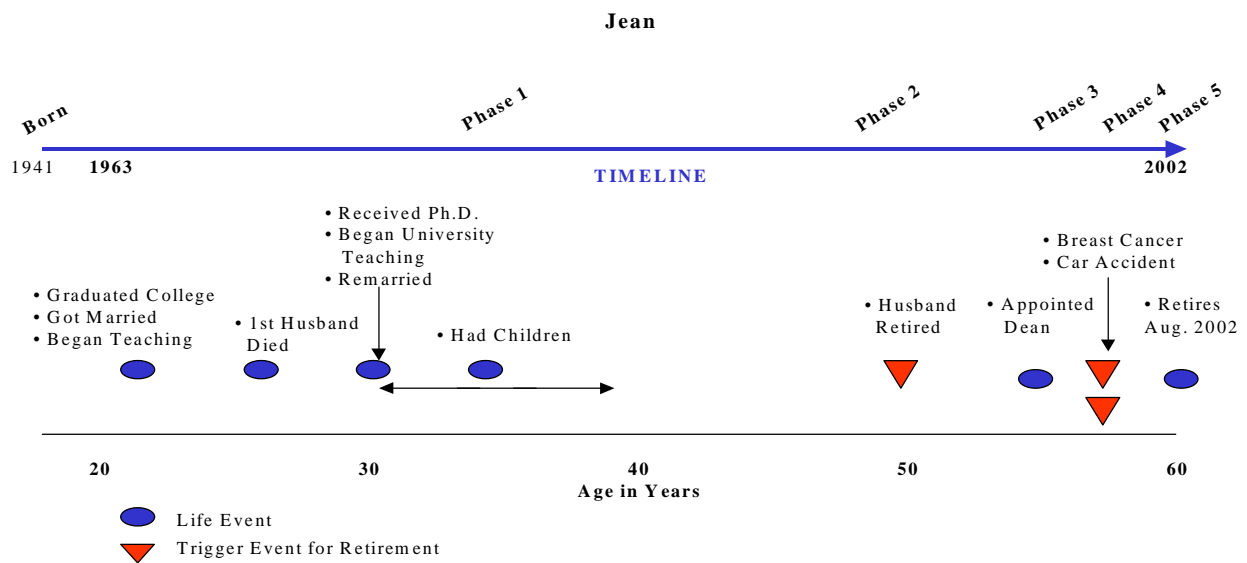


Figure 6. Working Model of Jean's Transition to Retirement

Connie
Partner, Accounting Firm

“I Answered an Ad in the Newspaper.”

The beginning of my career was on-the-job training. I didn't even know what a CPA was. I was going to do what someone in my age group did back then. You either became a teacher, a nurse, a bookkeeper, or got married and became a housewife. When I graduated from high school, my plan was to get married within two years, have my 2.5 children, be a housewife, and follow my mother because Mom always stayed home.

Being born as a member of the early baby boomers (1946-1954), Connie was in the generation when there were few women role models that became executives or attained positions of upper management. She grew up in a small, Southern town and was expected to follow the path of most women in her community. Men had the more demanding jobs; women had the supporting jobs including that of being a housewife. Connie considered this path as normal until she began to work. Directly out of high school, she answered an advertisement in the newspaper for a bookkeeping position with an accounting firm in her hometown.

In my world there were no women doctors, no women dentists. So I don't think that most of us [other women] saw that we could be different. Then again I didn't even know what a certified public accountant (CPA) did.

Fortunately, Connie's first job led to a career in the financial and accounting world that has been productive and rewarding in Connie's life.

I've actually thought about what I would do if I had not gone into this accounting and I really enjoy what I do. I can't imagine doing anything else. I've always been very happy that I have stayed with this profession.

“I Feel No Need to Retire.”

I contacted Connie and asked her if she would consent to be one of the participants in my research. I had known Connie for several years, but we had never had a conversation about retirement or her future plans. She was pleased to cooperate in the study and we made a schedule for several interviews to be held at her office.

Connie's office is neat, organized, and tastefully decorated. When I arrived for our first meeting, Connie greeted me and we proceeded to a conference room for privacy. I explained the research project in more detail and that identification of the participants would be confidential.

Connie stated that she was interested in participating because she had thought about retirement, but not to any great extent.

I know that at some point I'm going to want to slow down and at some point I'm going to want to retire. But I don't know that I have it firm as when that will happen. I have a feeling that I'm going to know when the time is right for me to retire. At least, that's what I keep thinking. I keep saying five years, but my husband and family say that every year I say five years. As long as I feel good and enjoy what I'm doing, I feel no need to retire. I would like to slow down, but just like many of us, I haven't figured out a good way to do that yet.

We continued to talk in general about retirement and I asked her if she had to define retirement, what would she say. She thought for a few moments and replied:

Retirement is probably more freedom. It would probably not be as closely bound to schedules. Possibly doing some things that have gotten put on the back burner because you haven't had the time to do them. Slowing down.

Connie and I met on three different occasions. Each time we reviewed and discussed her readiness for retirement. As the interviews continued, I concluded that Connie's transition to retirement had progressed to Phase 3 in the working model. She had worked in a career without thinking of retirement, she had gradually become aware of retirement, and she was now questioning if she wanted to retire, when that might be, and how she would transition to that time in her life. She had not progressed to Phase 4 in making decisions and accepting the process of retirement in her life.

Personal Background

Connie is a partner in an accounting firm located in a small city with a population of just over 125,000. With two male colleagues, Connie's accounting firm was established in 1984. Connie is 54 years old, married for 32 years, and has no children. In the mid-1960s, she began her career in accounting. She has seen the world of accounting grow from a time when all the work was done manually to a time when computers are now the main sources of computation.

Connie, along with her brothers and sisters, was reared in a small, Southern town. Her mother did not work outside of the home and did not attend college. She had been a major support to Connie throughout her career and had recently died at age 79. Connie had not looked at her mother as “old,” because she had always been active, outgoing, and never one to slow down. Her father had died at age 61; therefore, Connie realized that health is a big factor in thinking about retirement.

Connie married her husband several years after graduating from high school. While he was in basic training in the Navy, they had a blind date and he said he would call her again. The call came two and a half years later. This time, however, things moved more quickly and they were married two months later. Her husband returned to his military assignment on an aircraft carrier and Connie remained in her hometown and continued her job with the accounting firm.

At this time in her life, Connie’s education had only consisted of on-the-job training; however, she feels that this experience was more than a college education. She considers that the owner of the company was one of her most valued mentors.

[The owner of the company] told me that anything I wanted to learn, he was willing to teach me. I was very interested in doing that in order to advance. He was very generous with his time and his knowledge and he gave me more difficult jobs. He was willing to explain to me what needed to be done, whether it was accounting, taxes, auditing, or whatever.

When her husband returned from the military, he was also very supportive and encouraged her to continue her education.

I elected to continue full time work and go to college. In the position I was in, I would have lost ground if I had quit work to go to school. It was more advantageous for me to continue work and go to school part time. So I got a four-year degree in five years plus working full time. My husband drove me back and forth (round trip of 120 miles) several nights a week. My last semester of college, I was working full time, taking five classes, building a house, and studying for my CPA exam. That was a crazy time. I finally became a CPA in 1984.

I asked Connie how she would describe herself to others:

I love my home. I love time there. But I would never be happy to be just the traditional housewife. I probably wouldn’t be considered organized. I don’t really consider myself an introvert or an extrovert. I think I’m somewhere in the middle. I’m flexible. I think I can fit into different situations. I hope I’m a caring person. I certainly try to be. And with the parents that I had, I don’t know how I

could not be, because that was a very big part of our growing up—caring about other people.

Work Background

When Connie and her husband moved away from her hometown, she had advanced in the accounting field.

I was doing audits. I was doing tax returns. I was doing all the work that CPAs were doing and was actually supervising some CPAs, but I didn't have the formal four years of college in order to sit for the exam.

After their move, Connie continued her accounting career with an accounting firm.

At the time I came to this city, there were only two CPA firms here. And they did not have any openings at that time. So I was sort of in a unique position because I had all that experience but I didn't have the CPA. There was a guy, who was not a CPA, but he had worked at the CPA firm and had acquired an existing practice. I went to work with him and basically we were doing the accounting, the taxes, and everything but certainly not doing audits because non-CPAs could not do audits. After I worked with him for just about two years, then a CPA firm acquired his firm. I continued working with him until 1984, then left, and three of us established this firm.

The year 1984 was eventful because that was the year Connie received her college degree and passed the CPA examination. At this time, she had actually been working in that field for nineteen years. And also in 1984, she joined with two others to form an accounting firm as a partner.

When asked what her typical day would consist of, she replied:

I'm in the office no later than 7:30. I'm a morning person, so if I have a difficult job, then I get in here and get it done. But I'm always here by 7:30 and ready to go by 8:00. I may take 20 phone calls every day. Very rarely am I at my desk for more than an hour because of interruptions, a client coming in, or a staff person needing help. So when I'm working on a very difficult job that I need to concentrate on, I just close my door and I'm not there for anybody. Then going home and pretty much crashing. When I go on audits, I enjoy that. It's different. It's a different environment. You're actually working at your client's place of business.

Knowing that the accounting business is particularly busy during the tax season between January and April, I asked Connie if her schedule changed at that time.

The hours during tax season are rough. At a lot of firms, 50 hours is minimum. And if you really want to advance, you're expected to do 60 or maybe 70 hours during that part of the year. It's tough on a woman if she has a family.

However, Connie explained that one thing she tried not to do was to get caught up in the schedule to where she had no time for herself or for her husband.

That's one thing I've always tried to do is to make time for myself. And my husband and I have always made sure we have a certain amount of time together. Sunday is our day. So it doesn't matter how busy we have been, we always make sure we have that time together. We frequently get out because even the time you're in the car is when you communicate more than at any other time.

Connie has advanced in her career from the time she answered the advertisement in the newspaper for a bookkeeper to the present. I asked if she had perceived that as a goal.

No, being a partner of an accounting firm was not a goal. I didn't know any women CPAs. I don't think I realized that I could be a CPA until I married my husband. He has always instilled that education is so important and encouraged me and he felt like I could do it. So he gave me a lot of encouragement along those lines.

When I asked if she considered herself a goal setter.

No, no, I'm definitely not like that. I probably look at things more short term. I guess you could say that wanting to pass the CPA exam and also wanting to be a partner grew to be goals, but it wasn't like I have to do this within this period of time. So I don't tend to make long-term plans or goals.

Becoming Aware

In the past few years, Connie became aware that there would be a retirement plan of some sort in her future. She is not sure exactly what that will be but she has made several observations as far as the accounting business.

I see changes when I go to seminars. If you go to just a general tax seminar, you're going to see a lot of people in their 20s and 30s. But when you get to the management or higher level seminars, you look across the room and see very few young people. It's mostly older people and some of those people are in their 70s and still working. Here again, if you go to a general tax seminar, the ratio of women to men is 50-50. If you go to a management or higher seminar, maybe only a third will be women.

Several influences have now been factored into Connie's awareness of retirement. Her husband retired from his profession as a government physicist in 2001. He is now in the process of making decisions about furthering his education or re-entering the workforce in some capacity. Connie related that people had only begun asking her when she was going to retire, now that her husband had done so.

Another influence has been conversations between Connie and the firm's partners. Although no plans have been made or finalized as to anyone's retirement,

We, as a firm, have started talking a little bit, because one of the partners is the same age as I am. He will probably want to leave sooner than myself. But we've started talking about how to transition or how to hire another person so we can slow down a bit and ultimately that person could step in if one of us chose to leave.

Questioning

Connie feels that she began asking herself questions concerning her future and how retirement will impact it in her mid-forties. However, she and her husband only began to ask questions such as "if I retire," "when will I retire," and "what will I do in the last couple of years." Financial planning has always been a concern and they have contemplated that aspect of retirement over many years. Even though she has transitioned to the questioning phase, she still does not spend long periods of time planning for retirement.

I've looked ahead that way. Right now, I'd say that I don't have goals. I'm thinking not so much about retirement, but wishing that I could slow down some. I'm not really ready to think ultimately about retirement.

When speaking of transitioning,

Yes, the word 'transition' is being used. It's just how soon or how far in the future. I haven't decided yet. But we are talking and questioning, because it's not something that can happen overnight. In other words, I can't close the door and walk out. Obviously, if something happened health-wise, you'd have to. It's just that we [she and the other partners] talk about it and then we sort of back away from it.

Connie feels that the process of aging is evident, but is not a big influence on any decision that she is making at the present time.

I've started noticing the gray hairs, the little wrinkles, but mentally, I don't really see myself aging. When I stop and think, 'I'm 54 years old,' it's like, 'Oh, gosh, can I really be 54?' But then it comes down to what is 54 suppose to feel like?

When you were younger, you thought of people who were in their 50s as being old. But it's still sort of a shock to me when I hear people talking of middle-aged people, and I realize that I'm one of them.

Presently, if Connie had to make a prediction of if, when, or how she would want to retire, she would say that she would adopt some sort of a continuation plan. She feels that an ideal plan would be to work several days a week in the actual accounting area. She would prefer not have the responsibilities of management, but continue to keep up-to-date and to work with clients.

I see myself at 74 working a couple of days a week. If I were doing that, I would want my freedom to be able to travel and do other things. In my business, I do not have a limit as to when I have to retire. I do not want to go home and shut the door. I would be bonkers in two weeks. [laugh] No, there will be other things I will do either working part-time or if not, working part-time in accounting, certainly there are a lot of non-profits out there that could use people I'm sure. I would get involved.

I will be the one who really makes the decision when and actually how to retire because there is no pressure from anyone else other than my husband who will occasionally say, 'When you retire....' But there are no outside pressures; there is no mandatory retirement age. So it should be my choice when I get ready to do it.

Philosophy of Transition

Connie's career began in the 1965 when she applied for and got a bookkeeper's position. Through the years, she had made many transitions in order to obtain her present position as a professional woman and as a partner in an accounting firm. When I asked her if she saw herself as being successful, she thoughtfully replied:

I think I have pretty good self-esteem. I don't think I have too large an ego or too much self-esteem, but I do feel like I've been successful. I look around and I realize that there are still not many women who have made it to a partner level. So I do feel good about myself. I've always believed that if you don't like yourself, you can't like other people. I've met people who I just felt were so unhappy with themselves that they could not really relate or care about other people. I don't think I did this all by myself by any means. I had a lot of support. I had a lot of people that were willing to help me to get where I am.

Connie does admit that if she were to leave she would have some adjustments to make.

I think emotionally, you have a demanding job and you have had all these responsibilities and then if you just had to walk away from it and hadn't planned for it, it would be very difficult. I have laughingly said that there is no challenge in making beds and washing dishes, and I think you have to mentally be ready to give all of that up. I think I will have the luxury of saying, 'I've had enough; I don't want this responsibility any more.'

Connie has been working for 37 years and the working world of women has changed in many ways during that time period. I asked Connie her experience and how she viewed the transitions that women have had to make in the workplace.

Today, I think for most women in their early 30s that want to be a professional, they probably have some difficult choices because a lot of them are going to have young children. Of course, we didn't have children, but that is a pretty big balancing act between the children and the work and all the other demands they have. So they have to find, if they're going part-time. It takes longer for them to reach certain plateaus or to accomplish certain things because they're doing that juggling act with the family and the children. I think it can be done. I see a lot of women who do it and do it very well. I would probably family-wise, try to have a supportive husband. And also at 30, I think if they were wise they would start looking at the financial part of retirement because there are so many women who are not well prepared to retire financially. A lot of women are dependent on the husband, so here again, about 30 is such a wonderful time to start retirement plans. I would probably stress those types of things. Go ahead and get in there and if you can only do a small amount, it will grow. It's still a man's world out there. You have to be able to compete, but still I think you need to retain your femininity and remember that you're a woman and you're not going to be like the men. I think you need to recognize the differences and accept and respect the differences.

Summary

Connie has transitioned through two phases and is presently in Phase 3 of the working model, Phases of Professional Women's Transitions to Retirement. She has now been working for 37 years and is 54 years old. She is questioning many of the aspects of retirement and how it will affect her in the future, but she is not ready to make final plans or continue beyond the questions such as: "When will I retire?" or "Do I want to retire?" She admits that health conditions and other influences could impact the time of her decision; but, at the present time in her professional career, she only questions, she does not act. Her transition to retirement is illustrated in Figure 5.

Peggy
Senior Military Officer

“I Didn’t Want to Do Conventional Things...”

I have 31 years in the military. The numbers that stay for a 30-year career are very small. It’s very unusual for women of my age group because I’m right at the leading edge of the big increases in the number of women serving in the military.

When Peggy joined in 1970, the concept of women in the military was very different than it is in 2002. During this 32-year span, women’s roles have changed and they now share assignments with men such as commanding warships and serving in most defense capacities. Thirty years ago, women were not expected, nor were they trained, to follow such paths. The longevity of a service career was only a few years and the expectation of 31 years in the service for a woman was nonexistent.

Peggy’s thoughts of joining the military began in high school when she read about some of the financial programs that were offered for college support.

I had been interested in the military, but didn’t really think seriously about it until I went to college. And I liked the uniforms.

Peggy is a member of the baby-boom generation of women who are trailblazers in pursuing their educational and career goals.

