ABSTRACT

LIFE CHANCES AND LIFE CHOICES:
FEMALE EMPLOYEE PERCEPTIONS OF A UNIVERSITY TUITION WAIVER

by Pamela Myers Vanness

This thesis is a qualitative study of twelve female university employees who are eligible for a tuition waiver as a benefit of their employment but have not used the tuition waiver to further their own educations. The women, ages 44-55, were interviewed to explore their individual stories and their perceptions of the personal value of the tuition waiver. Their histories are viewed through a feminist lens and the life course perspective as the life course is characterized by gendered cumulative advantages and disadvantages. Findings suggest that off-timing of this life chance, which was incongruous with the perceived trajectory of their lives, contributed to their inabilities to take advantage of it. There was a lack of incentive to motivate them since they are content and satisfied with their lives. However, membership in a cohort that grew up during the women’s movement of the 1960s and 1970s has had an impact upon their roles as mothers in terms of the educational goals they have for their children.
LIFE CHANCES AND LIFE CHOICES:
FEMALE EMPLOYEE PERCEPTIONS OF A UNIVERSITY TUITION WAIVER

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by
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Dedication

to

Myron, my husband,

and my children, Ian and Ashley

for their love and support
Acknowledgments

I would like to sincerely thank my committee chair, Dr. Kathryn McGrew, and the members of my committee, Dr. Jennifer Bulanda and Dr. Stephen Lippmann.

Thank you especially to the twelve women who graciously gave me their time as they allowed me to hear their stories about their lives.
BACKGROUND, LITERATURE REVIEW

This is a qualitative study exploring the following question: How do middle-aged women perceive and respond to a life chance incongruent with their educational life course trajectories? Specifically, I explored the perceived value of a college tuition waiver among female university employees aged 44-55 years.

American women were not permitted to attend college before 1848. It was in that year that the Women’s Rights Convention was held in Seneca Falls, NY. One of the accomplishments of the Convention was that a woman had the right to higher education as documented in the Declaration of Sentiments. The evolution of this right for all women, however, continues today and needs to be evaluated through the lens of the life course perspective and feminist theory. “Every society provides cultural prescriptions related to gender and age. Deeply entrenched ideologies in the United States about age and gender have enormous consequences in terms of the opportunity structure, profoundly influencing the role options available to men and women at different stages of their lives.” (Moen, 1996, p.172.) Interestingly, one hundred and sixty years later, President Barack Obama has offered a stimulus package of federal grants to motivate single mothers to attend college.

How does the life course, in a context of cumulative advantages and disadvantages, propel one woman on a college educational trajectory while another woman’s formal education ends after high school? Were significant life chances available, and if so, were they identified as valuable and acted upon? How does a woman perceive the possibility of higher education as it pertains to her life at different points in the life course?

The life course consists of a sequence of entrances into and exits from social roles and experiences. From the life course perspective, the concept of cumulative advantages and disadvantages (CAD), especially as they are related to social and cultural age and gender norms, is instrumental to understand the intentional and unintentional ways these entrances and exits are navigated. Robert Merton’s “Matthew effect” (1988) describes cumulative advantage as “the ways in which initial comparative advantage of available resources make for successive increments of advantage such that the gaps between the haves and have-nots widen.” (Dannefer,
Theoretically, the variety of causes of social stratification can be explained by this concept, especially regarding the educational trajectories of the life course. “Cumulative advantage describes how individuals who have early opportunities for success most often build on that success to perpetuate their advantages into later life. Cumulative disadvantage describes how those with disadvantages also carry those disadvantages forward through sequential life stages, often resulting in later-life poverty.” (Crystal and Shea, 1990, p. 437; O’Rand, 1996, p. 232.)

Parental status is one source of life course advantages. Blau and Duncan developed the status attainment theory as an explanation of social stratification. They explored the direct impact of parental status on the likelihood that children would attain higher educational levels and therefore find employment in occupations that provided higher socioeconomic status. This highly influential sociological theory of the early 1960s quantitatively investigated the impact of numerous variables on status and prestige. However, gender as a variable was biased as the model evaluates the father’s education and occupation as compared with his son’s. (Duncan, Featherman, Duncan, 1972, p. 382).

The 1846 right for women to obtain a college education demonstrated the beginning of a change in social and cultural pathways. But it didn’t necessarily promote the advancement of cumulative advantages that would be necessary for women to actually pursue and attain higher education. The accumulation of advantages needs to begin early in a young girl’s life course to prepare her for higher education. Without early advantages creating a trajectory for higher education, would women recognize the life chances of a college education when presented “later” in the life course? Would such a life chance to attend college be recognized as valuable or would it be forfeited with little thought, later to be recognized as a missed opportunity?

A college education is one measurement that distinguishes the “haves” from the “have-nots”. Although a generality and not a strict division, cumulative advantages throughout the life course that lead to a college education are likely to continue throughout the life course. “Empirical studies of educational transitions and trajectories are generally consistent with the presence of the Matthew effect in U. S. education.” (Pallas, 2003, 174). Although women have the right to attend college, the attainability of a college education continues to be influenced by gender role and economic factors.
German sociologist, Max Weber, introduced the concept of life chances as “the opportunities each individual has to improve his or her quality of life. It is a probabilistic concept, describing how likely it is, given certain factors, that an individual’s life will turn out a certain way. Life chances are correlated with one’s social situation.” (Cockerham 2005, p.12).

Today the majority of college students are women, but historically, life chances, especially defined as a college education, have been significantly fewer for women than men. College education as a life chance is a consequence of earlier advantages and a predictor of future advantages. The college education is commonly valued for “opening doors” for the graduate. Like the college education itself, the doors it opens lead to further accumulation of advantages and life chances if they are recognized, valued and pursued.

**Historical impact on the Cohort**

In 1870, following the Civil War, less than 1% of the American female population went to college. This percentage rose slowly by 1900 when only 2.8% of the female population attended college. By 1920 the enrollment rose to only 7.6%. (Lowe, 2000, p. 1). A woman’s right to higher education created public fear that women who would attend college would not marry and have children. This was tipping the social equilibrium and the role assignments for women, which would impact men.

During the 1920s the numbers of women enrolling in higher education doubled from the previous decades. General prosperity for American families increased the ability to afford college for children, both male and female. The 1930s, of course, represented the Depression, a time when economic and social factors negatively impacted college enrollment figures.

World War I and World War II brought about an increase in male college enrollment as men returned from the war. Post-WW II college enrollment increased in general largely due to the GI Bill for veterans. “A highpoint of gender imbalance in college attendance was reached in 1947 when undergraduate men outnumbered women 2.3 to 1. But starting then and continuing until the present in an almost unbroken trend, female college enrollments have increased relative to male enrollments.” (Goldin, Katz, Kuziemko, 2006, p. 134).

Special attention needs to be paid to the historical events from the mid-1950s and into the future since this is the time period when the twelve women interviewed for this study were born.
These women were born between 1954 and 1965, and some came of age during the heart of the women’s movement. Social and political changes were occurring rapidly throughout the United States with the civil rights and other social justice movements. While information about women’s reproductive rights regarding birth control had been evolving throughout the 1920s-1960s, legislation focusing on the employment of women for Equal Pay, Civil Rights and Affirmative Action dominated the 1960s. In 1966 the National Organization for Women, NOW, was formed and feminism was creating waves of emotion and action throughout our country. As young girls during this period, the participants’ levels of individual awareness during this time period is debatable. However, it cannot be denied that dramatic changes were occurring that would significantly alter the conditions of gender inequality in family, occupational, and educational domains of the life course.