I was the first to finish college in my family and, for them, that was a huge amount of achievement. My family was reluctant to influence what our [she and her sisters] choices were going to be beyond that point. They wanted those choices to be ours. And when I think back on it, I chose the military in part because I didn’t want to do the conventional things that women did in the 60s and 70s. And it would not have occurred to my family that you could be a professional or go to medical school or you could go to law school or be an engineer. It was just a blue collar family and it would never have occurred to them that you didn’t have to come from a family that did those things to be able to do those things yourself. Mom did reinforce not being like everybody else. You didn’t have to be like everybody else. It resonated with me. I wanted to do something else that was different. It was not about doing something that other women did not do. I just knew the things that were most appealing to the people at my school, like being a school teacher - I wanted to try something new.

“I Would Like to Continue to Work.”

Having joined the military in 1970, Peggy is now serving in her final position before retiring. She had originally planned to leave the military with 20 years of service, that being the first time she would be eligible to draw retirement pay. Those plans were changed when she was selected for a promotion. At that time, she re-evaluated her choices and planned to retire at the end of 30 years of service. Presently, she has elected to delay retirement since she has recently received an extended appointment, and her plans to retire from the military is projected to be in three more years.

Prior to accepting this new position, Peggy thought seriously about the pros and cons of retiring at the present time or waiting another three years. She weighed influences such as her age, the challenges, the experience that she would gain in the new assignment, and her readiness of leaving the military. The military has provided Peggy with a challenging job and it has also provided her with security. Both are important to Peggy. When I first interviewed Peggy, she responded:

I will probably accept [the new assignment], because it's easy to do that. It doesn't entail all the big decisions that comes with choosing to leave. But eventually, I will have to leave.

When I interviewed Peggy later, I found that she was enthusiastic about her new position. She feels that it will be challenging and will give her new managerial opportunities that be beneficial for future employment opportunities.

It's a change management position and I like that. It's a challenge to change things in the way an organization thinks about issues and goes about working. I enjoy that.

Both she and her husband have made tentative plans to retire permanently in five years. He is now working in a civilian job. Peggy realizes that these plans may change and new career paths may develop along the way.

We both planned that we would retire in exactly five years, so we are mentally on track. I have no confidence that that is what will happen. I think I would rather be working as long as I can work.

When I asked Peggy what her definition of retirement would be, she replied:

Slowing down. Transition. Choice. Starting again. I've thought of it primarily in terms of military retirement, which happens at a young age, so there is enough time to do something different. And, so for me, it's always been associated with another career. Some different responsibilities. Civilian clothes.

She continues that retiring from the military before too much longer is a choice that she feels she will need to make in order to follow another career path.

Retiring soon is attractive from that perspective. You have the opportunity to do another whole career or more than one career. Another set of things. So, it's attractive not to stay so late that you can't be realistic about doing another set of responsibilities.

If Peggy retires in three years, she will be 53 years old, will have a wide range of experience in her field of expertise, and also will have a choice of looking for a new career as a civilian. Therefore, retirement is a word that can be defined differently for Peggy. Her future may involve two retirements, one from the military and one from a civilian job. As a retiree from the military, she will go through Phase 5 (Planning) of the working model, Phases of a Professional Woman's Transition to Retirement, by setting a date, going through the actual process of retiring from the military, and make the decision to follow a continuation plan. At the time she enters the civilian workforce, she would revert to Phase 3 (Questioning) of deciding when she would retire again.

Personal Background

Peggy grew up in a large city in the Northeast and has two sisters, one younger and one older. Her father was in World War II and returned to a government job after the war. Her mother was a full-time homemaker until Peggy was in high school, at which time she went to work as a bookkeeper. Both of her parents are no longer living, but she feels they influenced her life, both personally and career-wise. She relates that there was never any question but that she and her sisters would attend college.

She was only 15 years old when she began her college education and graduated four years later with a bachelor's degree in mathematics. During college, Peggy joined the military and had her first increment of Officer's Candidate School. She finished the second increment of her training following graduation and was commissioned in 1970. Peggy continued her education

and received her master's degree in operations research. I noted that the majority of her life span had been involved with the military service and she agreed.

I have spent my whole adult life in the military so there are other things I enjoy and would like to do. Wanting to know that I have left time to do some of those things is important to me. That's the downside of staying on for another term, because I will be giving up some of that. If it doesn't turn out to be better for me in terms of what I can choose to do later, I have really given up some things that I'm not going to get done.

Thinking in the aspect of time and "not getting things done," I asked Peggy if she felt that she was age conscious. She admitted that she was and that there were several factors that influenced this awareness of age.

The military isn't age conscious per se as much as service intent. So being in the military, we're more conscious of how much time we have there, than chronological age.

Although I think I'm very age conscious myself. For instance, I know that I am surrounded by people who are ten years older than I am and envision themselves as having 20 to 25 years career ahead of them. Not just careers, but 25 years of active individual choices. And many my age who intend to move to another whole life. Intellectually, I want to do that, but emotionally I am worried about being 50 and how many more years I have left. My mom died with Alzheimer's. So I consider how many years of not being functional do you have left.

Peggy and her husband have been married 24 years and she feels that he has always been one of her most influential supporters.

We talk about retirement frequently, but he does not want to be a driver in what I decide to do. He's just interested in my choosing what I think is going to make me happy.

He is also going to be her biggest influence on her final retirement decisions.

We don't have children and my parents are both gone. So, it'll be a matter of what we choose to do. We don't have any obligations to family to choose a location or make arrangements for providing for anyone. I feel that our professional contributions are what our legacies are going to be.

When I asked Peggy how she would describe herself to others and did she see herself becoming more aggressive as she aged.

I'd like to think that I'm a bit more mellow. I am more aware of not having very much time to complete things that I feel passionately about and that will have impact after I am gone. So, I may be less worried about hurting people's

feelings than two years ago. So, in that regard, perhaps I'm more aggressive. But I would tend to say that happens to most military men as well. If you are at a time of substantial change, wanting to get the processes aligned and realizing that you don't have much time to do that. It's a job that is very involved with life cycle management.

In many ways, Peggy feels that she lacks self-confidence and that has affected her thoughts and decision-making concerning her retirement plans. Even though she feels that she has this trait, she feels that it may be a positive factor.

I'm sure it's self-defeating in some ways, but it makes me work harder. It helps me stay motivated. And one of my worries, about being in the job market is what happens when you have to deal with rejection. I'm concerned about what the effect is of suddenly not having any positive reinforcement and only being rejected as you look for a job. It's just the question of being employed that seems to be a concern.

Throughout the interviewing sessions with Peggy, I was reminded that she was not only on the “leading edge” of women establishing themselves in the professional workplace, but she was also on the “leading edge” of women attaining high ranks in the military service. Both these events are accomplishments that are unique to today's generation of women. Through interviewing Peggy, it was obvious that she enjoyed her job and that she had been successful in making many transitions during this journey of becoming a high-ranking military officer.

Working Background

I interviewed Peggy in her office at a secure military installation on four different occasions. She was most cooperative and arranged for our interviews to be in a private area of her office space. When I arrived at her office for the first three interviews, I proceeded through security checks with little attention to the surroundings other than going into a military office building. For our fourth interview in November 2001, there was a difference in the procedures of going to Peggy's office. The Pentagon had been the victim of the September 11 plane crash and I became more aware of the impact that each person who had been a part of the military on September 11 must have felt.

With this in mind, our conversation for this final interview began with a discussion surrounding September 11. Peggy was in the Pentagon at the time of the impact and described it

feeling similar to an aftershock of an earthquake. I asked her if the event had any impact on her retirement plans.

It did not have an impact on my plans. Some people who had retirement plans in the works pulled their papers, not a huge number, but some. Some people are not allowed to retire because of their particular specialty. It's not an across the board status change. There is a heightened level of military activity associated with the war on terrorism. People will slow down decisions.

By the fourth meeting in our interview schedule, Peggy had assumed her new assignment and had plans to continue in the military for three more years. Her schedule in the new position had changed to a longer day. She arrives at the office between 6:00 and 6:30 a.m. since the military staff begins at 7:00. Her day is full of meetings and, on most days, she leaves between 8:30 to 9:00 p.m. There are weekends that she must return to work “just to dig out.”

When I asked her if attaining her rank had been a goal and if she would consider herself a goal setter, she replied:

No, not particularly. Probably more than anything would be one day at a time. In the military, it is particularly easy to have a next level of aspirations because you are competing for promotion on a set schedule and so to that extent, I guess you could say that I had set the goal of never failing to be selected for promotion. But that happens, you are looked at for promotion on a regular schedule and so it happens and you're either selected or not. I wouldn't expect to be performing at a level that didn't make me at least competitive for promotion. I don't think that I would describe myself as having had a big game plan. However, I wouldn't choose to do something at which I was not being successful. So if at 40, I had not been making the progress I was expecting to make, I wouldn't have stayed in the military.

Becoming Aware

Peggy admits that five years ago she was not thinking of retirement.

Of course, you know it's going to happen. For us, it is a very finite sort of relationship. It ends at a specified period of time, but I don't think anyone ever thinks it is actually going to happen to him or her. As far as ten years ago, I wasn't thinking about it. Five years ago, I would say that it was not something that I contemplated at all.

She has a unique background and her progression through the phases of transition to retirement is different than the other participants. In 1970, when she entered the military, she knew that there would be periods in her military career when she could retire. However, the

word “retirement” to most military personnel is only a stopping place to be followed by another career. The concept is that it is not a “permanent retirement.”

Therefore, Peggy, at age 19, was aware of retirement from the beginning of her military career, but as she comments in the quote above; she “knew it was going to happen,” but she did not seriously think about it until the last five years.

Questioning

Peggy is transitioning through the phase of questioning in relation to her military retirement. She still has unanswered questions as to the exact date, but is ready to make decisions and is beginning to put some of those in place. At this time, she is influenced by her workplace environment, changes that can occur concerning her present assignment, and the possibilities of new opportunities. She and husband are discussing retirement and she, especially, is thinking about health issues, finances, and other factors such as less stress.

If Peggy retires in three year and assumes a civilian position in the workforce, she will revert to in the transitional period of Phase 3, Questioning. She will again need to look to the future and make decisions as to when and if she will assume permanent retirement.

Accepting

Peggy has accepted the fact that she will be retiring from the military. She is making some tentative decisions, but she still has many decisions to make. Where will she seek employment? What will be her career choices? If her husband retires, how will his decision affect her retirement? These are all issues for her to answer.

Planning

Peggy has not finalized her plans and it will probably be two years before Peggy enters this phase if her present position follows a normal course. Influences such as health or military requirements can be major motivating factors that can alter her plans and can intensify or delay her transition to this phase of retirement

Philosophy of Transition

Peggy entered the military at a very young age and has experienced many changes for women in the military.

I think that women in the early 80s were primarily people who had not chosen to marry, so didn't have families. When you meet a woman who has achieved success, whose success goals were fairly high at that period of time and who also had a family, they are truly extraordinary people. An unusual course of action for women of their age. There are differences now 20 years later.

I asked her what advice she would give women entering the military today.

I guess invest and save. Keep contacts in the private sector because you are making them along the way and you should keep some sort of reasonable contact with people that you may be working with. Develop outside interests beyond the military.

Summary

Peggy is transitioning through several phases of the working model, Phases of a Professional Woman's Transition to Retirement. She was aware of retirement in the aspect of "retiring from the military" when she joined at age 19. However, it has only been within the last five years that she has transitioned to Phase 3 and partially into Phase 4. She has had influences on her journey that have caused her to make critical decisions. The offer of a new, challenging position has recently caused her to remain in active service and to put her plans to retire on hold. She is definitely looking at beginning a new career when she does retire from the military and, at that time, she will again travel through phases of transition to retirement. She will again be aware that she will retire at some point in the future but she will resume with Questioning phase of transition. Her transition to retirement is illustrated in Figure 6.

Toward the end of our interview, I commented to Peggy that through our conversation I presumed that if someone should ask her what she was going to do with the rest of her life, she would probably respond that she was not going to slow down.

She replied,

I don't plan to.

Peggy

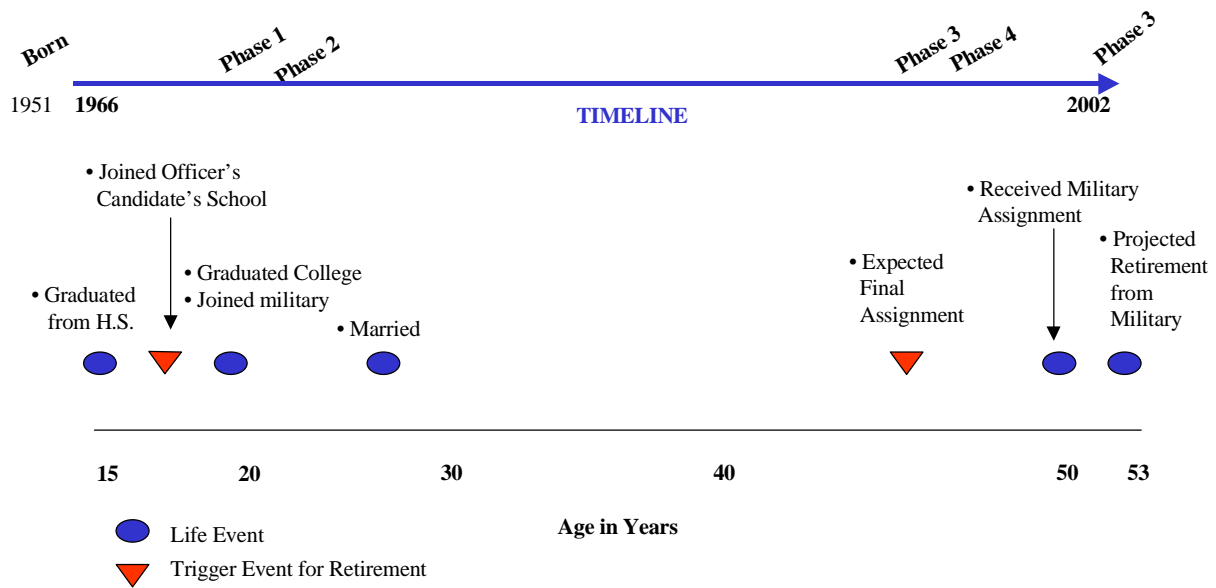


Figure 7. Working Model of Peggy's Transition to Retirement

Laura
Family Therapist

“I Refuse to Talk About Retirement.”

My husband and I have not really sat down and talked about retirement. I kind of joke that I don't believe in it, that I believe in both of us continuing to work in whatever way we feel fulfilled and enjoying it. And I kind of refuse to even talk about retirement. Just seems like something you do when you're really, really old. I think in terms of just transitioning, transferring to another career.

Laura enjoys working and feels fulfilled by the career she has chosen. She has been in the business of helping people for many years. She was a nurse in the early part of her career, but became a family therapist 20 years ago and is pleased with the flexibility her profession gives her in continuing to work as long as she feels useful.

I have a role model. Another therapist who works in my office is in her late 70s and still sees clients three days a week. And yet if she wants to, she takes off three weeks and goes to the beach and that all works fine. I love my work. It's not physically taxing so it's not something you can't do. Therapy is a great career to get old with. You just get more experience and hopefully more skillful.

“Who Wants to Say, ‘I’m In Old Age Now.’”

Laura is 58 years old and is enjoying this time period of her life. I met with Laura in two different sessions of interviews and each time we met, she talked positively about her life and her activities. Throughout the interviews she continued to affirm that retirement was not in her immediate future and may never be.

Laura believes that the aging process of women today has changed dramatically since her mother's and grandmother's era. She also believes chronological age does not necessarily correspond to the way a woman feels, acts, and looks. This viewpoint is similar to the “age-irrelevant society” that was described by Neugarten (1996). Neugarten (1996) posited that women are aging, but they are becoming more acceptable, therefore making retirement at age 65 less compulsory. Their lifespans are blurring and “young-olds” (Neugarten, 1996) include a mixture of women who have major differences in their lifetime goals and career achievements. Many of these goals can be attained at different times within the lifespan. When I asked Laura what would she consider middle-aged, she responded:

I've changed. When I had to define middle-age recently, it started out from 40 to 60 and I've tried not to put an age limit on it. I would definitely go up to 70 now. I don't think I like the categories because who wants to be out of middle age! Who wants to say, 'I'm in old age now.' It is a label and once you get a label, you kind of live the label. It's fine when you're young, but do you want to go into old age? I don't want to do that, so I keep pushing it ten years well beyond me [laugh].

Laura works an eight-hour day, teaches at a university two nights a week, finds time to be with her family and grandchildren, and exercises one and a half-hours each weekday. I asked her if she had recently noticed herself slowing down or was she as busy as ever.

Maybe busier. Probably too busy. I could probably do with some extra time. Then I'd get organized around the house. Get my closets organized. Get my files organized. Do some clean up. Clean the yard. Get my photos organized. That's really what I think I'd do. Been put off for a long time.

With this scenario of her active lifestyle, I asked what her definition of retirement would be.

Whenever I think of retirement, I prefer to think in terms of transitioning. I don't think I like the term retirement. I like to think of people going through transitions. Transitions from doing one thing to another. But retirement makes me think of cut off. It's not in my vocabulary. But I think of transitioning, maybe from one career to another, from maybe paid work to volunteer work. I guess I like that concept better.

Laura is aware of retirement; she and her husband have discussed retirement; and in her family therapy practice, she has counseled clients who are retiring and has shared in their experiences. These have all been influences on her concept of the retirement phase of her life. Unless some major event such as health problems would impact Laura's transitional process, she has not accepted that retirement is an ultimatum in life and she has planned to continue working as long as she feels useful.