These women were 18 years old and graduating from high school from 1972 to 1983. The women’s movement had gained momentum throughout the 1970s, as these women entered their teenage years. Economic policies were being created which protected women’s property with “no fault” divorce. In 1972, Title IX mandated that discrimination in schools based on gender was illegal and opportunities were becoming available for women in athletics. In 1973, Roe vs. Wade legalized abortion, although debates over the issue of women’s reproductive rights continue today.

The 1970s women’s movement significantly impacted the context of women’s life courses both individually and as cohorts. Roles were questioned and changed and new social policies promoted equality of education and occupational opportunity regardless of gender, race or ethnicity. (Hulbert, 1993; Muller, 1990). “Research has often focused on the more general impact of historical events on human lives, including the civil rights movement (e.g., McAdam, 1988), political activism on college campuses and the counter-cultural movement of the late 1960s (e.g., Flacks, 1988; Whalen & Flacks, 1989), the Vietnam War (e.g., Kulka, Schleniger, Fairbank, Hough, & Jordan, et. Al., 1990), the women’s movement (e.g., Carden, 1978), and the rural farm crisis of the 1980s (e.g. Conger & Elder, 1994). Underlying the concept of cohort is the assumption that members of a cohort have had shared historical experiences; their experiences are also supposed to be unique relative to the experiences of other cohorts.” (Settersten, 2003, p. 86).
The historical events of the 1960s and 1970s created changes of empowerment and social mobility for women in general. Women’s rights were being questioned and subsequently the achievement of status continued to improve and increase. College enrollment and graduation for women had surpassed that of men by 1948 and for “the generations of Americans born since the early 1940s, educational attainment for men has been decreasing relative to that of women. Indeed, since the 1953 birth year cohort, women have been consistently more educated than men, reversing the historical schooling attainment advantage enjoyed by men.” (Charles and Luoh, 2003. P. 559).

As the educational statistics suggest, factors were favoring women’s pursuit and completion of higher education. What would suggest then, that this cohort of women did not recognize and value the life chance of college in their life course?

Applying life course and feminist perspectives to social gerontology compels us to identify how cumulative advantages and disadvantages impact women differently than men. “Although CAD is a property of collectivities, it is centrally relevant for those interested in individuals, because it is concerned with the existence and sources of age-specific individual differences and with questions of fairness in the distribution of opportunities and resources.” (Dannefer, 2003, p. 327.) A basic argument of feminism is that women have not had access to the same advantages that men have been afforded. Based on gender alone, cumulative advantages throughout a woman’s life course are likely to be fewer than those of a man’s life course.
College Enrollment of Men and Women between the ages of 18-24 years from 1967-2002

<table>
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<tr>
<th>YEAR</th>
<th>Men</th>
<th>Women</th>
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</tr>
<tr>
<td>2002</td>
<td>40%</td>
<td>33%</td>
</tr>
</tbody>
</table>

POPULATION REFERENCE BUREAU - www.prb.org

The historical events of the 1960s and 1970s challenged the unequal distribution of advantages based upon gender and race. Social and political demands were made that a woman deserved the right to equal distribution and accumulation of advantages. While the birth cohort of our study was living through the arguably unsettling change, the individual women members responded in unique and personal ways. The life course broadly represents the delicate interplay of variables among and between individuals within a cohort as they age. According to Dannefer, “aging is something that happens not just to individuals but collectives; and as involving processes that operate not only within individuals but also between them.” (Dannefer, 1987) This research has opened new possibilities of cross-fertilization between age and other substantive areas of social-science inquire such as work, education, and organizations. The cumulative advantage and disadvantage perspective does not deny the importance of individual action, but it demonstrates the power of structural realities within which human agency must operate. (Berger & Luckman, 1967, p. 42; Dannefer, 1999, p. 256; Riley, 1978, p. 44.)
Gender is a major component in life course stratification as it plays a significant role in the availability of advantages. Especially in terms of economic opportunities, women’s relative disadvantages in the areas of education and employment are well understood and documented. Several factors contribute to social stratification. According to Angela M. O’Rand, “age-based advantages and disadvantages derived from economic or family status, governmental requirements and entitlements, work place seniority or compensation systems, political power or cultural status serve to stratify populations.” (O’Rand, 1990, p. 188.) Levels of education become an individual’s resources of human capital and as such, a means of stratification. An individual woman’s “accumulation, conservation, conversion, and transmission of resources or capital” throughout the life course contribute to a trajectory toward advantage (including increase in relative capital) or disadvantage (including loss of relative capital.)
STATEMENT OF THE PROBLEM

An Incongruent Life Chance

A most intriguing situation has presented itself in the lives of women who have been on a particular educational life course trajectory. Following high school graduation, they theoretically faced three conventional choices: finding employment, getting married, and/or attending college. Ironically, some women who did not attend a college found themselves working for one. Today these women are immersed in an environment defined by the purpose and mission of higher education. Further, they are immersed in a culture where the university institution itself, other employees, and students highly value a college education and the life chance it represents.

Like many universities, this university offers full-time, benefit-eligible employees an unlimited tuition waiver that can be used by the employee and members of his or her immediate family. The employee remains responsible for the general fees and books, but the cost of tuition is waived.

In addition to the tuition waiver, the university offers classified (hourly) employees the opportunity to participate in the Job Enrichment Program. An employee is eligible for the program by completing a year of employment, having a satisfactory work record, and having a high school diploma or GED (General Educational Development). The programs provide training and leadership skills specific to job classifications. Upon successful completion of the program, a merit increase and a bonus are awarded. This program, however, is not available to salaried employees or faculty.

During the 2008-2009 academic year, the university reported that only 284 (7.8%) of 3,600 eligible employees utilized the tuition waiver benefit for themselves, while 521 (14.5%) employees used the tuition waiver for a family member. (Schilling, 2008). Data were not recorded about the demographics of the employees who used the tuition waiver benefit. The University does not keep records about the gender of the employee or family member, race, current level of education or the current position the employee holds.

During the 2009-2010 academic year, the tuition waiver has slightly higher utilization results. Three hundred and two of 3,539 benefit eligible employees (8.5%) are utilizing the
tuition waiver for themselves. There are 572 employees (16%) are using the benefit for a family
member. (Schilling, 2009). The monetary value of the tuition waiver for 2009-2010 is 81% of the
$11,443 general fees which results in a financial value of $9,313 for the employee. One might
argue that, given the economic and social benefits of this life chance, the utilization of this
benefit is very low.

If we suggest that a woman is on a particular life course trajectory determined by
cumulative advantages and disadvantages, how would she view such a life chance? Would she
recognize this life chance as an opportunity with value? Higher education symbolizes one of our
society’s greatest advantages. “Life chances are the choices that affect quality of life and the
opportunities throughout the life cycle.” (Morgan, Kunkel, 2001, p. 263.) If advantages and
disadvantages are as powerful in predicting social outcomes along the life course as has been
argued, how readily would individuals divert from their current trajectory when life chances
present themselves? The life course consists of a sequence of entrances and exits into social
roles and experiences. From the life course perspective, the concept of cumulative advantages
and disadvantages (CAD) is instrumental to understand the intentional and unintentional ways
these entrances and exits are navigated.

RESEARCH QUESTION

How do middle-aged women perceive and respond to a life chance incongruent with their
educational life course trajectories?

Sub-questions

What can be learned about the stories of twelve women, who by nature of their employment at
have an opportunity to pursue a college education?

How do twelve women describe the tuition waiver as it relates to their own lives?

How is value assigned, or not, to this opportunity?

How does gender contribute to a woman’s perception of value?
METHODS

The research question and related sub-questions compel an exploratory study, specifically a qualitative methodology. A qualitative design, in particular grounded theory, was essential to gain understanding of the life goals and decisions of these participants and to examine the processes and related conditions that influenced the participants’ responses to the tuition waiver life chance. The goal of grounded theory is to develop theory or enhance existing theory in an inductive process of identifying concepts, developing core categories, and theoretical relationships among concepts and categories. (Glaser & Strauss, 1999, p.3).

With feminism as a sensitizing framework, I focused in my interviews on the presence and effects of inequity in the lives of women, as related to gender and age cohort. The roles of women are studied in the context of their relationships with one another and with men throughout the life course. A feminist perspective recognizes and argues that the life course for women has been based upon a risk of cumulative disadvantages compared to the life course of men’s relative advantages.

Theoretical framework

The impact of life course cumulative advantages and disadvantages, viewed through a feminist lens, constitutes the theoretical framework for this study. Grounded theory was applied to “systematically develop a theory that explains process, action, or interaction” (Creswell, 2007). This approach allowed me to explore cumulative advantages and disadvantages as related to the educational life courses of these women, through the examination of a particular life chance: the college tuition waiver. Feminist theory challenges us to question the differences that occur during the life course because of cumulative advantages and disadvantages that are varied according to gender. Grounded theory “accords well with feminist research in that it recognizes multiple realities and the influence of structural conditions and views theory as a process.” (Wuest, 1995, p. 127).

Research Participants

The research participants were twelve women between the ages of 44 and 55. These women were all full-time university employees who were eligible to receive a tuition waiver for
themselves and dependent family members, but, with the exception of one woman, Paula\textsuperscript{1}, had not used the tuition waiver for themselves.

The women were selected through a gatekeeper and snowball selection process. Gatekeepers were various department leaders who had access, but not reporting responsibilities to female employees in this specified age range who had not used the tuition waiver for themselves. Consent was obtained according to IRB-approved procedures; participants understood that neither their names nor other identifying information would be used in the reporting of findings but that readers who know them well might be able to recognize them by unique characteristics of their stories.

All participants are white; nine are married and three are divorced; all but one has children. All participants are from lower-middle to middle socio-economic status, as inferred from their and their spouses’ occupations. Three of them are in custodial positions and nine are in office/clerical positions. A racially diverse sample would have provided diversity, but these women are very representative of the population in these positions at this university in rural, southern Ohio. This college town is 91.2\% white, 4.32\% African American and .17\% Native American. The average median income for males is $35,833 and females is $24,637. (http://factfinder.census.gov)

\textsuperscript{1} Names of participants have been changed.
### Participant Demographics

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<th>Age</th>
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<td>No</td>
<td>Single</td>
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**Data collection and analysis:**

I conducted one face-to-face, one-hour, semi-structured interview with each participant.
I conducted one face-to-face, one-hour, semi-structured interview with each of the twelve participants. (See Appendix A for Interview Schedule.) In addition to the interview, a brief questionnaire (See Appendix B) was given to obtain demographics related to levels of education of the participant and her family members. Interviews were audio-recorded and transcribed verbatim. Grounded theory and its emergent design required concurrent data collection and analysis. The initial interview guide was created to broadly uncover early decisions the women made regarding college attendance and the circumstances and people who influenced their decisions. Consistent with principles of emergent design, later interviews were modified based on analysis of earlier interviews.

The objective of the interview was to provide each woman a voice for her personal story about her perception of the value of the university tuition waiver offered to her. These interviews provided a working hypothesis to build the theoretical framework of grounded theory. Feminist theory contributes to the philosophical underpinnings of qualitative research as it allows for emergent design through the interaction between the female participants and the female researcher. For example, I asked my first interview participants about their birth order and gender breakdown of siblings. The initial answers were, of course, concrete and matter-of-fact. I realized that what I was most interested in was how family economic resources and parental role models varied from sibling to sibling of the same gender and of different genders. Therefore, my future questions emerged from a demographic origin to inquire about the participants’ perceptions of role models and the level of familial emotional support to attend college.

Further questions emerged beyond the participants’ perceptions of the tuition waiver for themselves. For example, “How would you respond if your child, regardless of gender, decides not to use the tuition waiver or attend college?” Some women could be described as rather expressionless regarding the fact that they hadn’t used the tuition waiver for themselves. But when the question explored whether their children would use the tuition waiver, they became passionate.

Additionally, as the female research “instrument,” I offered unique and significant interpretations and evaluations of the personal stories of female participants as shared through feminine communication styles. I continually explored the participants’ responses for deeper
meaning. For example, “What advice would you give to your daughter as a working mother?” was a question that evolved. To learn the type of role model my female participant had become to her own daughter might provide insight into her values.

Following the data collection phase, analysis of the interview texts was conducted using the constant comparative method central to grounded theory procedure. In the constant comparative method, concepts and categories are identified through open coding then examined in relationship to earlier concepts as a means of both linking and distinguishing concepts in the building of themes and theory (Strauss, A. & Corbin, J., 1994, p. 274).

Trustworthiness

I was limited by time and therefore unable to return to the participants for member checking, a process of returning to participants to share analysis and to affirm or disconfirm findings, from the participant’s perspective. As a triangulation device, my committee chair read interview transcripts and conducted her own analysis of the first interview, for comparison with my own findings.

FINDINGS

The life course is characterized by a series of cumulative advantages and disadvantages as well as age-normative role entrances and exits. A college education is a significant life chance, usually seized between the ages of eighteen and twenty-four. While a free college education is a remarkable life chance, interviews with these twelve women suggest that a life chance loses value when it presents itself off-time in the life course. For these women, multiple forces and circumstances caused them to miss the age-defined “window” for a college education; additional forces and circumstances prevent them from opening their own window today.
Past Factors Restricting College Entrance

The following economic and social forces have emerged as the primary reasons that these women were unable or chose not to attend college immediately following high school: historical cohort events; active and absent role models; silent, negative or ambiguous messages; economic and financial factors; and self concept.

These same forces, plus the off-time aspect of the life chance, are relevant conditions that discourage the women from taking this life chance today. Comparative analysis showed the strong age-normative issues and weak compelling incentives needed to prompt the women to accept this particular educational life chances for themselves.

Historical Cohort Events

As a cohort, this group of women experienced historical events that would shape their futures and influence values and perceptions. It is significant that these women were born at the onset of the civil rights and women’s movements in the 1960s. They were growing up while radical political, social and economic policies were being challenged which dramatically changed future roles for women and men. From a feminist perspective, gender was the primary, ever-present factor directing their lives and influencing their cumulative advantages and disadvantages as compared to the lives of men.

This cohort was graduating from high school between 1972 and 1983. The age of 18 is symbolic in the life course of American children, marking the age of adulthood. Graduation from high school represents a major life course turning point as an accomplishment which is shared with an entire cohort. All of the study participants graduated from high school except for one participant who received her GED by the age of nineteen.

Including the upheaval of gender roles during this time period, America was in a turbulent state of social reform. Riots were occurring on college campuses, drug usage was escalating and racial tensions were growing. With an oddly mixed review, Rita reflected on the social issues she encountered in high school: “I enjoyed it. We went through some trying times. I remember worrying about drugs…worrying about racial issues. That was a problem…I remember being in the hallway of the high school…some of the black girls would…I remember
having my hair pulled and being kicked in a crowd and there was just like, I don’t know what. I don’t know what it was about. I was an innocent bystander. And I…I so, the next thing, the one thing that happened then, that seemed like it was a short period of time…the teachers would start…when you left the classroom they would start standing at the doorway in the halls. And um…saw a lot more um…teachers out in the hallway. It was about 1971, ’72. That was probably the scariest thing about high school.” (Rita)

Another historical event was the mid-west farm crisis in the early 1980s which had a potential impact on this particular cohort in this geographic area. The American farmers experienced a decade of prosperity in the 1970s due to changes in export regulations which increased profit and land value for the farmers. Low interest rates presented economic opportunity to borrow additional funds from the banks using their land and capital as collateral. (Manning, p.1) For numerous reasons surrounding political farm policies and rising interest rates, this financial crisis erupted in the 1980s which sent many families into economic and emotional turmoil.