Personal Background

Laura grew up in the Midwest in a family of three children. She is the oldest with a younger sister and brother. Her parents are no longer living. Laura speaks with admiration for

her mother and recognizes the influence that her mother instilled in her a desire to attain a good education and develop high work ethics.

She worked after I was born because my father was overseas and she needed to. But I always knew that she loved to work and I think she'd actually end up as that 50s kind of woman that probably would have rather been working. She worked in banking and she came from a really poor family so she really appreciated the value of work and what she could do. She wouldn't have even gotten to secretarial school except for being in a bad accident when she was 17. A car accident. Her brother was driving and she was severely injured and there was insurance money. And she used that insurance money to put herself through secretarial school or she wouldn't have gotten to do that. And then as soon as she made some money, she put her sisters through secretarial school. So there really was that value of education. I mean that was the most education that she could get at that time, but she was an avid reader. She was a very smart woman. So I really did learn to value education and work. Not just education, the type of education, but education for work I guess.

Laura was the first in her family to attend college. She became a nurse and then later went back to school in psychology. She continued to further her education and received her doctorate degree in 2000. This road to higher education had taken many turns because she and her husband have lived in 20 different places in 30 years.

I started [her doctorate] at 52 and finished at 56. So you have to think, 'why are you doing this at this age?' I did it because I didn't get a chance to do it before because we moved so much. We were never somewhere long enough for me to take four years to go. It was all I could do by working, raising three kids, and moving. So that pretty much filled my time. So it was really when the last one got launched and we knew we were going to be here long enough that I applied to the program. So I did have to think, 'I'm going to be 56 when I finish this.' I wanted to be sure there would be time to use it.

Her husband was career military and has now transitioned from the military to working full-time in the civilian workforce. He is 59 years old and she thinks that he plans to work about seven more years. However, she also thinks that he, too, will want to continue to work part-time and not be idle.

We're not golfers so we're not thinking that we will go play golf. That's just not how we think.

Laura has three children and two grandchildren. She enjoys the time she gets to spend with them. Often her children will ask why she works so hard, but she feels that their inquiries are from concern for her and they know she enjoys what she is doing.

When I asked Laura how she would describe her personality, she was thoughtful and then replied:

I like both [being with groups and being alone]. Doing a dissertation is a lot of alone work. And I realized that I was pretty comfortable in doing all my reading, studying, and on the computer. I'm not sure I had ever done that before where I really had to set aside half days or whole days just to work alone. I also really like people. I like group work. I think I'm cooperative. I think I'm pretty easy going. I think I'm conscientious. I care about environmental things and people relationship sort of things. I'm probably a worrier, because I worry about things which is why my exercise program is good for me. It's physical, it's mental, and it's a great stress reliever. I think about things while I do it. I use it as a time to problem solve.

Work Background

It is difficult for Laura to remember her first job because she has worked since she was a teenager.

I think I was brought up with an ethics of work. And also that women or girls could do anything. I was the oldest and so I used to mow lawns in junior high to high school. So that wasn't a girlie sort of job, I mowed lawns. I rode horses. I guess the lawn mowing gave me flexibility. I hadn't thought about that before. So the flexibility has always been important to me. Because I showed horses, we traveled a lot. I worked Saturdays. What many teenagers might have done wouldn't have worked for me because it would have kept me from showing my horses. So maybe that's why the lawn jobs worked. Because you could do that whenever you could. And I used to work where we kept the horses, mending fences, and so on.

Laura decided that she wanted to be a nurse and worked for a couple of summers as a nurse's aid to see if that was a field that she wanted to enter. She did enjoy it and received her degree in nursing. While in the practice of nursing, she became interested in the dynamics of relationships and family therapy.

As the head nurse on the relief shift, working 3 to 11:30 at night, I was there when all the families came to visit. It was just seeing the stress, the tension, and all the dynamics when the families came to visit at night. But I didn't know what to make of it. I was very interested in it and saw the patients were different at that time than what you saw before the families came. So I became interested in those

dynamics. I went in and got my bachelor's and master's in clinical psych which still didn't answer that question because they talked about abnormal psych and things like that. And then I found the marriage and family therapy program at another university and that was it. And I realized that I was interested in the dynamics of relationships. That was in 1979 and that was it. That was interesting. And it has been wonderful. And it has changed over the years of how I work.

Laura shares office space with five women and one man. They have remodeled an older house and the environment is home-like rather than sterile as many other clinical or medical offices. Laura's office resembles a comfortable living room and she finds that this atmosphere allows her clients to feel more at ease during their sessions.

We [her colleagues] all work different schedules. It's just a wonderful, welcoming place to work. I have a nice group of people. I have colleagues that are younger than I am. So I guess as long as I continue getting work, I don't see changing.

Laura's typical day begins at 6:00 a.m. followed by an exercise routine of cardio- and weight training. She catches up on her paperwork and then is ready to meet with clients at 11:00 a.m. She works through the day and usually finishes around 7:00 p.m. Her schedule may vary on the days she teaches, and on Fridays she picks up her grandson to "take him somewhere special."

I asked Laura why she had decided to include teaching as an adjunct in her busy schedule.

It just added a little bit of different kind of work than I had already been doing for 20 years. I had done training in therapists and I had enjoyed that a lot. It was just interesting working with people in something they really want to be learning, adult learning. And so this is just an extension of that. I think you learn as much from your students as what you give them. It's very much a collaborative conversation. And I love the two courses I'm doing.

Laura began working as a teenager. She stayed home for five years after she had her children. Other than during that period of time, she has been in the workforce for approximately 37 years. I asked her if she considered herself a goal setter and if during her 37 years in the workforce, she had set goals.

I probably wouldn't consider myself that, but I think I do it. I think everywhere we lived since we moved around for thirty years, I tried to take advantage of wherever we were as far as getting more education, doing postgraduate work in

marriage and family, and in another place doing supervision. So it was like each place we lived I added something new to what I was doing so that I could get to the place that worked for me. Some of that I didn't know, in a lot of those places what it was going to be. Because we lived in quite a few other places, so I didn't know what that was, so I guess I'd have to say the goals were flexible.

Becoming Aware

Laura has been aware of the transitions encountered in retirement for many years. Due to health conditions, her father had to retire at age 48 and she was aware that it was difficult transition for him. She says, "He was very young and it was very hard. He was out of step with his peers."

Laura's husband has retired from the military and she was involved with his decisions and adjustments following his retirement. She has also counseled people who are retired or are thinking of retirement. Several of her friends have retired.

I have a friend who is retired in Florida and it doesn't appeal to me.

Questioning

Laura has answered many of the questions associated with this phase of transition of retirement. She does not want to retire and does not plan to retire.

I have other friends. They do a lot of volunteer work. They are really active people. They work at volunteer work and helping others and play golf or tennis. And that's nice, but I like structured work.

She has considered many questions about retirement and is satisfied with her decision to continue to work.

Accepting

Laura has made a definite decision not to retire. She does admit that between the time of our first and second interview, she did contemplate moving her practice to a location closer to her home.

I was thinking in terms of how many years do I want to work. So I thought for sure ten years and that would put me to 68, and then I'm thinking, 'Well, gee, this woman therapist in my office is older than that. And if I'm feeling this good, then I would like to be thinking another five years beyond that which would put me at

73. *To be working just as much as I want, whatever that might be. So I guess I did look at retirement in terms of if I move my office – so it did make me think. And I decided, that if I'm feeling good, ten years probably isn't enough.*

Planning

I do not plan to retire. Maybe I won't work five days a week, but I think I'll always work.

With this outlook on her future, Laura has not made active retirement plans. She has a possible continuation plan. She has accepted that she is at a time in her life when retirement is possible, but she has made a firm decision not to retire and wants to continue her career in family therapy. She may devote fewer hours or work only part-time, but she does not plan to set a date and totally remove herself from the workplace.

Philosophy of Transition

Laura has been in the workforce for 37 years. She has established an active business; she has experienced several jobs; she has reared three children; and she has been married for over 30 years. I asked her how she would define success and if she felt successful.

Success is an accomplishment. It's accomplishing your goals. It's your family, good education, financially secure. I guess I think success isn't a concept so much as fulfilled, or proud, or fortunate. Seems something more that I'm more comfortable with. So I would say I'm fortunate. I'm fortunate about the children I have, the grandchildren I have, not that I was a successful parent. I would rather say I'm very fortunate. I have had the opportunities for the time, the money, and the education to be doing what I'm doing. So I think that just fits me better.

Through her transitions and lifetime experiences, I asked Laura if she felt that she had changed in any way.

I probably wouldn't describe myself as aggressive. But more focused, just through experience, a sense of what's important, not wanting to waste time, if something needs to be discussed with somebody, I want to discuss it. Whereas before, it's going to be a tough discussion or her feelings will be hurt. Now I don't want to carry that pain with me as unfinished, so I like to step back from things and think about what's the best way to have this discussion, but I want to have it and I'm more clear on that. It's important to say what you're thinking, what you're worried about, what you're concerned about and not put it aside. Because it may be confrontational, I would rather figure out a non-

confrontational way to have a conversation. So that for me is more aggressive than I use to be. I wasn't brought up to be an outspoken woman. But I want to be a somewhat outspoken woman. I want to have the things I have opinions about, I care about, or mean a lot to me, I want to do it.

Finally, I asked Laura what advice she would give young women who were at the beginning of their careers.

Well, I think you get as much education as you can so they have career options. I believe in lifetime learning. That you keep going back. I think most of us can't know everything up front all at once. You have to live life some and see what you like, what's working and what's not working, and build on what works. So I think to be flexible, to enjoy the different life stages. I think if they can get a good education early on, if they can get education they're lucky, and have some good work experience and then maybe take time off if they want to have their children. Now I know the mommy track doesn't do as well in the business world such as for some young lawyers, but to have that option if they want to or to be able to share that with you husband. I think young couples are doing a much better job in sharing – getting the children off to school, being there when the children come back, cooking, all that. So I think that's great. But to be able to enjoy those years in whatever way they want. Take care of themselves physically. I do really believe in exercise. I think that it is important to keep your health and to have less stress. So my advice would be education, physical fitness, time for relationship, and friendships.

Summary

Laura has experienced several transitions during her progression through the working model of the Phases of Professional Women's Transitions to Retirement. She is 58 years old, has developed a successful career, and has decided that she will not retire. In fact, she does not like to speak in terms of retirement. Her transition to retirement is illustrated in Figure 7.

I posit that Laura has transitioned through three Phases of Transitions. She has answered the question "Do I want to retire?" Her answer is "No." However, she has not accepted the fact that retirement is a part of her life. She has reached the Questioning Phase and presently has plans to continue working into her 70s.

I like working with people. I like having a purpose. I like making a difference. Feeling there's a calling, maybe not a calling, but something that benefits people.

Sally
Senior Scientist

“I Am Laying the Groundwork.”

I understand that for some people, the ability to walk out and watch their universe collapse is a statement of ‘I am irreplaceable.’ From my perspective, being a good manager means that you leave an organization that is capable of taking over and taking care of itself and moving in its own direction in a responsible fashion.

Sally was eligible to retire from her position as a senior scientist for the government in August 2001. She and I met for our first interview four months prior to that time, and she was in the process of preparing both herself and her colleagues for her possible retirement. Although she had not definitely decided if or when she would retire, she was quite aware of the eligibility date and was proceeding to make plans in that direction.

I have let it be known that my first eligibility comes this summer both to the people who work for me and the people for whom I work. So I’m laying the groundwork psychologically with the people with whom I collaborate on a daily basis. If I were to stay on until the end of the calendar year, I have 35 years of service. So, I’m probably not going to really move out of my position until, the earliest, this time next year.

Sally said that there were some possibilities that may prolong her retirement if other work-related opportunities materialized; however, she had told her boss that there was a deadline.

I told him I would stay until the spring of 2004. So, I have a definite cut-off date. I will absolutely no longer be here. I have made that decision.

If the new opportunities did not materialize, Sally would choose to leave in the spring of 2002.

“Changing Jobs is An Opportunity to Grow.”

I met with Sally for three different interview sessions over the course of a seven-month period. During this time, several changes occurred that made an impact on her job and on her personal transition toward retirement. At the beginning of the interviews, she was uncertain about continuing in her position or, if the opportunity presented itself, to take another job that might be offered.

Well, I find that every time you change a job or change a position, it's an opportunity to grow. It's an opportunity to be somewhat different from what you have been because people, including yourself, are not ready to put you in exactly the same hole. And it is a challenge.

Now that her retirement has been discussed and her colleagues are aware that she may be leaving, I asked if they were treating her differently.

Oh, yes. And by my saying that 'I'm not going to be here,' all of a sudden people are realizing, 'Wait a minute, she's not going to be here.' Now it is becoming a reality for them. I have told them, 'You are up and coming people. You have talents as a group; you have a tremendous amount of capability. If you start competing with each other, you are going to lose. If you figure out how to work together and who takes what lead and what part, you have capability that carries you over.'

As we continued our discussion, I asked her what her definition of retirement would be. Without hesitation, she answered.

The ability to recreate myself in a different world. There are different things to do. I would like to do different things.

When Sally and I met for the final interview, I asked her what changes had happened in her life in the three months since I had seen her. She quickly and enthusiastically replied:

I've been offered an interesting position that I have been interested in for a while. It's one in which I have particular interest at this point in time, so it will fit into my plans. This leaves me many more options than I had thought about of planning my future while I'm still working. So that's very nice.

Although retirement was still a factor in her future, it had become less of an issue for the immediate time period. She was assuming a new job that would create different career challenges. Sally had progressed through several phases of transition to retirement and was making decisions as to her final retirement as projected in Phase 4 of the Professional Woman's Transitions to Retirement. She has decided that she would retire no later than 2004; she wants change; she has told others that she would be retiring; and she is finalizing thoughts on what paths she could follow after retirement from the government. With the acceptance of the new job, she has possibly returned to Phase 3, Questioning, since now there are new unanswered questions as to when she will retire and how her transition to retirement will progress.

Personal Background

Sally is 55 years old and grew up in a northern state. Her parents were first generation immigrants to the United States. Her mother and father did not graduate from high school and had differing viewpoints on Sally's education.

My father's family looked at it and said, 'What does going to college have to do with getting married?' My mother on the other hand never questioned it as an end. 'You're going to college!' So that was a given. Both my mother and father were the first generation born in the United States of immigrant parents. My father's family was farmers and laborers. And my mother's family was teachers. Her father was a blacksmith, but at that time, a blacksmith was a horse doctor. So there was quasi-veterinarian type of thing. And others in the family had been teachers at one point in time, back in the sod. So, there was a somewhat different outlook between the two families groups.

Sally did go to college and received her undergraduate degree in physics. Three days after graduation she accepted a job with the government.

I got a master's degree right away because I had already been accepted into a master's program by the time I had graduated. And I worked here [the government job] for several years. Maybe only one year beyond that, a professor who was also working here said, 'No, no, no, you need to go on to graduate school, you need to get a doctorate.' I thought about that a good bit before I did it, because it was doing it all part-time which is quite a haul. But, what was interesting to me at that time and the reason I got the doctorate was not the job here. It was a union card so that I could teach.

I guess back as long ago as that, I was thinking that somewhere in my life I would like to teach. I would like to walk back into the classroom on the other side of the desk. And as it turns out, I got my doctorate in May and in September I was on the other side of the desk on a part-time basis.

Sally received her doctorate in physics at age 33 and returned to a full-time position with a scientific government organization. She has continued in this career to the present. Looking back, she feels fortunate that she had a mentor in the early part of her career.

I ended up coming into this position because, interestingly enough, another woman mentored me. She looked for her replacement. She in a sense found me, gave me the opportunity to be acting for her for a short period of time, and put me in a position to be noticed by management above her. So when she finally chose to leave, I was actually asked to apply for the job.

This experience is the reason Sally feels so strongly today about preparing others for her departure from the job when she retires. It gives others career opportunities.

Sally has other educational interests and has participated in government-sponsored management trainings. She has also participated in training programs that involve counseling or ministry training.

My background is Roman Catholic. And in the Roman Catholic Church you have a group of men who are trained as deacons. Back in the mid- to late 1970s, this particular training program was run by a religious organization that had a particular ministry for the oppressed and minorities. And they also chose to bring into the training program not only the wives of the married men, but also lay people who were not seeking ordination. So we went through the same training, religious training geared toward ministering to people. There were communication workshops; there were training workshops on weekends that dealt with counseling and how to draw the line between an appropriate and good counseling relationship for somebody who was not a professional counselor and where you should refer someone to a professional counselor. So, I come equipped with a variety of different types of training for most managers.

When I asked Sally how she would describe her personality, she responded:

I'm not an outgoing person. I'm a good communicator. But, my nature is, you know, if you do Myers-Briggs and I've done it about three times and am about to do another exercise with it this coming weekend, I am almost off the edge in both introvert and intuitive. And, as an off-the-scale introvert, I can very easily spend time by myself. I'm a hermit by nature, I do these other things because I like to learn and I have something that I can offer. I am also introspective so I watch myself a lot. And I am extremely vocal and very, well, I don't think of myself as being extremely aggressive, but I am extremely competitive if I find it necessary.

Work Background

Sally began her career with the government in 1967 which gives her 35 years of employment. This is a milestone for government retirement since pensions are based on years of service. As a senior manager, her responsibilities vary.