Living in a farm family had great significance for five of the women of our study who were between the ages of sixteen to twenty-five in 1980, the traditional time of college entrance in the life course. Farm families, as described by the participants, are traditional in gender roles. There are also educational implications relative to the family structure, gender roles and work ethic expectation within farm families.

“Dad farmed. We lived on a farm and he would, you know, he grew up on a farm and then he farmed. And then the reason we moved when I was in high school was because he gave up farming and um…he was a meat cutter then. And he gave up farming and we had a farm sale and everything. You couldn’t really make a living farming. It was hard. And my mom went to work when I was in elementary school.” (Patty)

Paula recalled her father’s opinion of a college education: “My dad was not one for college…um…because he didn’t even graduate high school. He had to quit in order to help on the farm and stuff for the family. So he didn’t get a high school education. So he didn’t feel it was necessary to have a college education. So when I said something about college, he was like, “You don’t need a college education!” So we never had the opportunity.” (Paula)
Barb’s father didn’t finish high school either. There was a strong need and expectation to work hard for the family farm. “My father quit school at fifteen…to help on the farm. Back then, my dad will be eighty years old…Well, I did so much farming and stuff; I really didn’t know life at all at eighteen. I’ll be honest with you. It was 1972 and when I graduated I had some jobs but I kept getting fired. I didn’t know what to do. I never had a life. I know farming and I know how to work. But when you go to these factories and stuff, you know, you have to be so fast.” (Barb)

Heidi’s sister married a farmer. “My sister’s family, it was the mom and dad. The dad was the farmer and the mother went to work in the chemical company in Middletown. So she worked and they raised a family of five. He followed the exact same path and did exactly the same thing that his dad did. So my sister fell into that too. She worked and she loved to work…Her husband, she married young too, they were in a traditional farm family and he worked, they all worked. He felt that the woman should raise the kids.” (Heidi)

Active and Absent Role Models

References were made repeatedly to the role models the women had, or wished they’d had, when they were young girls. It became evident that a positive role model was an advantage in a woman’s life and if the role model was negative or absent, this became a disadvantage. The lack of role models or mentors, especially as relates to higher education, directly impacted their educational life course trajectories.

Out of the twelve women, only two fathers and one mother of the participants graduated from college. There were no families in which both parents attended and graduated from college. Two fathers dropped out of high school to work on the family farms. Some siblings attended college and some graduated but there wasn’t a family in which a college education was a strong family value to be obtained and positive educational role models were present and available. What the parents did model, however, was a very strong work ethic for their daughters.

Heidi described the lack of guidance and role modeling in her life. “I went to Miami to work at seventeen and I still could have gone to college, and I thought about it, but at that time, it was, I was still so young…and I didn’t have that guidance. Even though being surrounded by
professors, I wish someone would have taken me under their wing…and said, “This is what you need to do. You’re young, you need to do this.” But I didn’t so I got married at eighteen, had kids three and four years later. Um…and just kept working. My parents bettered themselves to an extent as hard workers with good, solid jobs. Um, provided for the family. I didn’t know…the guidance they should have given me, career-wise. When my dad got laid off, all talk about going to college—there was talk of me going to college and I was smart enough…This was 1974. So my dad just said, my mother said, “Just go work.” (Heidi)

Anne felt that she lacked positive role models when she was growing up. “It was kind of hard because I had kind of a rough childhood. Um, my parents were divorced when I was very young. Um, my mom actually supported us most of the time working as a bar maid. So, she was not home a lot and it was kind of a rough…you know…had a rough way to go for awhile. But luckily, I was I grew up in…you know, I knew what I wanted. I knew what was important to me…um…you know I didn’t…on my own I went to church. So I think that helped instill the right things in me. You know, sometimes I think that I did a lot of it…I did on my own. Um…my high school didn’t…like counseling, they didn’t …unless you had a name they didn’t go out of their way to help you. So I had no guidance as far as financial aid, you know how to pursue going to college.” ” (Anne) Anne’s childhood experiences were absent of positive, adult role models which left her vulnerable to find her own.

Paula’s situation was different since her mother had attended college. However, her mother didn’t seem to voice an opinion about a need for Paula to attend college. Her influence seemed stifled by her father’s dominant opinions. “My mom went to college. She’s a nurse. She went to college. She made sure we graduated (from high school)…Dad knew we needed the education through grade twelve so he didn’t…he said we had to graduate. So, he said there’s no quittin’ or anything like that. We had to graduate. But my older brother really did not want to go to school. He hated it. And so he told my brother he had to go. He had no choice. And so he graduated.” (Paula)
**Silent, Negative or Ambiguous Messages**

Through comparative analysis, the importance of the messages these women were receiving became evident. In Sue’s situation, the messages she received from her father were ambiguous and lacked specific direction. “When I graduated, my dad said, “I don’t care what you do, you need to do something.” So I thought I’ll see what happens. Oh well, I started, I put my name in at different places and I got a full-time job so I went the work force route instead of...(college). I got a full-time job and I had a good job too.” (Sue) Her father was ambivalent about what decisions Sue should make for her future.

In Vicky’s situation, her father’s words stuck with her about his strong and unbending views about gender roles. “My dad would always tell me, “You’re going to grow up, you’re going to get married and have kids. You do not need to go to college.” That was my perception of what I was going to be when I grew up. I was a very obedient child so I really thought that was what I was going to do. So I never really thought about going to school further than high school. And I mean, that stuck with me, you know, and that’s pretty much what I did except then I did work, um, you know and um, I never really pursued college after that. I was my mom’s extra helper. So I probably never thought a whole lot about college, as a matter of fact. I was a very good student. Um, you know, I graduated with honors. I should have gone to college (little laugh). My brothers went to college but none of us girls really did. Some of my sisters have some college but I don’t think any of them really graduated...because we thought you just...didn’t...you just didn’t.” (Vicky) Traditional gender roles were very obvious in Vicky’s family. Not only was Vicky told exactly what she as a female would do and become as a woman, her brothers were given the opportunity to attend college. The daughters were to follow in their mother’s role as home makers. Except to mention that she was her mother’s helper, Vicky doesn’t mention her mother as having a voice in their family.

In some cases, women were strongly encouraged by their parents to attend college. “I don’t know if anything could have (encouraged me to go to college at eighteen). I think when you’re in that situation I don’t think anything could have mattered at that point. I don’t think so. My parents were so supportive. I think it’s just me. My parents begged me to go one year. Just go one year, try one year out. I said, ‘Why would I waste your money? It would be a waste of your money at this point.’ My interests were just the other way. I just wanted to work.” (Diane)
As is often the case in families, the messages can be contradictory among respected and revered family members. “I got my hair-brained ideas from my grandpa. He was always supportive of…this was my dad’s dad…and so I went to him and I said, ‘Grandpa, I want to start a limo service. I think it would do real well.’ He was like, ‘You know, it would. I think it would, too.’ So, I said something to my dad. He said, ‘Oh you two!’ He said, ‘It’s not going to go over.’ Well, then (someone else) started a limousine business.” (Paula)

**Economic and Financial Factors – 1972-1983**

Resources are valued and allocated in different ways for each family. Economic resources for a family would naturally impact affordability of college for sons and daughters. Angela O’Rand extensively studied human capital as the skills and attributes each person gains throughout the life course are exploited or exchanged for social and economic advantages. This capital, obtained through cumulative advantages and disadvantages, “is multidimensional, consisting of economic, social, and psychosocial components. Moreover, it is multilevel, meaning it operates across societal planes extending from the economy and state through the community and household to the individual. Finally, it is not fixed, but dynamic in its effects on lives over time.” (O’Rand, 2001, p. 197). Economic and financial decisions within families directed these daughters toward employment rather than education since the capital obtained through education wasn’t recognized. Gender, of course, is well documented as a determining factor for the distribution of family resources.

Paula’s mother was a nurse and her father hadn’t finished high school so that he could work in the family business of farming. “When I mentioned it (going to college) they were like…you know. They couldn’t afford to send me.” (Paula) Financial resources continue to be an important theme in her life. Later, Paula says, “I would say there’s been a lot of opportunities that came up. But some of them came up and I just haven’t had the money to pursue them which is another factor that I always tell my sons that you have to have money to make money. You’ve got to make sure that once the opportunity does come, you can afford to do it.” (Paula)

Anne’s mother who was a single parent was unable to send her daughter to college. “Um…my family couldn’t afford college. That was the biggest thing. Um…my high school didn’t…like counseling. They didn’t …unless you had a name they didn’t go out of their way to
help you. So I had no guidance as far as financial aid, you know, how to pursue going to college.” (Anne)

Heidi, too, needed assistance and information about financial resources that might have helped her. “Back then there wasn’t the thing of student loans. No one talked about student loans. I think you just had to go to a bank and get a loan, but people didn’t do that. Or they didn’t talk about it…like they do today. Financial aid was pretty much non-existent. I don’t know when it came into being, but it wasn’t when I was 17.” (Heidi)

When asked if there was ever a family discussion about sending Paula to college, she said, “No, not really. No, when I mentioned it they were like, you know. And they couldn’t afford to send me. That was another factor in all of it too. So then when I got on here at Miami you know I thought, well I could go to college, you know, but I was young. I was just out of high school. So it was like I wasn’t really interested in it. I had other ideas.” (Paula)

Self-Concept

“The organized and integrated perception of self, known as the self-concept, consists of such aspects as self-esteem, self-image, beliefs, and personality traits. (Perlmutter and Hall, 1992). Self concepts among this study’s participants were certainly influenced by the historical events experienced by their birth cohorts, the active and absent role models in their lives, and the silent, negative or ambiguous messages communicated to them. In addition, individual personality traits contribute to the ways each person interprets these influencing factors.

To explore their self-concepts, I asked the participants to reflect upon their memories about themselves when they were students. The experiences they shared gave insight into their feelings about school and their own potential as students.

“I think high school was kind of an awkward time. I mean you noticed boys…Like I said I was very shy. My parents got divorced when I was in first grade. I think that kind of set me back. I withdrew some at that point…I remember I did run away…but it was…I remember it being easy (academically).” (Anne) Anne described her personality trait of shyness and that her parents were divorced as variables that “kind of set me back”. Conversely, she remembers that she did not struggle with her academics in school. This is significant because Anne was a good
student and capable of attending and succeeding in college. However, her self-concept was weak enough that she couldn’t overcome such a hurdle.

Sarah’s circumstances were different than Anne’s, but she suffered greatly beginning with her transition to a new junior high school. “I liked junior high. Until we moved in eighth grade…and that was it for me. I just did not like school. It was like, I left all my friends…I left high school when I was…I got pregnant when I was sixteen…with my oldest son. And I left (school) when I was six months pregnant. And then right when I turned nineteen I was like, I need my GED. I really regretted quittin’. So that’s…I went and got my GED…I got a divorce from my husband. Let’s see. I got remarried. And I got, I had abuse by my ex-husband and I lost my spleen. And I almost died. Well, I was pregnant with my daughter. And she lived, but I got divorced. I never dated. I don’t want to date since then…again…My mom wanted me to go to college. I definitely, I let them down…getting pregnant. But things happen. My dad had big goals. Yes, so I really disappointed my dad! But we’ve made amends.” (Sarah). Amidst such turmoil during Sarah’s life as a young adult, wife and mother, it is evident why college wasn’t even a consideration. She was in life-threatening situations with domestic violence.

Barb described social and academic struggles that she had in school. Her tall physique was a source of frustration. “I didn’t like the people (in junior high school), you see, because I was tall. I was tall. And nobody else was and I didn’t like it. Yea…I got made fun of. I didn’t like it. See, when I got on the bus, those buses aren’t very big for tall people. And you kinda…for small people, yea, and then a couple times, they kept saying, ‘Turn around.’ I said, ‘Well, I can’t.’ Cuz I couldn’t get my, my long legs. Everybody, you know, was all upset because I couldn’t sit like this. Well, I turned around and I smacked some people. Haha, got in trouble…sixth grade. Oh, I smacked the heck out of them. It makes me mad! I didn’t think I could do this Job Enrichment thing…because I never did anything in my life. And they put me in special ed…cuz you know, something wrong with my brain…There’s nothing wrong with my brain! I didn’t even know I could do anything until just here lately. And I did that math, you know, we had a math test, we had English, and CPR. I passed the CPR. I passed the English. I went to a computer class. Now I don’t understand that cuz I don’t have a computer at home. That was in one ear and out the other. And then, uh, I did the math. My first test I got a C. I thought it was great I got a C. Well, anyway, because I told the teacher that I was never very
good in school, the second one, the math test, I got half. I flunked it because I didn’t round the numbers...When it came to the third test, it was hard. It was not easy. I studied, and studied, and studied...first A I ever got in my life. I was so happy. That teacher, she was a little bit difficult. She’s smart. I could tell. I got this funny feeling she was smart. Well, sorry, I’m just not that smart. But, I tell you what, that’s the first A I ever got in my life. I went almost nuts. I can do it. And they always told me I couldn’t!” (Barb) Although her childhood presented challenging and frustrating situations for Barb, it didn’t hinder her from displaying her determination and hard work as she grew up. These qualities represent a part of her self-concept.

Like Barb, as Sue grew up she matured into an adult with more self confidence. Their personalities probably contributed to their abilities to “blossom”, as Sue says. “I was very quiet. I had friends and I had fun. But I was more quiet. I wasn’t the outgoing one. But when we moved and I went to a smaller school, and I knew a lot of the kids in that school already, because I went to church in that community. And I had cousins in that school. It’s like I blossomed. I knew a lot of people and maybe I grew up too. That’s part of it. I loved high school. I had a blast. Yea, I was very outgoing. Maybe that’s part of growing up too. But I was very quiet as a child...maybe that’s just part of maturity. I don’t know.” (Sue, p. 10)

While Heidi describes herself as shy and introverted, she also illustrates the impact of her appearance on her self-esteem. “I was very shy. I’m basically the same personality I was then. I’m 50/50 introvert and extravert. I don’t like to be the center of attention. I like to be in a crowd, I like to be in the thick of things, talking, socializing, but don’t make me stand in front and talk. So being in school, when I grew up I felt like I was an ugly duckling. I’d have to say it was my sister’s fault. The Beetles were popular and she was nine years older and she thought it would be a lot of fun to give me a Beetle hair cut. (laughter) I was a chubby little girl with a Beetle hair cut. And it wasn’t pretty. So my elementary school, you could tell people didn’t like a chubby little girl with a Beetle hair cut!” (Heidi)

Current Factors Impacting the Utilization of the Tuition Waiver

Four themes have been identified that restricted the women from attending college when they graduated from high school: historical cohort events, active and absent role models, silent,
negative or ambiguous messages and self-concepts. Why haven’t these women taken advantage of the tuition waiver life chance available to them today? Findings suggest that the timeliness of life chances is critical to their value.

The life chance of a tuition waiver available to these women is off-time in the age-graded life course at it has been socially constructed. To understand the impact of off-time life chances, age normative behavior must be explored. Age norms refer to the perceived ages when the majority of people believe certain behaviors should occur: marriage, child rearing, retirement, and college attendance. Age norms are also often gendered. People assign norms for male behavior at a particular age for marriage and perhaps a different age for women to be married, illustrating the role of gender. Regardless of what people actually do at various stages of the life course, Robert Atchley has defined the cultural life course as “what people are expected to do as they prepare for, occupy, and relinquish successive life stages.” (Atchley, 1999, p. 136). Atchley’s diagram of “various dimensions of the life course” illustrates the age normative aspects of the life course, aligning chronological age with entrances and exits related to family, occupational, and educational roles and stages. (See page 44).