I manage a program with a multi-million dollar budget. I also write technical papers and put forward technical proposals. I am a part-time officer at another government research facility. So, I'm not only a researcher here, I am a research sponsor for the other organization.

As stated previously, Sally is interested in performing her job to the best of her ability and is opposed to the idea that prior to her retirement that she would be working "in place."

I have always said that I will never 'retire in place.' It means that you sit at your job and you perform below par. But you've been there so long, that you can continue to do that. It may be that you are not performing in an unsatisfactorily

fashion, but you are performing considerably below what might be your peak performance of what might be somebody else's peak performance. So that's kind of 'retired in place.'

You know, you kick off your shoes, put your feet on your desk and you do the minimum in order to survive to the next year or to the next paycheck. I said I would never do that, because it is unfair to a lot of people. It is unfair if you are in a supporting role, but it is grossly unfair if you are in a leadership or management role. You're not giving the vision; you're not giving the drive; you're not doing a whole host of things. In this world where I live, and the particular profession in which I find myself, in order to maintain customer relationships, and I have to maintain customer relationships, in order to maintain technical competency. And I have to do that in order to maintain the appropriate network of contacts so that I know what's going on, not just in my immediate vicinity, but across the nation and across other nations, sometimes takes a lot of work.

Sally's work demands travel and she often finds herself gone for several weeks at a time. She works with the National Atlantic Treaty Organization (NATO) and other international organizations. She enjoys the diversity and the travel, and has not hesitated to accept assignments that take her to worldwide locations.

Being a member of several international organizations, I travel and participate in meetings once or twice a year. And then, of course, I will from time to time give papers in foreign conferences and things like that. So, I do a fair amount of travel that way. I started traveling internationally, because I worked on shipboard in the Arctic. We would get on the ship either in Iceland or in Scotland and then we'd be working typically an 80-hour week on board ship.

Last year, I hosted a meeting in Seattle, took a Saturday morning flight back, I unpacked my suitcase, did my laundry, paid my bills, and on Sunday, I left for Norway. I came back on Friday, I did my laundry, paid my bills, packed my bags, and on Sunday I left for Munich.

While talking with Sally, I felt that she had a deep dedication to her job and I asked her what inspired her to work in a scientific field.

Why am I doing research? Am I doing it for the love of information? No, I am doing it because if I do something right, it can benefit somebody. It is for me, at the heart of it, very much a service profession.

Although she has continued in the scientific field, her goals were not set specifically for a particular job in the early part of her career and she considers herself an opportunist rather than a goal setter.

I am absolutely an opportunist. Although it looks like my life was very well planned, it fell into place. I did not choose to work here, exactly. When I was a senior in college, my laboratory partner wanted to work here. But, she didn't want to come by herself to the interview, so she brought me along with her. And, I was promptly offered a job. I did not have another job lined up for the summer, so I said, 'I guess so.' And I've been here since June of 1967.

My first international contact professionally was when I was working for a supervisor who hated flying and he was the representative for an exchange agreement with the United Kingdom. And he said, 'Well, do you want to go for me?' I said, 'YES!' I am not in these international organizations because someone just had an opportunity and looked over the universe and said, 'That person.' I got them because my boss said, 'Look, they need somebody to work on this committee. Are you interested?' And I said, 'Sure, I'll try it.' I ended up doing a fair job presenting information so I got invited to extend that involvement and I have responded positively to most of the opportunities that have come my way. So, I'm an opportunist, I'm not a well-planned person from that perspective.

Since Sally and I began the interviews, she has had opportunities for a new transition in her life. Within the last two months, Sally has taken advantage of another job that was offered to her. She has assumed another scientific position with the government in a new organization. There are new challenges, new managerial requirements, and extended travel. Sally has made her decision not to retire at this time, but is still looking toward 2004 as a time to retire from the government. At that time, she feels that she will find another position and will resume working but does not know exactly what that will be.

Becoming Aware

Sally was aware of a government retirement system when she began her career, but it was something she thought about only as being a part of the future. Retirement was not an imminent issue and she did not think about it to any great extent. It was not until the 1983-1984 time frame that retirement became a more prominent issue. The government began a new retirement system and employees were talking more openly about choices toward their

retirement plans. It was at this time that Sally says she became aware of the choices she, herself, would make

Questioning

Sally has come to the Questioning Phase of the transitioning to retirement. She has been looking at questions such as, “When will I retire?” and “If I do retire, what will I want to do?” This phase of questioning is twofold in Sally’s transition. First, she has been looking at the transitioning process after she retires from the government. This is an issue upon which she is more focused.

I guess when I look at retirement at 55, I am thinking more of career alternatives rather than totally removing myself from the work field.

So if I work, re-create myself, or take another job, I could maintain my contacts with the groups with which I work. I can conceivably keep my present work connections.

Sally has not made any firm decisions concerning the second part of her retirement phase. This second part of her questioning phase would begin after she retired from the government and assumed a new position. When I asked her if she could totally stop working and only do gardening, she replied:

No, no, no. I think I know where I would be in six months. I would probably be enrolled in a theological university, taking a course to be a professional spiritual director.

Accepting

Before Sally assumed her new position, she had entered this phase of her transitional path to retirement. She was looking at the date of spring 2002; she had told others of her potential retirement; and she was beginning to make plans for her future. However, she was influenced not to proceed to retirement when she was offered a new job opportunity. She accepted that position and now has made a tentative change in her retirement plans. Although Sally has considered retirement, she has not finalized her plans. She has now returned to Phase 3 and will continue again in her pre-retirement thinking.

Philosophy of Transition

Sally began her career in 1967 and in 35 years has experienced many transitions within her profession. Being one of only a few women who have advanced to a management position in the scientific field, I asked her how she would define success.

[pause] *That's hard. I set myself up so that I would not have to worry about where the next meal came from and to probably have enough money so that I would never have to worry about it. And I probably have achieved that. I think success is understanding, accepting yourself, and being able to enjoy living with that person in that place. Kind of minimizes the envy, kind of minimizes the unnatural and difficult types of aggression. I think it's about having self respect. You can do that in a number of ways. So I would like to see that in terms of women who choose not to have a significant career outside of a home as well as women who seek to have a career outside of a home as well. As people who have homes, families, and people who do not have families. People who have non-traditional jobs, and people who have traditional jobs. I would not want to box anybody into a straight jacket of success. So I see success in personal terms. Very much self-respect and comfort with yourself and what you have done. The ability to live with your decisions.*

When I asked her if she felt successful, she responded:

Yes, I think so. Yes.

Within the time of Sally's career, she has also experienced women in the workplace having more opportunities. I asked her if she felt that women needed to be more aggressive in their career roles.

The one thing that I have said of myself lately is that 'I don't have to win every time, but I certainly hate losing.' Even endings are just fine. Everybody wins is just fine. I don't like to be a loser, so in that sense I am aggressive at going after business. I am aggressive at doing a number of other things. But that's what I need to be. That's the world in which I work. I am not mean spirited. I do not undercut people. I don't do all the dirty, rotten, nasty things that I think of as being accompanied by overaggressive attitudes and behaviors. I notice that I will choose and that is probably having the maturity to choose what I'm going to fight and what I'm not going to fight. I will assess much more. I will put assessment of the situation on the front burner more often now than I would.

So I don't consider the aggressiveness as being mean spirited. I care about other people. I care about the way I treat them. And I would still choose the motto, 'Do unto others as you would have them do unto you.'

Now that more women are assuming managerial roles, I asked her if she saw more aggression in younger women employees now than when she first began working.

I see behaviors that I associate as aggressive in younger women more than older women very often. But, I associate aggression in that sense with ambition. I find them to be more ambitious, more go-getters than many of the men at that age in their same situation. So I find that there are many more young women now that I run into who are more willing to just step up and step out. Whereas many women my age would not have chosen, as younger women, to step up and step out. Now we may be more than willing to step up and step out but it's a recognition of our capabilities and our power.

I think among my generation the good aggressiveness and ambition and willingness to use your power that you have is a learned response. I think that is changing. I think the younger women are discovering it at an earlier age. And I'm not associating that with aggressive-like behaviors. Maybe it's aggressive in a good sense. So it might be differentiated by age groups. So if you were born in the 40s or 50s, I suspect you'd become more aggressive as you grow older because you are learning that there is something that you have that you can use to move whatever mountains you wish to move. I think in younger women that the barriers, real or psychological, that were present for us, are less present for them. And they are going after things at an earlier age. So I think that is more societal, more than individual.

Having transitioned through her career experiences, I asked her what her advice would be for young women beginning their careers prior to any retirement planning.

Understand that you are a person, not just a career. So you have to grow as a person, not just in your career. If you fail to grow as a person, you will be unhappy in your career. I have seen too many people spend unbelievable hours building their careers, and selling their lives short in the process. And I have told people who I have mentored that their employer, their career, will never say thank you to them. So make sure they earn things that they themselves really want for themselves. Do not sacrifice everything for your career. Be very careful when you sacrifice things for your career. Understand what it is doing and what you are giving away to the best of your ability.

Money is only useful when you can do something with it. Knowledge is only useful when you can do something with it. So, I think you do something with what you've got.

So I can do what I can do, as well as I can do it, and build from there but make sure that there are enough outlets in my life so that I am a whole person and don't end up as a career-driven empty shell.

Summary

Sally has transitioned through four of the phases of the working model, Phases of Professional Women's Transitions to Retirement. She has worked 35 years in a career where she has achieved gratification from her research work and from her role in the scientific community. She has had influences along the way in the form of mentors, opportunities, challenges, and presently, the chance to assume a new position. She has now returned to the Questioning Phase of her transition, but she is in the process of clarifying more distinctly what her decisions will be in the future. Her transition to retirement is illustrated in Figure 8.

I'm not looking at ending something; I'm looking at beginning other things.

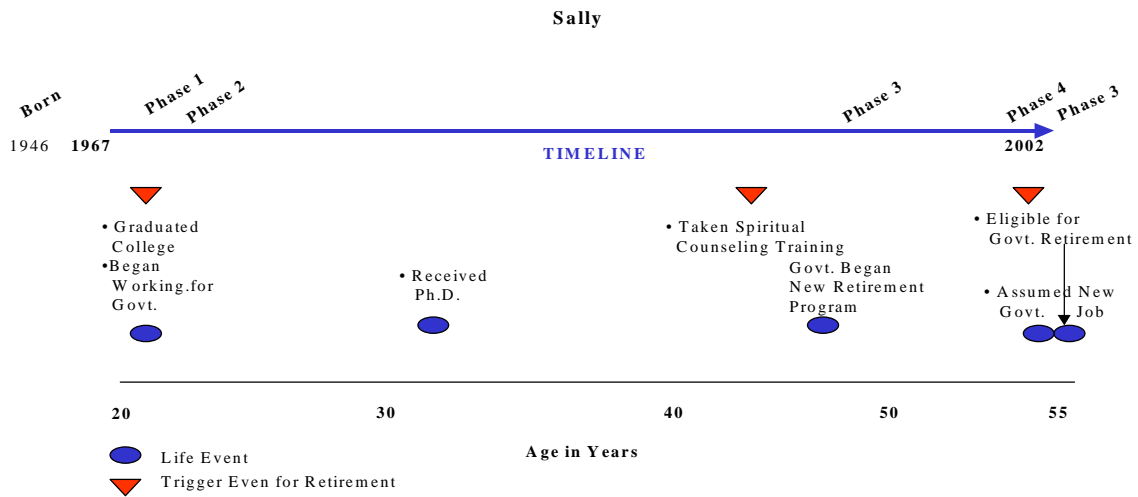


Figure 9. Working Model of Sally's Transition to Retirement

Lois
President of a Corporation

“I Have a Deadline.”

My husband is in a two-year time frame. In two years, what I have to reach is a transition. I have several options. But I have a real deadline. It's not as if there isn't something out there. In two years my husband will retire.

Lois has been in the business world since she established her first company in 1986 at the age of 31. Since then she has worked as an executive and the word “retirement” had not been a part of her thinking. Her marriage three years ago was a trigger event that has since influenced her to re-evaluate her goals and to make considerations as to how she will spend her time after retirement. Her husband will be eligible to retire in two years and has finalized his plans to do so.

Quite frankly, the idea of retirement probably didn't occur until three years ago when I married my husband.

Another event, that coincided with her marriage and influenced her thinking about retirement, was the loss of a neighbor.

I had a neighbor who lived behind me who died of a heart attack. The nicest man. He had never been married. Lived alone. And he was 50; he wasn't 55 yet. He was very young. Just died of a heart attack. And it was a realization to me, because I had always said, 'I'll eventually get married when I get everything lined up.' And it was a wake-up call. That you're never guaranteed that life is going to be forever. And it's time for me to now make some choices.

Lois has always had goals to reach. She has accomplished many of them and now she is at the time in her life when she is ready to make new goals. During her working years, most of her goals have been centered on her career. At this time in her life, she is transitioning to a phase that will include more personal goals. Lois is now perplexed about finding a balance of ending full-time work and commencing retirement.

I asked Lois if she had thought about what her definition of retirement would be.

Doing what I want to do everyday. No matter what it is. Having very little responsibility, because that's where my stress and my pressure is, all of the responsibility. So I want to get rid of the responsibility. Do what I want to do. It might be that I don't mind doing another business, but not the same business. I am very bored. I have done this two times and I'm at this juncture where I

remember what it was the first time around, so at this point, retirement is not doing what I'm doing now.

“I Don’t Fear Retirement.”

Lois and I met for three sessions of interviewing. From the beginning of the interviews, I was impressed with her responsiveness to discuss the subject of retirement and to answer my questions thoughtfully and in great depth. It was obvious that she was in a phase of thinking about retirement and trying to make decisions. I felt that perhaps our interviews gave her an opportunity to voice some of her thoughts, concerns, and opinions about her status and her retirement schedule.

Citing the previous quote that she would be retiring in a two-year time frame and that by that time she would need to reach a transition, she explained that she had three options from which she could choose in making her transition to retirement.

One, I need to find that COO that can run the day to day operations and I back away and become a part of. I could still maintain the Chairman of the Board, but back away from the day-to-day total operations, be in a consulting role. And this option is probably the only one that somewhat, semi looks feasible for me.

The second option would be if I found a company that wanted to buy my company in two years. And then that puts me another two years of commitment probably to the new company. But then at the end of four years, I really could say ‘Sayonara. This is absolutely it. This is the end.’ At that point, I would probably be out of the company – out of business.

The third, which is not the way I am going to go, but I do have the option to say, ‘All right, when it’s time to quit, close up shop, make sure my employees go to other companies.’

The best options that I think are worth pursuing are the first two. And to be real honest, that is about as far as I have gotten. I haven’t found the right person to step in.

During the five-month time period in which we met, Lois had become more reflective about retirement. Because she is in a military and defense-oriented support business, the September 11, 2001, tragedy had affected her both personally and professionally. She related that it was difficult for her employees as well as herself to resume work, but they realized that this needed to be done. She feels that September 11 will initiate new needs and different

requirements to military support companies. I asked her if this event may impact her plans of retirement.

I don't think so, but I will take it in reserve simply because right now I don't think anyone knows what we're doing. I think our business is going to change – government business. That could either be speeding it up or slowing it down – I don't know which. And we could do business as usual. And then my schedule would stay the same. But what hasn't changed is the fact that this is my second company. I've done this, proved it, done it again, proved it. I'm bored with it. And I guess the way I get pass the idea of retirement, to me it's just another phase. Maybe a new career. It helps me emotionally that I'm not ending my life's work. I'm ending this phase and I'll go do something else. The something else may be skiing every day. OK, my husband says I'll always be busy. I'll have to do something.

Throughout the interviews, Lois consistently referred to the two-year time frame for her retirement transition. Her main influence was her husband's retirement in two years and she was intent on trying to merge her retirement with his plans. She outlined three options that may occur that would allow her to do so; however, option one would require her to remain in some capacity of the business such as Chairman of the Board. In option two, she would sell the business, but would remain for perhaps as much as two more years in a consulting-type role. Lois has already negated option three because she does not think it would be fair to her present employees.

Lois has transitioned through three phases of the working model, Phases of Professional Women's Transitions to Retirement. She is in the process of questioning many of her options and trying to make decisions that will lead her to Phase 5. Influences of her husband's retirement, others' retirement, personal stress, and personal needs are making major impact on Lois's decisions. She feels she has a timeline to retirement, but it is not yet apparent when that will be.

Personal Background

Lois is 48 years old and has been a high achiever all of her life. She was reared in a small city in the south and was the oldest of three siblings. Her mother and father both retired at age 61 from blue collar, labor positions. Her mother worked for 47 years in a plant on the day shift. Her father farmed during the day, slept in the afternoon, and worked night shift at the plant.

Both of her parents are currently active and have adjusted well to retirement. Lois sees them as role models for retirees who are doing things they enjoy.

I think it's probably my father's activities that influence me the most; however, my mother is active too. It's just different things and I relate more to what my father is doing in his retirement as opposed to my mother. I don't have children so going to friends' houses wouldn't be my idea of enjoyment. Doing all kinds of extracurricular activities, physical activities, that my father does, those appeal to me.

My father is 77 years old and only within the last year have I started to see that my father has started to go down in some of his physical activities. I can see he is slowing, but still he baled 500 bales of hay last week. Mentally, he's in his 20s. He loves to play golf. He loves to fish. He likes to watch sports and do all those things of a young person. He cannot stand for anybody to talk about their aches and pains. That's not a conversation he wants to talk about.