**Historical Cohort Events**

The mothers of our participants belonged to a cohort born around the 1930s, between World War I and World War II. Role models like Eleanor Roosevelt described the climate for these women when she was quoted in a 1932 edition of *The Home Magazine.* “We women are callow fledglings as compared with the wise old birds who manipulate the political machinery, and we still hesitate to believe that a woman can fill certain positions in public life as competently and adequately as a man.” (Roosevelt, 1932, p. 86). A generation later their daughters were born between 1954 and 1965 and the civil rights and women’s movements were gaining momentum to change social and political policies. These daughters became the generation familiar with the 1968 Virginia Slims cigarette campaign, “You’ve come a long way, baby,” as gender inequality was being radically challenged to change.

Forty years later, how far have we come as abortion rights continue to be passionately debated and women still don’t earn dollar for dollar what men earn? According to Peltola, Milkie and Presser, “even today, when most Americans express the core feminist belief that
women should be equal to men across many areas, the media and some scholars suggest that feminism is in decline, if not dead.” (Peltola, Milke, Presser, 2004, p. 122) They would categorize the women in this study into two groups: baby boomers are the women who were born between 1946 and 1959 and baby busters are the women who were born between 1960 and 1978. Baby boomers are women who “experienced young adulthood at the height of the feminist movement’s second wave.” (Rosenfeld & Ward, 1996, p. 51). Baby busters are women who “became adults in the 1980s or 1990s, after the peak of the feminist movement in the midst of the backlash against feminism.” (Faludi, 1991) So, even as this study has categorized the twelve women as a part of one cohort, other studies have sub-divided them into cohorts into shorter time spans. While this study won’t further analyze our participants as baby boomers or baby busters, it is important to identify that there are additional nuances to be evaluated.

While the women’s movement of the 1960s and 1970s did not appear to have had an impact on college education entitlement and attainment for our participants, they expressed heartfelt and determined goals for their children. A generation later, these women have become strong minded mothers who expressed the necessity of the next generation, their children, to receive a college education. While they may not have had the role models and messengers necessary to encourage them to go to college, they have loudly voiced the message of college attendance to their children.

**Active and Absent Role Models**

Role models play a significant element during each life course. Positive role models become advantages and negative role models become disadvantages, especially during childhood. It is necessary to identify whether there were educational role models for these women as adults.

For some of the women, their siblings are now educational role models. “My brother went to college but he only got like, an associate’s degree. He did. And my oldest sister didn’t go to college and my sister in the middle is the one that’s been in college since she was 18 and she’s now getting her PhD. And you know, I asked her, because I was like, I told her I wanted to get a college degree. She said, “You’re never too old.” (Sarah)
Heidi also watched her siblings attend college. “I saw my brother and sister, they were non-traditional students. They were in the same boat that I was. But they did go to college with families (when they were married and had children). It took my sister nine years; my sister had the tuition waiver. She went for nine years with a family, a husband and a family of three. It took here nine years to get an associate’s degree. And I saw how hard that was and I saw how her two oldest children actually kind of suffered for that. They didn’t turn out so well,” They had, while she was going to school, well, they had tons of babysitters. Some were kind of bad occasionally but then they acted up. A lot of issues with them. I think it could have been resolved if there had been two parents on board. And her husband, she married young too, they were a traditional farm family and he worked, they all worked. He felt that the woman should raise the kids.” (Heidi) The observations Heidi made are not very positive as she watched her sister and her children struggle in her absence. This seems to confirm for Heidi that there can be difficulties and negative consequences to attending college as a non-traditional student.

Yet Heidi continues to have regrets today. “It was especially hard when I woke up at age twenty-nine or thirty from being divorced…It’s when I really said, ‘Gee, this is what I should have done and why didn’t I and where have I been?’ It’s just amazing that small town mind set. When nobody taught me or showed me or guided me at all. I could have gone (to college) but I’m telling you it’s hard. It’s very hard to work forty hours and…I just wish I could have done that. I really do. I thought about it many, many times. I’m just a…I just couldn’t do it.” (Heidi)

She still mourns the absence of positive educational role models in her life.

And sometimes, the role model appears when least expected in the form of a co-worker. When asked if she would consider using the tuition waiver today, Sarah said, “Well, I hadn’t thought about this about myself until I started working here. I worked in another building (cleaning before I came to this building) and the guy I worked with just got his teachers, his teacher’s degree. So, he’s been really talking to me that…I want to be a nurse. So he’s like, you’re never too old, Sarah. You know, I mean, I keep thinking this will really benefit my daughter and myself…if I did do it. Even if it took ten years, seven years…I mean…” (Sarah)
Silent, Negative or Ambiguous Messages

There continue to be messages sent to the women today. Some of our social messages that are ageist in nature might discourage these middle-aged women from setting and reaching educational goals for themselves, especially since Americans are very youth-oriented.

But there are other, more personal messages that these women received today. While messages from their youth may have faded, their spouses have strong voices and opinions that they have learned to negotiate in different ways.

Heidi recalls that years ago, “my husband stopped me (from going to the branch campus) and said, “You’re smart enough to go to the main campus! Don’t do it, don’t do it! Just stop right there. If you’re going to do this, go to the main campus.” I said, “Oh, you know it’s harder on the main campus.” And even though I worked on the main campus, I knew what was going on. And then it was a delay and I just delayed and delayed and just never took advantage of it.” (Heidi, p. 3) She added that, “my husband is a good worker and started businesses. It’s not about him, it’s about me! (haha) So anyways, talking about how he’s the boss of all these people and I try not to let him be the boss of me. He’s used to being the boss and getting him to commit to my idea, he likes things to be his idea. So I’m kind of in that I’m always on the pole to get him to think my way. I’ve always been controlled…my whole life.” (Heidi) Heidi realized that if she hadn’t allowed her husband to dominate her college decision, she may have been able to continue with her plan to register on the branch campus. But her husband’s message to her on the topic of education and apparently other issues over shadows Heidi’s own ideas and derailed her plans to attend college.

In Sarah’s case, she is fighting against listening to her ex-husband’s negative message. “My ex-husband for one says, “Why would you want to do that (go back to school)? I said, “For myself. FOR MYSELF!” For me and my children. Because I want them to be proud of me. You know, like, if I can do it, then they know, my boys know that they can do it!” (Sarah)

And Patty received a positive message from her boss, at least as regards other professional development opportunities offered through her employment at the university. “Actually, I’m taking a leadership class right now. That was actually recommended by my boss. There was only like a certain amount of people got in. Yea…I mean like our second class we
were supposed to get like bonuses after we completed certain sections and then the second day of class they come in and informed us that there wouldn’t be a…we were also supposed to get a four percent pay increase when we completed all things. Of course, I’m not getting that but I’m still going to complete the course. Because I mean, you know, it’s kind of disappointing because, I mean the second day of class they had thirty people in the class and half the people got up and walked out. Well, I just figured that since my boss went out of his way to recommend me … you know to say that he thought I would be a good leader…it made me feel good. And I thought I might as well, I might as well follow through since I didn’t follow through with any of my other plans.” (Patty) What power there is in the positive impact of the message Patty’s boss sent to her. She is motivated to live up to the high expectation her boss has in her. Even when half of the other students walked out because the monetary incentive was not available, Patty remained in the class. This suggests the possibility that encouragement to use the tuition waiver might also motivate someone like Patty.