So that's why I don't fear retirement. I see that there's lots of things to do.

Even though her parents did not attend college, Lois always had the goal to attain a college education. In fact, her goal was not only to get a college degree, but also to attain a doctorate. Lois reached this goal at age 24 when she received her doctorate degree in applied mathematics. I asked her if goal setting had always been a characteristic of her personality.

Oh, yes. I set goals for myself all the time. And I have to be careful, because I tend to set them sometimes unrealistically.

Getting my Ph.D. was my first goal. I wanted to start my first business by the time I was 30. I was 31 when I started it. But on my 30th birthday I had missed that goal, so I tried not to set other goals along the way so that I wouldn't fail.

My goal has always been to retire before I reach the age of 50. So I've got to do it quickly. I wanted to retire early even before I got married.

I asked her why she had chosen the age of 50 rather than 60 and she replied:

It's a nice round number and a lot of people retire at 60. A lot of people retire at 55. I've got to be first at whatever I do. You know what? This certainly reveals severe personality flaws [laugh].

When I asked Lois to describe her personality, she thought for a moment and then followed with several ideas of how she would characterize herself.

I'm very impatient. So that's one reason I want to be first. So it's kind of tied together. And I didn't use to understand that about myself. I am competitive. If you'd asked me several years ago, I would have said 'No,' because that would not

have been the proper thing to say. Don't admit you are competitive. Don't admit you have goals.

Lois felt that these characteristics were distinctive to being reared in the south and within her family background. She also said that she looks forward to retirement because she feels that she would have more time for friends and for herself.

I think that is one of the thing lacking because I don't have time. And I do not have a personality that is a loner. That is not my personality. I like to make friends. I enjoy people. I would enjoy friends, doing things, and being able to spend the time.

It was obvious throughout Lois's interviews that her husband was very important to her and that his retirement plans were a major influence on her own retirement plans. Not only had she made goals to retire before 50, but she had also made a commitment to make her plans coincide with his retirement.

He's going to take off and go skiing and do other things and I'm not going to want to be left behind and watch him go. So I have to initiate one of my business options.

She looks forward to their life after retirement and has begun to think about what a post-retirement lifestyle would include.

There are a lot of things I want to do. The one thing, I don't take a lot of vacations. I can't. I'm too strapped. My husband loves to snow ski and so do I. So I want to enjoy some of that. I would love to have horses. My husband would not, but at least I would like to be able to go horseback riding. So the bottom line is that I want to enter recreation into my retirement.

However, she does look at post-retirement options.

After retirement, I will have to do something. And I didn't say that I wouldn't even consider having another type of business, but right now, I don't know what that is. That would have to be after I'm into retirement. After I've had a nice, long rest.

Work Background

When Lois graduated from college, she worked with a company that supported the National Aeronautics and Space Administration (NASA). She has continued in the scientific field and today is working in the fields of software development and modeling and simulation.

She established her first company in 1986; she sold it in 1994. Within the same year, she established her second company and has continued in the role of president of the company since that time. She feels that the company has grown because of the employees' technical credibility.

If you lose that technical edge, we become like everybody else. So first and foremost, it doesn't matter how well you can run a business, doesn't matter how well you can pull everything together, if you don't have the technical credibility.

When Lois leaves or sells the company, she feels a responsibility to the employees and wants the company positioned to be successful in the future. She states that many complex decisions need to be made during the transition. She remembers that it was difficult when she sold her first company.

It was a transition of about four months and it about killed me. They thought it was too quick; I thought it was too long. To me, it was putting me into a lame duck position. It's an awkward position.

I think it is much easier to sell the company and get out. The idea of continuing to nurture the company and be the chairman of the board is much harder. I haven't done that one yet, so I don't know if that's the best solution.

During this time of transition and decision making, Lois realizes that her replacement will need to be technically competent, be able to manage a staff, and be able to understand how to manage a company. One of her main requirements is that the person be a thinking person. Finding these qualifications in one person is difficult and may result in dividing the different responsibilities to several employees.

Lois realizes that with the demands of her schedule, she needs to make more time for herself, for her husband, and for pursuing other interests.

You go at this kind of pace for a long time and you just burnout. That's why I know I need to free up and make this transition be successful.

She is positive about her work background and conveys enthusiasm toward her profession. I asked her what she will miss most when she does leave the company.

The hardest part will be the feeling of not being needed. Because right now I know that I am the center and I don't know if I'm going to miss being that center or if it will just gravitate and I'm into something else and I never look back. I don't know that. That's a question mark. Could be very easy, could be very difficult. Once I get things in place, I'll get my patience back probably - hurry up and get through the transition. Unfortunately, now I'm still building up and I

haven't started what I call to that transition. For instance, when I say transition, I mean, if I decide to sell, it's sold. If the company wants to keep me on for the next year, that year, to me, is tough because it is wearing my patience. I'm ready to move on to the next thing. That's a holding pattern for me. I don't like holding patterns. I've got to do something right, wrong, or indifferent. Do something. Holding patterns wear my patience.

When I asked Lois if she would choose her same profession if she had to do it over again. Without hesitation, she responded:

Oh, I enjoy what I'm doing. Would I be happy in another field? Of course, I would. Because for me, it's what you make it in whatever situation you are in.

Becoming Aware

Lois states that she did not become aware of or begin to think about retirement until she married her husband three years ago. She was 45 years old.

When I sold my first company in 1994, I just went on to the next step. There was no thought of retirement then. Quite frankly, the idea of retirement probably didn't occur until about three years ago.

As stated previously, two trigger events that seemed to make a difference in Lois's awareness was her marriage and the neighbor who died at age 50 of a heart attack.

Questioning

Lois is beginning to answer many of the questions associated with this phase of her transition to retirement. She has definitely stated that she does want to retire. She has not decided when. She has also not decided, "What would you want to do with the rest of your life?" She has ideas, but from time to time in her conversation, she states that she may become active in some other business after a "retirement sabbatical." I asked her if she did pursue another career, would it be in a technical field?

Probably. One of the things I toy with is a firm belief that a lot of the medical research that is done is done by people with medical backgrounds. And I believe that the cure to cancer will be done by scientists. Perhaps an analyst who will only take the data and be able to do something with it. So I might do something, as I would say, humanitarian, but would be on a technical side. Because I've never had time to do things like that. And then I might just do something whimsical. Probably will do the technical. [laugh] I won't rule out whimsical.

Accepting

Lois has not entered the phase of Accepting. She has stated that she wants to retire in two years, but that has not been finalized. She has ideas of what she would like to do after retirement, but she has not accepted nor made final arrangements. It is possible, that in her transition to retirement, her transition could go very quickly into the planning phase if she succeeds to sell or convey her business to another party. Lois also tends to feel that at this point of her career she is ready to accept less responsibility, but will probably return to Phase 3, if and when she would resume a new job or establish a new business venture.

Philosophy of Transition

Lois has accomplished many of her goals. She attained an advanced degree, she has established two businesses, and she is making plans to retire before the age of 50. We discussed the concept of being successful and I asked her what her definition of success would be.

Oh, that's a good question. Success to me is being able to see that what you do makes a difference. That you are respected and recognized as the person who can do or does something very well.

When I have accomplished all of what I want to accomplish and all that is on my list, I will consider myself successful. But what always keeps me going is the fact that I've got a few more things on my list. So I can never, never completely be satisfied that I'm successful.

Because if I thought I was totally successful, then I would sit back in an easy chair and then I would start to lose the edge. I can't do that. I think it's the part that makes me look forward to retirement versus 'you're ready to retire.'

Lois continues that one of her role models is Mother Theresa because her work never ended. She continued to have work to do.

And that's the key. And the other part of why I admire her so much is that she was never doing anything for herself. Always service to others. Not doing anything to be noted for success. I think Mother Theresa was successful, but in her mind, she was probably not totally successful. She still had things to do.

Summary

With regard to the working model, Phases of Professional Women's Transition to Retirement, Lois is transitioning through Phase 3, Questioning. She actually began to enter this phase three years ago at age 45. Getting married and wanting to coordinate her retirement with

Summary of Transitions

All the participants transitioned through certain phases of the working model, Phases of a Professional Woman's Transitions to Retirement. They are illustrated in Figure 11. Laura, Lois, and Connie are presently in Phase 3, Questioning. Jean has transitioned to the last phase, Planning, and has set a final retirement date. Both Peggy and Sally reached phase 4, Accepting, but because of new career opportunities, have reverted to Phase 3, and will resume their transition to retirement at a later time.

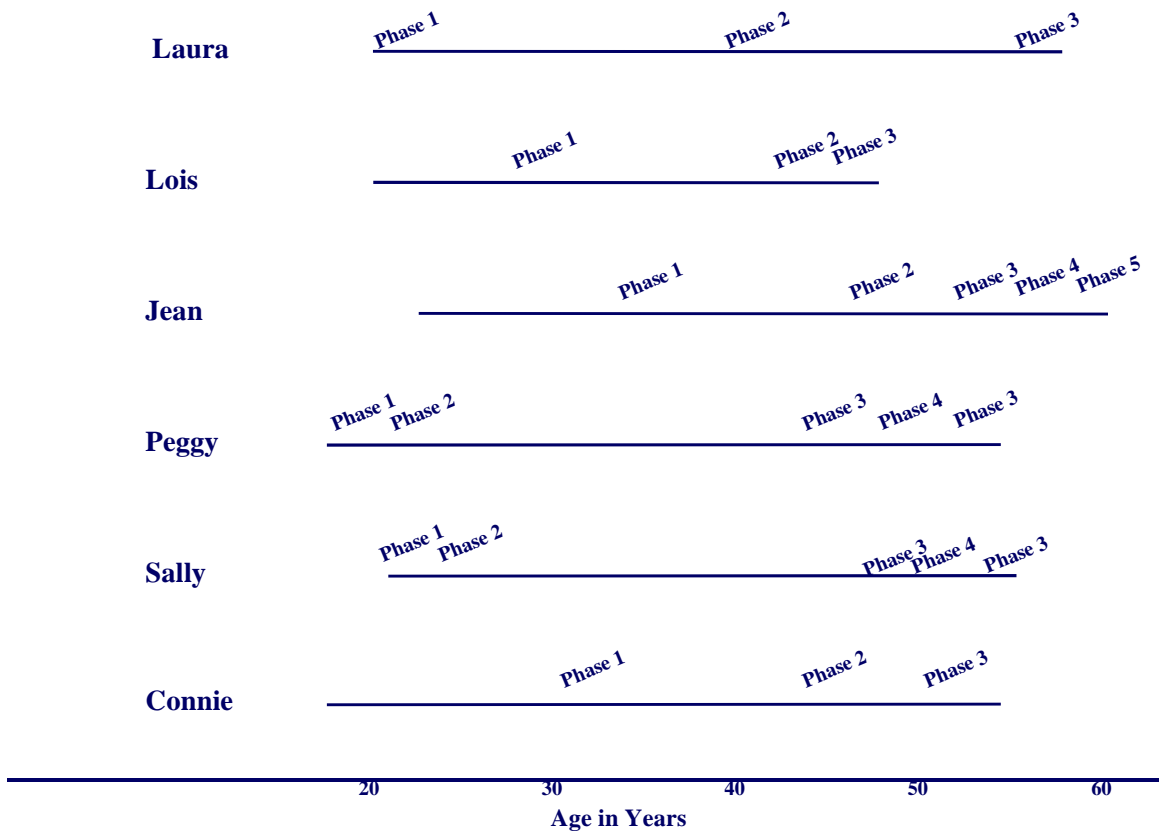


Figure 11. Summary of the Participants' Transitions to Retirement

CHAPTER 5

CONCLUSIONS AND RESEARCH RECOMMENDATIONS

Introduction

When a professional woman decides to retire, it is not an overnight occurrence. It is a transitional process that may take years before she makes her final decision to leave full time employment. During this research, I followed the career paths of six professional women and found that each individual has unique experiences over the course of her career. Opportunities differ, career choices differ, and influences differ. These differences lead to diversions in her path to retirement. However, my research also revealed many similarities in their transitional decisions to retire or not to retire. Their paths have been illustrated in the working model, Phases of Professional Women's Transitions to Retirement (Figure 2). This study supports the fact that this transitional process is significant in a woman's life and provides an understanding of these transitions in the pre-retirement phase of her life.

Previously there had been little or no research concerning the retirement of professional women. Most research prior to 1980 perceived women as homemakers and assumed that their retirement would be easy and the decision to retire would be obvious (Szinovacz, 1983). Most retirement studies only included women who had already retired and lacked information on their pre-retirement decisions. Studies mainly emphasized finances, exercise, healthy diets, or retirement of men. None emphasized the cognitive and psychological impacts or experiences of women. The retirement of professional women is a subject that has been ignored (Perun and Bielby, 1981; Atchely, 1982; Block, 1982; Price-Bonham and Johnson, 1982; Kilty and Behling, 1985; Hatch, 1987; Szinovacz, 1982; Friedan, 1993; Gee and Kimball, 1987; Scott, 1997; Dailey, 2000).

This study indicates that the word "retirement" is being redefined and "the age for retirement" is not necessarily the stereotypical 65 years old. Atchely (1982) defined retirement as a condition when a person is either forced or allowed to leave the workforce. Although "forced" and "allowed" are words that may still be factors in some

retirements, the word, “decision” is now more appropriate. The definition now varies from person to person and each individual defines retirement through her own personal experiences. Each of the six participants in this study defined retirement in ways that indicate she is looking at “beginnings,” not “endings” (Rubin, 1979).

Jean: *You line up your priorities.*

Connie: *Retirement is more freedom.*

Peggy: *Transition. Choice. Starting again.*

Laura: *I prefer to think in terms of transitioning. I don't think I like the term retirement. I like to think of people going through transitions.*

Sally: *The ability to recreate myself in a different world. There are different things to do. I would like to do different things.*

Lois: *Doing what I want to do everyday. Retirement is not doing what I'm doing now.*

The women in this study exemplify the new viewpoint of retirement. All six participants have thought about retirement and are making plans as to how they will continue in their future personal and work environments. Most have not made definite decisions. They still have to deal with “if,” “when,” or “perhaps” in their future. However, the exciting conclusion is that they have the opportunity to make choices. As professional women, they now have the independence, the self-confidence, and the financial security that allow them the freedom to make their own personal decisions about retirement.

Areas of Transition

This study concentrates on three main areas of transition involved in the retirement process of professional women: changes in society, changes in the concept of age, and developmental phases of women.

The role of women in society has drastically changed since World War II. Over seven million women, age 55 to 64, are currently working in the United States (Dailey, 2000). These women are now eligible to retire and their number is growing as more working women remain employed for longer periods of time.

Advancing age is becoming less of a negative factor for women in the workforce and the concept of diversity in aging has developed. People now retire in their 40s while others choose never to retire. Neugarten (1996) felt that aging could not be defined by either the disengagement theory of Cummings and Henry (1961) or the activity theories of Havighurst (1963) and Rosow (1967). Neugarten (1996) proposed an age-irrelevant society where the age of 65 would not automatically destine one to old age. Research has only recently become active in studying the aging process of women (McDaniel, 1989; Hubbs-Tait, 1989; Gaylord, 1989). Women usually had been studied in connection with the aging process of men and studies were most often categorized as a study of adults.

Today the lifespan development of women is changing. Levinson (1996) conducted a study, *The Seasons of a Woman's Life*, but unfortunately stopped his research at women in their mid-forties. His studies indicated that women go through the same sequence of eras as men at the same age. In his study, he included the development of professional women and found them to differ from homemakers who traversed developmental periods in different ways. He concluded that their path of development was still open to much research.

Erik Erikson's theory of development (1982) proposed stages of development in that the social environment combined with biological maturation to provide individuals with a duality of emotions to be resolved prior to a new crisis. His theory has been described as being male-oriented. His wife, Joan, (Erikson, 1997) proposed the concept that both development and age are changing. The definition of "old" has been expanded and new stages may need to be added to the lifespan.

As my research continued, I began to question the need for additional studies concerning emerging areas of developmental transitions for women. Looking to the future, could it be that at the beginning of the 21st century, we as researchers need to review the investigations previously performed and their resulting developmental theories as to their applicability for today's professional women? With the changes that are occurring in the lifespan of women, new stages and transitional paths may be identified.

Retirement of Professional Women

In 1999, there were 1.7 million women 65 years or older in the workforce (Bureau of Labor Statistics, 2000). As the number of women continues to increase, more women will be reaching 65 and will be eligible to retire. Atchley's studies (1985) resulted in a model where an individual goes through several phases. The only phase documented for pre-retirement was that of becoming aware that retirement is approaching.

In my study, I have proposed a working model of pre-retirement for professional women that includes five phases. The six participants in my study are making plans with different paths to retirement and their post-retirement plans vary. Their plans range from immediate retirement in August 2002 to never retiring.

This chapter presents the conclusions from the findings of my study and in relation to the literature that was reviewed for the research questions. The four research questions are:

1. When a professional woman has the choice to retire, what is the transitional process through which she journeys?
2. What are the experiences a professional woman encounters during this transition to retirement?
3. What are the influences that lead her to make decisions to retire or not to retire?
4. When she makes the decision to retire or not to retire, what does she experience in relation to herself, her work, her family, her associates, and her future?

Review of the Research Method

Qualitative research is a method of study that strengthens a researcher's understanding of a specific world (Merriam, 1998). Sherman and Webb (1988) describe the process as understanding the "living" and the "felt." It is a study that emerges and is flexible while presenting a story in descriptive words (Merriam, 1998). In order to understand the experiences that professional women "live" and "feel" in their decisions to retire, I chose to conduct a qualitative study, employing a phenomenological frame.

Giorgi (1985) describes this phenomenology as going to “the everyday world where people are living through various phenomena in actual situations” (p. 8).

With this background, I chose six professional women who are in the process of making their decisions to retire or not to retire; therefore, I incorporated a multiple case study. Miles and Huberman (1984) state that the positive factors of a multiple case study are the “strength, the precision, the validity, and the stability of the findings” (p. 29). It was through this method that I engaged in interviews with the women to better understand their experiences.

The Participants

The six professional women who participated in the study are in one phase of retirement preparation or decision-making. They are aware of retirement and have a date to retire, no date to retire, or do not plan ever to retire. They were from various professional fields and ranged in age from 48 to 60. Their attributes (characteristics) are described in Table 1.

All the women were interested in the subject of retirement and were most cooperative in providing interview sessions with me. They were reflective, thoughtful, engaging, and interesting. Each had her own story of transition and all the stories were unique. There were similarities in the environments in which they were reared. The families were not wealthy. All the women interviewed had higher academic degrees, but only one woman had parents who had college educations. All six began working soon after graduating from college and averaged 32 years in the workplace. They did not have professional women role models, but all either had definite goals or were eager to take advantage of career opportunities.

The women cooperated in reading transcripts of their interviews and the final draft of their stories. At that time, they cooperated in either corroborating my interpretations or further explaining their situations.

The Researcher

In my role as the researcher, I attempted to listen, learn, and understand their stories. I viewed them as being co-researchers in this study and co-participants in the

journey to retirement. I, myself, am in Phase 3 of the transition to retirement and felt that this gave me the opportunity to be an “insider” that increased the likelihood of “connected knowing” (Belenky, Clinchy, Goldberger, and Tarule, 1986; Rogers, 2000) during the interview process. I tried to hear their voices (Gilligan, 1993) and my goal was to build their trust and rapport. I consider it an invaluable opportunity to share in their journeys to retirement.

Conclusions and Research Recommendations

This section presents major conclusions from the four research questions concerning professional women and their decisions to retire. Also included in this section are research recommendations that will stimulate further scholarly investigations on the development and decision-making processes of retirement.

Question 1

When a professional woman has the choice to retire, what is the transitional process through which she journeys?

Conclusion 1: Five phases of transition were identified through which professional women journey during the decision-making process to retire or not to retire.

The Phases of Professional Women's Transitions to Retirement, a working model, was developed and provides a visual guide to better understand the process through which the women follow (see Figure 2, Chapter 4). The transitions range from an active career to making specific plans for retirement. The participant is employed throughout all the phases and age is not a factor. There are influences (see Figure 4, Chapter 4) that can stimulate the progression from one phase to another or to reactivate a previous phase. The phases consist of the following:

Phase 1: Working Phase

When a professional woman is in Phase 1, she is involved in an active career. She concentrates on the development of her career and work-oriented goals. Retirement is remote and unrelated in her life.

Phases 2: Becoming Aware

At some point in a woman's career, she becomes aware of retirement because of a job requirement, influences as depicted in Figure 4, or perhaps a conversation with a friend concerning retirement. At this point, retirement is a reality, however she takes no action and does not make active plans to retire. She is now aware that retirement

is in her future. Once entering this phase, she cannot regress because the awareness of retirement issues has been initiated. Two of the participants, Peggy and Sally, entered this phase when they commenced their careers. Peggy entered the military and Sally accepted a job with the government. Both entities have retirement rules and regulations and employees are aware of these at the beginning and throughout their careers even though they do not act upon them.

Phase 3: Questioning

Women become aware of retirement and, through occurring influences, they progress to a phase of becoming more involved in thinking about plans to retire. They begin to think of questions such as: “Do I want to retire permanently?” or “When will I retire?” They can continue to question their personal state of retirement without moving to the next phase. Both Laura and Connie want to continue working and remain in the questioning phase of future retirement. Each of the participants has entered this phase and five of the women are currently in this phase (see Figure 11, Chapter 4).

Phase 4: Accepting

During this phase, the woman makes decisions as to when she will retire and how her retirement will affect others. She accepts the fact that retirement is a part of her life. However, influences or other career opportunities can emerge that cause her to revert to Phase 3. This event was seen in the transitions of Peggy and Sally. Both women had accepted the fact that they would retire, Peggy from the military and Sally from the government. They made plans to leave their positions and prepared others for their retirement. However, both were offered new positions and they made the decision to not continue on their paths to retirement but to continue working. They returned to Phase 3 and are again questioning the exact timing of their retirement.

Phase 5: Planning

This phase leads to the finalized plan to retire. Jean is the only participant who has reached this phase. Her date of retirement has been set and she has made final plans.

It is possible that in Phase 5 (see Figure 3, Chapter 4) one of the final decisions can be to continue working or never to retire. Although when interviewing those who stated definitely that they wanted to continue working, each woman tended to still have questions about that possibility. As in Phase 4, there may be circumstances that arise that cause one to return to Phases 3 or 4. If one takes a “retirement sabbatical,” they would go through this phase of transition, but return to Phase 3 when they return to work.

Conclusion 2: Following the transition through the five retirement phases, there can be a timespan between retirement and resuming a new career that I have titled “retirement sabbatical.”

Lois is an example of a professional woman who could possibly follow this course of retirement. Presently she has decided to sell her company and has made it her goal to retire by age 50. She has been influenced by her husband’s retirement and his plans and wants to follow his path. However, she also relates in her interview that she may want to do something again or start another company after a retirement period. The time between her final retirement from her company and the time she chooses to begin another career can be called a “retirement sabbatical.” At that time she would again re-enter Phase 3 of the working model.

Conclusion 3: In a woman’s transitional process to retirement, she may not feel successful even though she has attained a high-level professional position. This continued need to feel successful may be a motivator for her to continue in her career.

Rubin (1979) stated in her book, *Women of a Certain Age*, that she found only one-fifth of the women mentioned personal achievement or self-fulfillment or success. Generally, the women who did were in senior positions. Rubin’s position is that women are still hesitant to claim competence. She reveals that every woman who has ever wandered into a man’s world hesitates in feeling accomplishment. She gives examples of

lawyers being asked if she can type; doctors being asked why they aren't nurses; and college professors being looked at suspiciously as to why she is in higher education.

The professional women I interviewed have all stepped into men's worlds and have "broken glass ceilings." When interviewed, each of the women described success differently. Two did not feel successful, but are perceived by others as being successful. Both of these women felt that success was still a goal to attain. This kept them motivated and competitive. This state of being and parameters of feeling successful could definitely initiate further research.

Conclusion 4: The transition through the phases to retirement gave the professional women time to reflect on their careers and prepare for the future.

As the women transitioned through the phases of retirement, they all had reflected on their careers and had thoughts about the paths that they had chosen to take. All of the women were pleased with their paths and none said that they wished they had followed another road. They were reflective on the accomplishment of their goals and the opportunities that had led to their present career. Through this process of reflection, they were able to look at future opportunities and make future goals.

Conclusion 5: Age is not the most critical factor in transitional process to retirement.

Neugarten's (1996) age-irrelevance theory applies to the women in the study. The youngest participant, Lois, is 48; the oldest, Jean, is 60. In all the women's interviews, however, very little reference was made to their own chronological age. They defined middle age and old age with varying token ages. All the women indicated that middle age and old age could be on a sliding age scale and could change frequently. Other influences such as a husband's retirement, health issues, or personal needs to slow down were more critical in their decisions to retire than age. They felt that their age was not the most critical determination of retiring.

Recommendations for Further Research

This study of the transition of professional women in their decision-making phases of retiring was thought provoking and developed paths for new research. Studies have only begun in this area of research and women's transitions are of current interest.

Questions that can initiate research and discussion are listed below:

- In today's world of professional women who are retiring, what has been the developmental life cycle of these women as compared to previous developmental theories?
- Is a woman's age a determining factor in career building and what are her internal and emotional feelings toward aging and the workplace?
- If a professional woman does embark on a "retirement sabbatical" and returns to the workplace, how does her decision-making process to retire change during another journey to retirement?
- How does the feeling of having been successful in her career impact a professional woman's post-retirement adjustment?
- What is the transitional process to retirement that occurs in non-professional women?
- How does the feeling of being successful or not being successful motivate a person to retire or not to retire?

Question 2

What are some experiences a professional woman encounters during this transition to retirement?

Conclusion 1: Professional women who are now making pre-retirement decisions have experienced the opportunity to achieve advanced education and have attained higher professional positions than women in previous generations.

Attaining advanced education has been important to all the participants of this study and they realize that they are fortunate to have had the opportunity to achieve this goal. Among the women that I interviewed, several were complimentary of their mothers' capabilities and mentioned the desire their mothers had to have more education

and to be eligible for more advanced jobs; however, most of their mothers were unable to pursue these ambitions. They speak of their mother's respect for education and their desire for their daughters to attend college. The participants of this research were all high achievers, attained advanced academic degrees, and are aware of the importance of education.

They are also aware that they have been in a generation where there have been more opportunities to achieve advanced professional positions than previously. Dailey (2000) relates that "baby boom" women have made significant increases in managerial and professional occupations. These women are found in a variety of fields, and the gender gap is shrinking in managerial and executive positions. Several of the women I interviewed did comment on "it still being a man's world." Connie's is one of only a few women in the accounting field; Jean is the only woman dean among her colleagues; Peggy is one of the few women that have been promoted to a high ranking military position; and Sally and Lois, who both work in the scientific field, are among the minority in their workforce environment.

Throughout these women's transition within the workplace, they have been pioneers for future roles of women in the workplace. They have become mentors and they serve as role models. As Connie stated when she graduated from high school, "In my world there were no women doctors, no women dentists. So I don't think that most of us [other women] saw that we could be different. Then again, I didn't even know what a CPA did."

Conclusion 2: Previous studies have indicated that women become more aggressive as they age. Currently professional women who are eligible to retire are experiencing a redefinition of aggression. The women in this study redefined aggression in a non-abusive sense.

Tannen (1994) states that aggression is a word with which women struggle. Previously, women were hesitant to speak in aggressive styles. However, many women feel that if they do speak in styles that are more aggressive, they will not be liked or respected. The women that I interviewed have transitioned from the time period when

women were unsure of stating their “voice” (Gilligan, 1993) to today when they feel their voices can be and should be more assertive.

Neugarten (1996) performed studies that indicated that as women age, they become more aggressive and tolerant of egocentric impulses. During our discussions of aggression, some of the participants stated that they possibly could be perceived as aggressive. Through their transitions to professional status, they felt that aggression had been redefined and “abusive” aggression was not the definition by which they would identify.

Jean preferred the word “assertive” rather than aggressive. She feels that women need to use their assertiveness at tactical and appropriate times and metaphorically referred to it as a “velvet hammer.” Laura did not feel aggressive, but

“More focused, just through experience, a sense of what’s important, not wanting to waste time. If something needs to be discussed, I want to discuss it...That for me is more aggressive than I use to be. I want to speak on things I have opinions about, I care about, or mean a lot to me.”

Sally associated aggression with ambition.

“Whereas women my age would not have chosen as younger women to step up and step out. Now we may be more willing to step up and step out, but it’s in recognition of our capabilities.”

Recommendations for Further Research

Women are experiencing more transitional changes in the workplace. Questions that can initiate research and discussion are listed below:

- Many women want a college degree, but due to some circumstance, are unable to attain this goal. How does this desire extend to their daughters and how vigorously do they encourage their daughters to achieve higher education degrees?
- Are advanced academic degrees an advantage for the advancement of women in the workplace?
- How does the perception of being aggressive affect the transitions of women in the workplace?

Question 3

What are the influences that lead a professional woman to make decisions to retire or not to retire?

Conclusion 1: There are four major areas of influence that lead a professional woman to make decisions to retire or not to retire. They include: workplace influences, societal influences, others' influences, and her own personal influences.

As the professional woman journeys through the working model's phases of transition to retirement (Figure 2), she experiences influences (Figure 4) between each phase. The influences may be the same influences or may vary at different times in her transitional process. They influence her decision to continue her plans toward retirement or may influence her to delay or discontinue thoughts of retirement

One set of influences are workplace-oriented and may include age limits, downsizing, or forced retirement. Buyouts or relocation of offices may occur. Positive influences may be an offer of a new position or a promotion.

A second set of influences involve society. Age may be a factor or she may be assigned to a role for an older employee that may not offer challenge and advancement. There may also be positive influences that give credit to her abilities and experience.

Others can have a major influence on a professional woman's decision to retire or not to retire. These influences can include her husband who has already retired, parents who need care, or the relaxing lifestyle of retired friends. Co-workers can be positive or negative influences in the workplace.

The last influence that was identified is influences imposed by the woman herself. These can be health issues such as Jean experienced with breast cancer. Lois is approaching burnout. Laura is influenced by the desire to remain active and continue working. Any of these can be trigger factors that makes her retire or continue working.

Recommendations for Further Research

Influences can have a major effect on a professional woman's decision to retire. This is an area of study where I could not find previous studies or current research. I feel

that this is an important area and research needs to be done to study the influences that affect women's retirement. Questions that can initiate research and discussion are listed below:

- What are other major influences that affect a woman's decision to retire?
- When are these influences most beneficial? Most detrimental?
- How can women use these influences to better prepare for retirement?

Question 4

When the professional woman makes her decision to retire or not to retire, what does she experience in relation to herself, her work, her family, her associates, and her future?

Conclusion 1: Professional women identify with their jobs. They are committed and dedicated to their careers.

Previous research has been limited in determining if women are as dedicated and committed to their jobs as men. It has generally been assumed that they are not and that they can assume the role of being a homemaker when they retire much easier than men can assume a home-bound environment (Dailey, 2000; Szinovacz, 1982; Freidan, 1993).

The women I interviewed exhibited extraordinary dedication and commitment to their job. Lois felt an obligation to remain with her company until the right option had been made for the benefit of the employees. Jean planned her retirement to benefit the university:

"I can't be secretive about my retirement because I care about the college. I want to make sure the college has somebody to replace me that is going to lead the college forward. I wouldn't want to just leave the college in a lurch."

Sally stated:

"I'm laying the groundwork psychologically with the people with whom I collaborate....If you retire in place, you're not giving a vision; you're not giving the drive; you're not doing a whole host of things."

The women that I interviewed had all made decisions in their careers that contributed to the fact that the workplace was an important factor in their lives.

Conclusion 2: A husband's support is important to a professional woman. He can be an integral influence in her decision-making for retirement.

I found no information concerning the impact of a husband's support to a professional woman in her transition to retirement. I propose that this is an important relationship and can create positive or negative effects in a woman's decision-making and adjustments to retirement. The married women that I interviewed all spoke frequently of their husbands and indicated that they had been major factors in their professional lives and were also major factors in their retirement decisions.

Jean's husband had previously retired but had supported her in her career as a university dean. Jean said that if she had not chosen to retire, he would still have been supportive. Connie's husband was instrumental in her receiving her CPA. He has also retired and has assumed much of the domestic chores and housekeeping. He supports her in her decision to continue working. Lois's husband often fixes supper and is understanding of her demanding schedule. Peggy does not feel pushed by her husband to retire, and he has remained supportive of her military requirements throughout their marriage. Finally, Laura's husband is not interested in full-time retirement and supports her decision to continue working.

Conclusion 3: Adult children of a professional woman do not seem to have an impact on her decision to retire.

Although my sample of two participants with children was small, I thought that it was interesting that their decisions to retire or not to retire did not seem to relate to their adult children. They did mention that they could spend more time with them if they were retired, but this did not seem to be a deciding factor in their retirement plans. This assumes that their children are healthy and have no special needs. The husband had a much greater influence on retirement decisions. Jean wants to visit her children more after retirement and Laura thinks it would be nice to spend more time with them; however, children were not dominant factors in their retirement decisions.

Conclusion 4: The future of professional women may involve second and third careers.

The professional woman of 2002 has the opportunity to retire at an age that allows her to have further career choices within her life span. Lois is 48 years old, plans to retire, but also states that she may develop another career at a later time. Peggy, age 50, plans to assume a civilian position when she retires from the military. Sally has plans to continue work when she retires from the government. These women are young enough to pursue these goals and have many years of employment. It is not inconceivable that they may have a third career. "Retirement sabbaticals" can occur between the times that they pursue second or third careers. The age of multiple careers has arrived for women and this generation will have the opportunity to initiate a new phenomenon.

Conclusion 5: When one is preparing to retire, it is important to have developed interests outside of the workplace.

The participants and I discussed their advice to younger women who are career-oriented or women who are beginning their careers. The women I interviewed were reflective and gave insight to factors that were important to them at this time in their transition.

Jean advised women to have goals and to think about what steps were needed to achieve those goals. She felt that other interests were important:

"You don't want to be just a career person. You don't want to be focused on just career and have only your career and nothing else. Engage in some outside interests. Have things going on."

Peggy advised:

"Keep contacts in the private sector...develop outside interests beyond the military."

And Laura continued:

"I believe in lifelong learning...be flexible to enjoy the different life stages. My advice would be education, physical fitness, time for relationships, and friendships."

Sally offered:

“Understand that you are a person, not just a career. So you have to grow as a person, not just in your career.”

And finally, Lois stated:

“Mother Theresa is my role model because she still had things to do.”