At the start of data collection, Paula had just enrolled in part time, using the tuition waiver. She did this in spite of negative messages from her husband; college represents a threat to Paula’s husband. Paula has dealt with the oppositions from her husband in a different way than Heidi did. “You know, my husband’s not…my husband wants our kids to go to college but he doesn’t want me to go to college. He’s afraid that I will…find someone else. You know, so if I’m in college and there’s other people in college…I’m going to classes and we find out we have the same interests or something…he’s worried about that. So he makes it…when I’m taking a class…and I’m…plus working forty hours a week…I’m taking a class…and I’m plus working for our business…on top of that. So to do my studying and stuff like that, takes away from my time with him. And so he doesn’t like that I don’t get time with him because I’m doing all this other stuff. So it kind of upsets him. He doesn’t like me to take classes. I usually try to give him his attention first (laugh). And then I kind of go into the computer room and start doing my homework and stuff. Um, so I get him out of the way, basically. Then I start doing my homework. But sometimes it’s rough. If I could change my life, “I probably would have acted on a lot more ideas instead of listening to people say ‘you can’t do that, you can’t do that.’” (Paula)
Messages to their children

Unexpectedly, the comparative analysis of the data illuminated the fervor with which these women value the tuition waiver, not for themselves, but for their children. Often responses were quiet, passive, and demure. Yet when the subject of their children attending college and the value of the tuition waiver was discussed, interview after interview provided rich and poignant messages from mothers to their children.

Barb described the messages she gave to her daughter. “My mom wouldn’t let me be in anything. So when my daughter was growing up she was in dancing class for five years. She was in volleyball. She ran cross country. She ran for state. Very smart girl. I let her do all that. Barb also told her daughter, “You got your (master’s) degree and everything. Don’t give up. Keep on working. She’s going to have to. That’s what I would think. Don’t give up, because she can’t.” (Barb)

Heidi’s messages began when her son was very young. “I can remember my son being a toddler. I can remember on my hip and I would be holding him and I would say, “You’re going to go to college, aren’t you?” and he would say, “Yes.” And from the get-go, as a toddler, I talked about college to them. I didn’t know how I was going to pay for college, maybe I just figured on this tuition waiver. So from the get-go when they were little they were going to college. And I was not working here at the time, but when I got my foot back in the door, by the grace of God, I did and I figured it was the tuition waiver. When I talk to people who are employed outside of the university, from elsewhere, they say that’s the first thing they say, they don’t even mention the health care, I guess they still know that’s a given. The first thing they’ll say is, “You’re so lucky you have that fee waiver.” And I always say, “Yes, I am.” And I’ve always been very grateful and why it is so valuable…The proudest moment of my life that my kids graduated.” (Heidi)

Vicky was told by her father that she didn’t need college because she should become a wife and mother, while each of her brothers attended and graduated from college. “I will say that it is important that for me to be successful here because of the fee waiver because I knew my oldest was twelve years old and my youngest was three. And I thought, I have to get through these next twenty years so that these kids can go to college. So the fee waiver was, even though
it wasn’t, as I say that my career wasn’t that important, it was very important for me to be successful at the university so I could continue at my job so that the girls could go to school here.” (Vicky) Vicky did become a wife and mother and all four daughters graduated from the university.

Paula’s sons are still in high school. “Basically I’m telling my sons that they need college, which my parents never said we needed college or anything like that. And so I’m basically saying that you have to go to college. You don’t have any choice in the matter. This is what you’re doing. Like it or not! You’ll go to every class if I have to come and sit with you! You know, because I’ve just told them this ever since they were little. That they’re going to college.” (Paula)

Sue values the tuition waiver, “not for myself, for my daughters…That was one of the things that drew me to Miami. Definitely.” She has one daughter who had graduated from college and one who is a graduate student at the university. “I really wanted my daughters to have a college education. It’s not that I’m sad or unhappy that I don’t. That doesn’t bother me because I have a good job. I’m happy, you know, but I really encourage that in them because working here all these years I see what that can get you. What doors it opens. So I really wanted them to have an education…There was never a question about them going to college.” (Sue)

Sarah, who became a mother at sixteen and dropped out of high school has the following message to her daughter. “If my ten year old daughter doesn’t want to go to college, I’m gonna make her! (ha) You know, I mean, it’s terrible. Like, she’s gonna go to college! There’s no, I mean, you can’t really say that…but in my mind, I don’t know what I would do (if she didn’t want to go.)” (Sarah)

**Economic and Financial Factors – 2009**

In 2008, the United States entered a recession with the failure of banks. By 2009 the unemployment rate has reached a record high of ten percent. State budget cuts are directly impacting higher education and this university is not alone in the numerous changes and reductions it has been forced to make. In addition, careful analysis is being made regarding financial assistance dollars for current students. These economic conditions impact all of the
employees as a whole at a time when this cohort has potentially high expenses for college-age children.

The women continue to focus on their children’s education instead of their own. Rita realized when her children were younger that the only way they could go to college was with the tuition waiver. “If I were to guess I would say probably as my children, especially as my first child got older and um…we divorced when he was two. So, I was pretty much on my own after that. As he’s going through school I’m thinking if this child is ever going to go to college, it’s going to have to be here. And that would be the only way that I could afford it.”

She continues to emphasize the financial demands of sending her boys to college, even with the savings from the tuition waiver. She is concerned that her sons “don’t understand the value of a dollar. I don’t know when that’s going to kick in. But I hope so. I can’t remember if we really had a conversation…about it or not. Whether we did or not, he would know that the purse strings are cut you know… as long as, I’ve told both my boys as long as you’re in school and working at it and getting your education, I’ll help. You know, with their housing and dining. But, other than that, they’re on their own. Well, I’ve got my son who’s still here. So, he’ll still get the tuition waiver and I know that, but …there’s a lot of people who don’t realize that the last semester he was in school his books cost $700. And I was just … I thought it would get less as they got older. But it’s getting more! Haha. So, that’s a lot of money. (Rita)

Diane is proud of the fact that her son is financially independent. “Our son “had his home since he was twenty-three years old. He’s always paid his own bills. So he’s done well.” (Diane) Meanwhile, Beth has had to worry about her son’s finances. Our “younger son is unemployed right now, looking for a job. He’s living at home with us. He needs to get a job. And that he’ll move out. But it’s handy having him around and we enjoy that. His girlfriend is Canadian. So he really needs to get a job so they can get married…” (Beth)

Paula’s thoughts resonated through the entire group. “It’s kind of like we know that our children need to have good jobs in order to have anything…they want in life. So we’ve instilled that into them that they know that they have to work hard. And going to college, getting grades and stuff…if they get something in college they won’t have to work as hard as we do. I’ve
struggled with money and stuff. I figure, you know, if my children have a college education they won’t have to struggle as much as I have.” (Paula)

They shared their views about their own careers and income earned. Anne said, “I didn’t go to college. It was important and necessary for me to be a contributing factor to the family economy. So, my career was…I’ve enjoyed it. You know I’m not making huge amounts of dollars. I also don’t have the stress and the time commitment that, you know, that a higher position would require. So, career was important but it hasn’t been the main purpose of my life.” (Anne)

Likewise, Barb’s income contributed to support her family. Along with others, she realized she could supplement her pay through the Job Enrichment Program. “Pay is a little bit better than what it was. I just got done with a course just to get a four percent raise ‘cause you got to do Job Enrichment. They’re not giving out raises. This was the first time I’ve ever done it. I didn’t think I could do it and I did.” Barb enrolled in the educational programs for “the four percent raise and the bonus. “Because we’re not getting any, you know how it is around here, we’re not going to get any raises. Unless you do these job enrichments, we’ve been told…that’s my second time ever getting a bonus here in almost the twelve years I’ve been here. And that ain’t good neither. Here you work hard trying to get all the stuff nice and neat and they act like they don’t care about it.” (Barb)

Diane and her husband have been confronted with his diagnosis of a serious illness. She had been able to stay at home for the past nine years because they felt they were financially stable. But the impact of his illness has forced her to return to work. “We were able to pay for that and didn’t have to scrimp and we could still invest…not big, we’re not big investors, but just be able to put away for a rainy day. I had to (return to) work because my husband got disabled. And since he works for a big company, they won’t take care of me. I have to take care of myself. It’s very important to have the benefits. And to slowly pursue additional education here. (Diane)

Self-Concept

With age has come perspective and further development of their self-concepts, self-esteem, beliefs and personality traits. Age norms, as discussed earlier, can have an impact on an
individual’s self-concept as they compare where they are in the life course as compared to where they think they should be.