Recommendations for Further Research

Relationships are important in many aspects of a professional woman’s life. They extend from the workplace to family and personal interests. Questions that can initiate research and discussion are listed below:

- How do professional women identify with their job?
- If professional women do take a “retirement sabbatical,” what are the factors that impact their decisions to return to the workplace?
- Are professional women as dedicated and committed to their careers as men?
- What is the impact on a marriage when a husband retires and a woman is still career-oriented and continues to work?
- How much impact do adult children have on women’s decisions to retire?
- What are the phases or journey a professional woman travels when she assumes a second career?
- How do career women adjust to retirement if they have not developed outside or personal interests?

Summary

This study’s goal was to disclose new revelations concerning the experiences of professional women’s transitions as they make decisions to retire or not to retire. I interviewed six women who were in different phases of their retirement journey and listened to their stories concerning the paths they are following. Each woman gave insightful and important descriptions of their transitions and I was able to share in many of their experiences. Their preparations for the future vary and are dependent upon their viewpoint of fulfillment and needs after retirement. I, too, am making a similar journey

to retirement and have gained a greater depth of understanding of the paths that are still in our future.

As I was concluding my thoughts on the stories that the women shared, I was reminded of my experience of walking through a beautiful Zen garden in Kyoto, Japan, several years ago. I feel that this encountering can relate metaphorically to the lives of women who are retiring.

As the gardens age, they grow more lush and develop deeper composition. The gardener's goal is to maintain them to be simple and not too complex. Different elements of nature are included in a Zen garden or *kansho-niwa* that symbolize life's experiences. Rocks form mountains and signify longevity and continuing health. Sand and flowing water create a duality between stability and change. Often within the garden, an eight-fold bridge is constructed so that one cannot hurry through the garden, but must take time to contemplate the beauty of the garden view. Bridges offer alternative paths and connect islands within the garden to denote continued relationships. Simple ornaments add interest and focal points.

Interestingly, the composition of Zen gardens is to be changed from time-to time. The gardens can be totally renewed or changed just a small amount. They are not to remain static. The gardener can make changes at any time; when it would benefit nature; or when it will fulfill the emotions within one's self. Ideally, Zen gardens are creations of serenity and harmony that provide rewarding environments where an individual has the peace and tranquillity in which to grow.

This metaphor serves to exemplify the transitions that are made throughout one's lifespan. Professional women travel similar paths to retirement and their transitions portray many of the components of a Zen garden. As the years pass, they develop more experience and deeper insights; they aspire to longevity and health; they need change and renewing interests throughout their lifetime; alternatives give them choices; their lifetime events encourage the development of broader interests; and they ultimately strive for enriching environments in which to grow.

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APPENDICES

Appendix A

Biases or Bracketing Thoughts

These are some examples of my thoughts on retirement:

- Retirement has a connotation of slowing down.
- Retirement has a connotation of growing old.
- Co-workers and other people look at you as “one of the older employees.”
- Retirement can be fun.
- Retirement could be a time where you can do everything on your growing list of “things to do.”
- Women look at retirement differently than men.
- Women are at more risk financially than men are after retirement.
- I don’t want to retire.
- I relate these issues to successful or unsuccessful adjustment to retirement:
 - Self-esteem
 - Self-confidence
 - Open-mindedness
 - Flexibility
 - Active
 - Anxious
 - Self-doubt
 - Important things in life
- Changes occur to you personally and socially when you retire.
- After you retire, you look at yourself differently.
- You need to keep mentally stimulated after you retire.
- Retirement is a time to reflect on things that you want to do the rest of your life.

Appendix B
Letter of Inquiry
Mary Eva Repass
Address
E-mail address

March 1, 2001

Inside Address

Dear _____:

I am a doctoral graduate student at Virginia Tech at the Northern Virginia Campus in Falls Church. After many years in the professional field, I decided to pursue further education not only to update me in my career, but also to prepare me for other careers that I may pursue when I retire. I am now beginning to look at options. I have completed my comprehensives and am beginning to do my research.

This is a brief background of my academic pursuits. I also work as a consultant to government organizations, Department of Navy, and private companies on business management and communication issues. Personally, I am married with two sons and two grandchildren.

Presently, I am beginning to focus on my dissertation topic and have narrowed the interest to Retirement and the Professional Woman. This will not be the exact title, but in my literature research, I have found that studies have been done on men and retirement – but little on women. If subjects are approached concerning women, it mainly is about financial issues and how best to cope financially after retirement.

I feel that professional women of today are one of the first generations that have seen women pursue a professional career for 20 or more years endurance. How will these women approach retirement? Will they “retire?” What will be the positives and negatives? What is their outlook for the future? Do they start a new career? Do they keep working? Do they or can they mentally and emotionally retire? Do they want to? And, most importantly, is there a new definition of retirement? As you see, I feel there is more involved in retirement for women than focusing on financial issues.

I feel that your journey as a professional woman is a career that brings many challenges. I know you have not retired and are still active in your profession. However,

I am looking at women who may retire in approximately five years and how they are looking at retirement and preparing for a new career or new avenue of emphasis. This study would be approximately six case studies with a phenomenological framework. I am writing to request your consideration as one of the women for my dissertation interviews.

The interview would be confidential and interviewees would remain anonymous. Virginia Tech requires written statements as such. It would probably require two to three meeting at approximately two hours each. I plan to interview five to six professional women from different career areas. I realize your time is limited and would schedule meetings for your convenience.

I will greatly appreciate your consideration. Please feel free to contact me by telephone or e-mail. I will be glad to answer any questions you may have.

Very sincerely,

Mary Eva Repass

APPENDIX C

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Informed Consent For Participants Of Investigative Projects

Title of Project: **The Professional Woman's Decision to Retire:**

The Process of Transition

Investigator: **Mary Eva Repass**

The Purpose of This Research/Project

Subjects should be informed in clear, concise language about the nature of the study and the purpose for conducting the research. The total number of subjects involved should be given.

Procedures

The research procedures that involve human subjects should be explained in sufficient detail so that the subjects will be fully informed about their role, what activities or functions they will be expected to perform, for how long, the number of times they are expected to appear and over what period of time. They must be told where the research will take place, what instrumentation is to be used, if any, and conditions involved. At the end of this section, the subjects must have a clear understanding of what will be expected of them.

Risks

Any risks or discomforts to the research subject must be fully disclosed. Risks may range from physical danger such as muscle injury from strenuous exercise to emotional distress caused by remembering unpleasant experiences. Safeguards that are to be employed to reduce or minimize the risks must be described.

Benefits of This Project

The tangible or intangible benefits, if any, to the subjects who participate must be described. If no benefits accrue to the subjects, what are the larger societal

benefits for conducting the research? An analysis of the risk to benefits must clearly be on the benefits side.

A statement must be included to the effect that – no promise or guarantee of benefits have been made to encourage you to participate.

At the option of the investigator, subjects may be informed that they may contact the researcher at a later time for a summary of the research results. If subjects are children, the parent/guardian must make the request.

Extent of Anonymity and Confidentiality

The extent to which subjects will be identifiable must be explained. If anonymity is promised (individuals cannot be identified), you need to explain how that will be accomplished. If confidentiality is promised (individuals can be identified, but the researchers promise not to divulge that information), you must explain how that will be accomplished. Social security numbers should not be used as identifiers in lieu of names. You may also say, “at no time will the researchers release the results of the study to anyone other than individual working on the project without your consent.”

If taping (video or audio) is to occur, the subjects must be informed. You must state how the tapes will be secured and stored, under whose supervision, who will score or transcribe, who will have access and when they will be destroyed.

In some situations, it may be necessary for an investigator to break confidentiality. If child abuse is known or strongly suspected, investigators are required to notify the appropriate authorities. If a subject is believed to be a threat to herself/himself or others, the investigator should notify the appropriate authorities. The conditions under which the investigator may break confidentiality must be described in the Informed Consent.

Compensation

There is no requirement that subjects be compensated, but if they are, they must be fully informed. If no compensation is to be earned, subjects must be so informed. Money or redeemable coupons or other currency may be given. Subjects must be informed about how much, when it will be paid, any bonuses for completing all the tasks, etc.

If extra credit in a course is the compensation, the subject must be informed as to how much credit is to be earned and the impact of that extra credit on their course grade. If extra credit is a form of compensation for participation in research involving human subjects, there must be alternate and equitable ways to earn the equivalent credit in the same course without participating as a subject in research.

The subjects must be so informed. The course syllabus must describe the alternate ways to earn extra credit.

If as a result of a research project, the investigator determines that the subject should seek counseling or medical treatment, a list of local services should be provided.

Freedom of Withdrawal

Subjects are free to withdraw from a study at any time without penalty. If they choose to withdraw, they will be compensated for the portion of the time of the study (if financial compensation is involved). If they choose to withdraw, they will not be penalized by reduction in points or grade in a course (if course credit is involved). Subjects are free not to answer any questions or respond to experimental situation that they choose without penalty.

There may be circumstances under which the investigator may determine that a subject should not continue as a subject. The subject must be compensated for the portion of the project completed.

Approval of Research

This research project has been approved, as required, by the Institutional Review Board for Research Involving Human Subjects at Virginia Polytechnic Institute and State University, by the Department of Human Development (if others, i.e. school or school system, hospital, daycare center, etc.).

Subject's Responsibilities

I voluntarily agree to participate in this study. I have the following responsibilities:

To participate in interviews concerning retirement plans.

Subject's Permission

I have read and understand the Informed Consent and conditions of this project. I have had all my questions answered. I hereby acknowledge the above and give my voluntary consent for participation in this project.

If I participate, I may withdraw at any time without penalty. I agree to abide by the rules of this project.

Signature

Date

Should I have any questions about this research or its conduct, I may contact:

Mary Eva Repass 703-620-2215
Investigator Phone

Dr. Marcie Boucouvales 703-538-8469
Faculty Advisor Phone

Dr. Marilyn Lichtman 703-538-8476
Research Advisor Phone

Subjects must be given a complete copy (or duplicate original) of the signed Informed Consent.

Appendix D
Letter of Appreciation

Mary Eva Repass
12388 Copenhagen Court
Reston, Virginia 20191
703-620-2215; rrglobalco@aol.com

May 10, 2001

Inside Address

Dear _____:

I was pleased to meet with you last week. I appreciate your time.

I have talked with your secretary and we have arranged for the next meeting to be on Monday, June 25, at 11:00 a.m. If there needs to be any change, please let me know.

Again, thank you for your time and I will look forward to seeing you toward the end of June.

Sincerely,

Mary Eva Repass

APPENDIX E

Examples of Interview Questions

Personal Background

- What is your age?
- Are you married?
- Do you have children?
- How long have you been working?
- Where did you grow up?
- What is your educational background?
- Were you a good student?
- Did you always want a long-term career?
- Describe your personality?
- How do you find balance in your life?
- If someone asked you, “What are you going to do with the rest of your life?” what would you say?

Aging

- What bothers you most, aging career-wise or aging physically?
- How do you view aging in today’s world?
- How do you see that you are aging? Mentally? Physically?
- What do you consider middle age and why?
- What do you consider old age and why?
- What do you consider a good age to retire and why?

Work Environment

- Are you ready to retire?
- When do you think you will retire?
- If you choose not to retire, what will you continue to do?
- What will you be doing five years from now?
- What about the work environment makes you want to retire?
- What about the work environment makes you not want to retire?

Retirement

- How do you define retirement?
- How do you relate yourself to retirement?
- How does your husband influence your retirement?
- How do you see your lifestyle after retirement?
- Where are you in your transition to retirement?
- If you are no longer in an active work environment after retirement, how will you feel? How will you adjust? How will you make the transition?
- Do you think you will find it difficult to walk away and not be part of an organization or working group?

- What are your biggest concerns about retirement?
- What are issues such as health, finances, etc., that concern you about retirement?
- Have you begun a definite plan or timeline for retirement?

Friends

- How are your friends approaching retirement?
- Do you have friends that are retiring? Have retired? How have they adjusted?

Motivation

- What are your external motivators to retire?
- What are your internal motivators to retire?
- Are there trigger events that have motivated you to think seriously about retirement?

September 11, 2001

- Did September 11 impact you and your retirement plans?
- Where were you when you heard of the disaster?
- Is this a memorable time in your life?
- What are other memorable times in your life?

Success

- Do you consider yourself successful?
- How do you define success?
- What will make you feel successful?
- When you retire, will you feel you have been successful?

After Retirement

- How do you envision your life after retirement?
- If you don't ever retire, how do you envision your lifestyle?

Appendix F

MAJOR CODES FOR JEAN

Rank	Node (Code)	# of Codes
1.	Transition	17
2.	Personal Background	13
	Personality	13
3.	Influences on Your Retirement	12
4.	Decision to Retire	11
5.	Husband	9
	Preparing to Retire	9
	Working Background	9
6.	After Retirement	8
	Experience	8
	Personal Philosophy	8
7.	Trigger Events	7
8.	Change in Women's Lives	6
	Education	6
	Family	6
	Mentor	6
	Personal Influences	6
	Time of Retirement	6
9.	Advice for Women	5
	Groundwork for Retirement	5
10.	Women at Work	4

Appendix G

MAJOR CODES FOR PEGGY

Rank	Node (Code)	# of Codes
1.	Thinking of Retirement	27
2.	Husband	25
3.	After Retirement	24
4.	Military Retirement	23
	Transition	23
5.	Personal Background	22
6.	Time of Retirement	21
	Decision to Retire	21
7.	Personality	20
8.	Job Description	13
9.	Thinking of Retirement	12
10.	Family	9
	Working Background	9

Appendix H

MAJOR CODES FOR CONNIE

Rank	Node (Code)	# of Codes
1.	Working Background	17
2.	Husband	16
3.	Transition	12
	Personality	12
	Personal Background	12
4.	Decision to Retire	11
5.	Personal Philosophy	9
	Thinking of Retirement	9
	Preretirement Thinking	9
6.	Present Work	8
	Education	8
7.	Job Description	7
8.	Continuation of Work	6
	Experience	6
	Goals	6
	New Generation of Workers	6
9.	After Retirement	5
	Comparison of Past and Present	5
10.	Life After Retirement	4

Appendix I

MAJOR CODES FOR LAURA

Rank	Node (Code)	# of Codes
1.	Personality	29
2.	Personal Philosophy	22
3.	Transition	18
4.	Education	11
	Working Background	11
5.	Thinking of Retirement	10
6.	Personal Background	9
7.	Decision to Retire	7
8.	Husband	6
	Children	
	After Retirement	
	Family	
	Health Issues	
9.	Age in General	5
	Changes in Aging	
	Continuation of Work	
	Experience	
	Typical Day	
	Volunteering	
10.	Grandchildren	4
	Personal Influences	

Appendix J

MAJOR CODES FOR SALLY

Rank	Node (Code)	# of Codes
1.	Personality	35
2.	Transition	32
3.	Thinking of Retirement	24
4.	Personal Philosophy	22
5.	Decision to Retire	16
6.	Preparing to Retire	15
	Working Background	15
7.	After Retirement	14
8.	Preparing Others for Your Retirement	11
9.	Options	10
	Personal Background	10
	Preretirement Thinking	10
	Present Work	10
10.	Job Description	9
	Continuation of Work	9

Appendix K

MAJOR CODES FOR LOIS

Rank	Node (Code)	# of Codes
1.	Personality	40
2	Transition	35
3.	Husband	31
4.	After Retirement	21
5.	Thinking of Retirement	20
6.	Options After Retirement	17
7.	Decision to Retire	15
8.	Success	12
9.	Time of Retirement	11
	Job Difficulties of Retirement	11
	Parents	11
	Personal Philosophy	11
10.	Father	10

Appendix L
NODE (CODE) LISTING

Number of Nodes: 101

- 1 adjustment to retirement
- 2 advice for women
- 3 after retirement
- 4 age in general
- 5 aggression
- 6 burnout
- 7 care giving
- 8 career choice
- 9 challenge
- 10 change in women's lives
- 11 changes in aging
- 12 children
- 13 comparison of past to present job sk
- 14 competitive
- 15 continuation of work
- 16 coping with change
- 17 deadline for retirement
- 18 decision to retire
- 19 definition of retirement
- 20 definition of success
- 21 difficulties of retiring
- 22 difficulties of work
- 23 early expectations
- 24 education
- 25 emotions
- 26 examples of other retirees
- 27 experience
- 28 family
- 29 father
- 30 feeling needed
- 31 financial stability
- 32 flexible
- 33 fortunate
- 34 friends

35	fulfillment
36	goal
37	goal setter
38	grandchildren
39	groundwork to retirement
40	health issues
41	hobbies
42	holding pattern
43	husband
44	identity
45	impatience
46	influences on your retirement
47	influences toward life
48	job description
49	job difficulties of retiring
50	keeping updated
51	knowledge of lessons learned
52	life after retirement
53	man's world
54	marital status
55	mentor
56	middle age
57	military retirement
58	money managed
59	mother
60	new career
61	new generation of workers
62	nurturing role of women
63	old age
64	opportunity
65	options
66	others ask when you will retire
67	parents
68	personal aging signs
69	personal background
70	personal influences
71	personal philosophy

72	personality
73	pleased with choice of career
74	power
75	preparing others for your retirement
76	preparing to retire
77	Present work
78	priorities
79	reasons not to retire
80	reasons to retire
81	red letter quote
82	relaxation
83	retirement age
84	retiring in place
85	role model
86	self confidence
87	self esteem
88	September 11
89	spiritual background
90	success
91	thinking of retirement
92	time for self
93	time of retirement
94	transition
95	trigger events
96	typical day
97	volunteering
98	where to live
99	women at work
100	work description
101	working background

APPENDIX M

Examples of Coding Groups Within the Qualitative Software Package NVivo

FAMILY

Husband
Father
Mother
Parents
Children
Grandchildren
Family
Marital Status

AGING

Age
Age in General
Changes in Aging
Old Age
Middle Age
Personal Aging Signs
Retirement Age

CONCERNS OF AGING

Care Giving
Coping with Change
Financial Stability
Health Issues
Hobbies
Influences Toward Life
Options
Relaxation
Time for Self

EMOTIONS

Aggression
Burnout
Challenge
Competitive
Emotions
Experience
Feeling Needed
Flexible
Fortunate
Fulfillment
Identity
Impatience
Opportunity
Power
Self Confidence
Self Esteem

INFLUENCES

Friends
Examples of Other Retirees
Influences on Your Retirement
Personal Influences

CONCERNS OF RETIREMENT

Where to Live
After Retirement
Difficulties of Retirement
Holding Pattern
Life After Retirement
New Career
Preparing Others for Your Retirement
Retiring in Place
Volunteering

DECISIONS OF RETIRING

Adjustment to Retirement
Continuation of Work
Deadline for Retirement
Decision to Retire
Difficulties of Work
Groundwork to Retirement
Job Difficulties of Retirement
Keeping Updated
Military Retirement
Others Ask When You Are Retiring
Preparing to Retire

DEFINITIONS

Success
 Retirement
 Old Age
 Middle Age

PRESENT JOB

Typical Day
 Job Description
 Present Work
 Money Managed
 Work Description
 Working Background

PHILOSOPHY

Advice for Women
 Knowledge of Lessons Learned
 Personal Philosophy
 Nurturing Role of Women
 Success

Priorities
 Reasons to Retire
 Reasons Not to Retire
 Thinking of Retirement
 Time of Retirement
 Trigger Events

PERSONAL BACKGROUND

Personal Background
 Education
 (See Family)
 Personal Influences
 Spiritual Background
 Working Background

NEW WORLD

Change in Women's Lives
 Comparison of Past to Present Job Skills
 Advice to Women
 Man's World
 New Generation of Workers
 Women at Work

EARLY CAREER

Career Choice
 Early Expectations
 Education
 Goals
 Mentor
 Working Background

PERSONALITY

Goal Setter
 Personality
 (See Personal Philosophy)

**PERSONAL DESCRIPTION
OF PARTICIPANTS**

(See Personality)
 (See Family)
 (See Personal Philosophy)
 (See Personal Background)

RED LETTER QUOTES

(Within all groups)

TRANSITION

(Within all groups)

SEPT. 11

Discovery of News
 Affect on Retirement
 Feelings and Emotions

Appendix N

Laura

Interview # 1

October 31, 2001

Code highlighted is “decision to retire”

M: Has the thought of retirement gone through your mind?

L: No, I don't think so. Not yet. I've just turned 58. I feel not even close to retirement age or I just don't feel that I'm there at all. I think the thing that makes a difference for me, was that I've got such nice flexibility in my career. That I can work as much or as little as I want. I work full time though, but the idea that I have that makes it better. So I can take time off if I just want to take off. Like I'm going to take Thanksgiving week off and I won't see any clients that week. And go up to Colorado and spend the week with my daughter who has just had a new baby. A friend of mine who was a nurse and loved nursing and she is 60, she wouldn't have retired, that she loved the working, but she didn't have the flexibility to do what she wanted to do when she wanted to do it. So if she could have gotten the flexibility she would have kept on working longer. So I think that's what makes it really ideal for me. I have a role model. Another therapist who works in my office is in her later 70s and still sees clients 3 days a week. And yet if they want to take off 3 week and goes to Italy or she goes up to the beach in the summer, that all works fine. When she wants to spend time she is able to do that. So I think that's what makes it the best of both worlds. You can keep working as much as you want to work if you like it. And I love my work. It's not that it is physically taxing so it's not something you can't do. The think about therapy is that I think it's a great career to get old with. You just get more experience and hopefully more skillful. So it's not something you need to be younger to do. And it's not that you see younger people doing it and you feel like over the hill. So I think that all contributes to me not thinking in terms of retirement.

M: Now you were a nurse beforehand.

L: Yes, I went into therapy 20 years ago. So it's been a long time as a therapist.

M: And had you stayed in nursing, this would have been an occupation you would not have stayed in, but of course in nursing you can continue for quite a long time with private duty and things like that. If someone said to you, are you going to retire, it sounds like your answer would be “No, I don't plan to.”

L: No, I don't plan to. Maybe I'll get so I won't work 5 days a week or something like that. I would like to spend more time being more helpful to my daughter and the grandchildren. Get a chance to do the gardening. But it's all a choice. I'm teaching 2 classes here this semester and keeping a full practice.

Appendix O
Coding Symbols
Laura
Interview # 1
October 31, 2001

- M: Has the thought of retirement gone through your mind?
- L: No, I don't think so. Not yet. I've just turned 58[🇺🇸]. I feel not even close to retirement age or I just don't feel that I'm there at all[🇺🇸]. I think the thing that makes a difference for me, was that I've got such nice flexibility[🇺🇸] in my career. That I can work as much or as little as I want. I work full-time though, but the idea that I have that makes it better. So I can take time off if I just want to take off. Like I'm going to take Thanksgiving week off and I won't see any clients that week. And go up to Colorado and spend the week with my daughter who has just had a new baby[🇺🇸]. A friend of mine who was a nurse and loved nursing and she is 60, she wouldn't have retired, that she loved the working, but she didn't have the flexibility to do what she wanted to do when she wanted to do it. So if she could have gotten the flexibility she would have kept on working longer. So I think that's what makes it really ideal for me. I have a role model[🇺🇸]. Another therapist who works in my office is in her later 70s and still sees clients 3 days a week. And yet if they want to take off 3 week and goes to Italy or she goes up to the beach in the summer, that all works fine. When she wants to spend time she is able to do that. So I think that's what makes it the best of both worlds. You can keep working as much as you want to work if you like it. And I love my work[🇺🇸]. It's not that it is physically taxing so it's not something you can't do. The think about therapy is that I think it's a great career to get old with. You just get more experience and hopefully more skillful. So it's not something you need to be younger to do. And it's not that you see younger people doing it and you feel like over the hill. So I think that all contributes to me not thinking in terms of retirement.[🇺🇸]
- M: Now you were a nurse beforehand.
- L: Yes, I went into therapy 20 years ago. So it's been a long time as a therapist[🇺🇸].
- M: And had you stayed in nursing, this would have been an occupation you would not have stayed in but of course in nursing you can continue for quite a long time with private duty and things like that. If someone said to you, are you going to retire, it sounds like your answer would be "No, I don't plan to.[🇺🇸]"
- L: No, I don't plan to. Maybe I'll get so I won't work 5 days a week or something like that. I would like to spend more time being more helpful to my daughter and the grandchildren. Get a chance to do the gardening. But it's all a choice[🇺🇸]. I'm teaching 2 classes here this semester and keeping a full practice[🇺🇸].

Appendix P

Document Coding For Specific Code

Question: How would you define retirement?

Document Connie, #1, RT', 1 passages, 431 characters.

Section 1, Paragraph 131, 431 characters.

Retirement is probably more freedom. Probably not, I would hope, as closely bound to schedules and that type of things. Possibly doing some things that have gotten put on the back burner because you haven't had the time to do them. I guess that is what retirement really means to me. Just time to do some of those things that you usually haven't had time to do or haven't done as much of it as you would like. Slowing down.

Document 'Laura, #1, RT', 1 passages, 467 characters.

Section 1, Paragraph 25, 467 characters.

Whenever I think of retirement, I prefer to think in terms of transitioning. I don't think I like the term retirement. I like to think of people going through transitions. Transitions from doing one thing to another. But retirement that just to me makes me think of old and cut off, it's not in my vocabulary. But I think of transitioning, maybe from one career to another, from maybe from paid work to volunteer work. I guess I like that concept better.

Document 'Laura, #2, RT', 1 passages, 241 characters.

Section 2, Paragraph 187, 241 characters.

I've never ever been bored and I have never had things I would like to do. So I think I would just keep on doing them. So I guess that's why I don't see retirement. Maybe I wouldn't get paid, but I'd keep doing what I'm interested in.

Document 'Lois, #1, RT', 1 passages, 387 characters.

Section 1, Paragraphs 162-164, 387 characters.

What if you had to define retirement, what would you say, how would you define retirement?

Retirement is doing what I want to do everyday. No matter what it is. Having very little responsibility, because that's where my stress and my pressure is all of the responsibility. So I want to get rid of the responsibility. Do what I want to do.

Document 'Peggy, #1, RT', 2 passages, 389 characters.

Section 1, Paragraph 107, 338 characters.

Slowing down. Transition. Choice. Starting again. I've thought of it primarily in terms of military retirement, which does happen at a young age, so it happens, with enough time to do something, very different. And so, for me, it's always been associated with another career. Some, some different responsibilities, civilian clothes.

Document 'Sally, #1, RT', 1 passages, 869 characters.

Section 1, Paragraphs 70-75, 869 characters.

M: And right now, if you had to give your definition of retirement, what would be your ideal definition of retirement?

S: *The ability to recreate myself in a different world. It means that you sit at your job and you perform below par. But you've been there so long, that you can continue to do that. It may be that you are not performing in an unsatisfactorily fashion, but you are performing considerably below what might be your peak performance of what might be somebody else's peak performance. So that's kind of retired in place.*

Appendix Q

Coding Passage Count

Documents	Time of Retirement	Transition	Trigger Events	Typical Day
Connie 1	0	11	0	2
Connie 2	1	1	1	2
Jean 1	2	6	5	0
Jean 2	4	11	2	1
Laura 1	2	6	1	3
Laura 2	0	9	0	2
Lois 1	6	22	1	6
Lois 2	5	8	0	0
Lois 3	0	5	2	3
Peggy 1	12	6	1	0
Peggy 2	6	8	0	0
Peggy 3	2	7	1	2
Peggy 4	1	2	0	2
Sally 1	1	15	0	2
Sally 2	2	4	0	2
Sally 3	0	13	1	0
Total	44	134	15	27

Appendix R

Working Model of the Phases of Professional Women's Transitions to Retirement

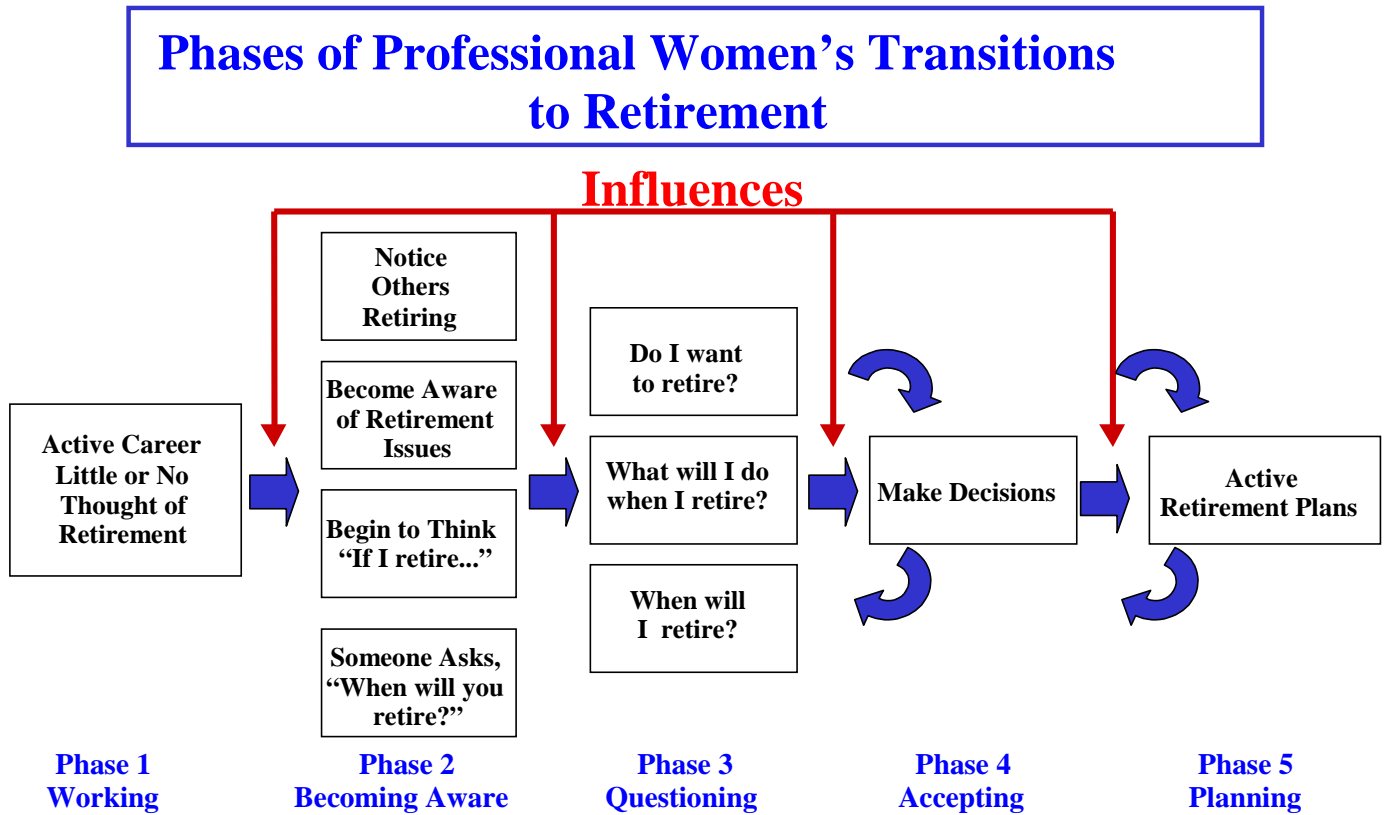


Figure 2: Working Model of the Phases of Professional Women's Transitions to Retirement

Appendix S Vita

80 Basalt Drive
Fredericksburg,
Virginia 22406

(O) 540-752-8222
(H) 540-286-2828
(email)rrglobalco@aol.com

Mary Eva Repass

Work Experience

R & R Global Communication, Inc.
Fredericksburg, Virginia
1982 to present

**Business & Training Analyst/
Consultant**

- Develop, administer, and evaluate programs designed to train and develop employees for specialized work performances
- Provide consultation and staff assistance for training programs for Naval civilians working in military environments
- Design and conduct needs assessments for training programs specifically focused for adults
- Conduct programs on cross-cultural issues and adjustment
- Provide analytical study on conducting training programs to meet specific goals and objectives as they relate to the professional development of employees and learning needs
- Develop, administer, and conduct training and employee development programs for international companies
- Develop, evaluate, and write manuals for training programs
- Assist in consultation for international managers in employee and human resource development issues
- Coordinate and assist in development of curriculum for training programs of adults
- Developed and presents workshops and training on “Diversity in the Workplace” for international businesses
- Provides training and program support for the Office of Naval Research (ONR) for personnel assigned to overseas positions
- Delivers speeches and authors articles on communication and business relations
- Appointed as a delegate by the Governors of Virginia to the Southeast U.S.-Japan Business Association Conferences, 1991-1999
- Appointed as a delegate by the Governors of Virginia to the Southeast U.S.-Korea Business Association Conferences, 1991-1999
- Travels internationally for business trainings and consultations

Fairfax County/Virginia Tech
Fairfax, Virginia

Instructor

February, 2000 to August, 2000

- Provide instructional support for Technology Training (IT³)
- Assist in curriculum development
- Provide instruction for Business Communication and Career Development

Fine Arts Shop, Inc.

Louisa, Kentucky 41230

- Own and manage retail business
- Manage staff and overall general management
- Provide consultation on business management issues
- Oversee accounting, inventory, buy/sell, and all management

Berea College

Berea, Kentucky

President of the Alumni Executive Council, 1995-1996;

Council Board Member, 1989-1997

- Served as president of the Alumni Executive Board
- Served as an elected alumni representative to Executive Board
- Participated in fund raising and chaired committee in N. Virginia-Maryland Capital \$5 Million Dollar Campaign

Kanagawa Medical College

Yokosuka, Japan

International Program Coordinator

1981-1982

- Developed, implemented, and administered scientific exchange programs between American and Japanese professors, post-doctoral students, scientists, and researchers
- Provided consultations and conducted trainings on intercultural communication and business relations between Japanese and Americans
- Assisted with presentations, speeches, and audiovisual presentation for professors, staff, and administration
- Organized international meetings and conferences
- Assisted in publication of scientific documents and research data

Mito School of Business

Mito, Japan

Curriculum consultant

1982-1984

- Lectured on American business practices
- Assisted in development of curriculum for international subjects

Stafford County, VA, School Board

King George County, VA, School Board

Teacher

1972-1974

- Taught at secondary level
- Taught homebound students

Education:

Graduate studies: Ph.D., Human Development, Virginia Tech University, 2002
M.S., Adult Education and Human Resource Development,
Virginia Tech University, 1999
Graduate studies: Communication, George Mason University
Graduate Studies: Zoology, Ohio State University
Undergraduate Studies: B.A. Major: Biology, Berea College
Education Certification: Mary Washington College

International Residency: Lived and worked in Japan; traveled extensively in Asia