The cultural life course “consists of ideal age-related progressions or sequences of roles and group memberships that individuals are expected to follow as they mature and move through life. Thus, there is an age to go to school, an age to marry, an age to “settle down,” and so forth. (Atchley, 2003, p. 136). The cultural normal age related to college attendance is eighteen through twenty-five. This begins to explain why the women wouldn’t think to use the tuition waiver for themselves at middle ages of forty-four to fifty-five.

Many of the women expressed contentment about their lives at this point and their self-concepts. Because of this contentment, there doesn’t seem to be any incentive to use the tuition waiver for themselves. “I like what I do. I don’t want to retire. I’m just not ready. Everybody says you’ll know when you’re ready. I’m really not ready. I like what I do…I guess that I can look over my life and feel happy about what I have done. You know, it’s been a good life. I’m happy…you know.” (Sue)

Likewise, Beth is content with her life and where she is on the life course right now. “I’m pretty much happy where I’m at right now. I have a great bunch of friends here, we’re active, and we travel a lot…” (Beth)

“I’m happy. I really just…I’m happy with what I’m doing. You know, we’ll never be rich and we’ll never be famous, but you know, we’re happy. I’m not a career person. Honestly, I always just loved being a mom. You know, if being a mom means um just being there for your kids.” (Vicky) Vicky’s contentment involves the various roles she has as employee and mother and the satisfaction she receives from them. But, her roles were very gender specific and defined for her as a very young girl when her father told her she didn’t need college because she would become a wife and mother. This has created a lack of self-esteem for Vicky. “I probably…would have gone to college. I would have, um, instead of…wait, let me back up. When all of my girl friends and all of my friends from high school were saying, “I’m going here and I’m going there, here, here. And I thought you know what? I’m going to take that ACT test because I want to go. Because everyone else was doing it. You know, I, I, I felt because I didn’t have a college degree my self-esteem was lower. I’ve always just felt that way. We would be going,
um, because my husband...I dated my husband all in high school so, all through college and um, so we would go to parties. And we would be at like his cousin’s, so we would be at Notre Dame. He would be going around introducing all the different people there and say this is Debbie from Dayton and this is Don from Notre Dame and this is so-and-so from Miami and this is Vicky...and this is da, da, da, da...I got skipped over like this is just Vicky. It’s not from anywhere. I didn’t go to college...or I didn’t go to Princeton. I just think they skipped over me. And that was always like, oh my gosh. And I remember that...that’s a distinct memory for me that I wish I had gone to college. I just wish...we probably would have gotten a ton of financial aid. I probably could have gone for practically nothing. But it was that mind set. And so from early on, I was like, I’m not going to college. Isn’t that funny though, and I’m not blaming my dad. It’s just that’s what he, it’s just that’s his way of...women got married. And had babies and stayed home, you know.” (Vicky)

For the women who are content with their stages in life right now, they don’t appear to feel a push to motivate them to change their life trajectories. These other women, though, expressed a level of discontent that is motivating them into action.

Age as a chronological number can be embedded in a person’s self-concept. Her perceptions of what life should be like at forty-nine seem to represent a turning point for Diane, especially in the midst of life altering issues of her husband’s health. “I thought, you know what, I’d like to stay home, spend some time with my mom and dad. And then, not too soon after that my husband got sick. I think when you’re younger you realize that time is endless. You have all the time in the world. All of a sudden I turn around and I’m forty-nine and my husband is very sick and here I am...I’ve “got” to do something.” Diane expresses her need, prompted by necessity, to improve herself. She shared that she wants to take college classes, but right now they need to be on-line to offer her more flexibility since she cares for her grandchild routinely. But she is being pushed outside of her comfort zone and experiencing unrest that is motivating her.

Patty has been recommended by her boss to attend the leadership program. When they were informed that there wouldn’t be a pay incentive for the course, half of the group quit. But not Patty. “I’m kinda managing the crew. Even though I don’t get compensated for it. Um...I’m real outspoken. (Ha). I think that’s probably...Yea, I am... I’m not a bossy person,
but I know how to get a group together and say, we need to get this done...You do this, you do this...and it will all work out. “It just doesn’t seem like I’ve accomplished enough. You know what I mean? You know, I’m proud...I’m a good worker. I have a nice home. I have a good husband. I have a lot to be thankful for.” (Patty) Her self-concept recognizes her ability to motivate and lead people in a bossy manner. But she is proud that she can always get the jobs done. She expresses a level of unrest, though, that she hasn’t accomplished enough. That seems to be motivating her to participate in the educational leadership program.

Recall that Sarah dropped out of school at sixteen when she was pregnant with her first son. She has been divorced twice and has suffered spousal abuse to the point she almost lost her life when she was pregnant with her daughter. Yet, she found a positive messenger in her sister who is gaining her PhD and a co-worker who returned to college outside of the age norms. She shared this experience about her perception of her self-concept. At work “everyone had a college degree except they hired me...they...I got transferred down there because of my experience...so I felt intimidated...by my peers. They had their college degrees...I felt like my input was just worthless because you know, I have low self-esteem. Probably in hind sight I often say I should have gone to college. I mean, my grades were...like I think I was 10th or 11th in my class.” (Sarah) Sarah has found her own voice as she told her ex-husband that she wants to use the tuition waiver “For me! For me!” She wants to be a positive role model for her children and for herself which is motivating her to explore classes. “I’d like to be a nurse.” (Sarah)

Paula, who had just recently enrolled part-time using the tuition waiver in spite of discouragement from her husband, describes herself in the following way, “I’m the type of person you tell me I can’t do something and I’m going to do it or die trying to do it. I’m gonna do it just to spite what my husband said to prove that I can.” (Paula) Because of her self-concept and personality, she is driven to be non-traditional. It makes sense that Paula has already begun to take classes “against the odds.” Her husband doesn’t want her to go to college because he is afraid he might lose her. But all of her life, Paula has described herself as an entrepreneur, a self-starter. She believes that she has good ideas and has strong self-esteem. Even when her father told her she had crazy, silly ideas, she is able to laugh it off and listen to
her grandfather’s encouragement. Her self-concept is allowing her to break from the cultural norms and typical roles of her age cohort.

**Off-time aspects of Life Chances**

Self-concepts and age norms of society have a strong impact on the behaviors of human beings. As the interviews progressed, I began to conceptualize the stories of the lives of the participants. It became evident that there was a huge gap in consciousness that while they missed the opportunity or life chance to attend college immediately after high school, they still have that opportunity to go to college today because of the tuition waiver. Once they missed that chance when they were eighteen years old, the strength of the cultural age norms hindered them from exploring further education. (See p. 41)

“I don’t actually think there were opportunities placed in front of me. I wish I had gone after, sought after what was actually there. No one helped me with it. I mean, the fact that my family couldn’t afford it, I mean, that’s not their fault and that’s the situation in a lot of cases. I wish I would have just had the job to pursue…to take that extra step. Chase my dreams! If I could have, I would have. It probably would have been nursing or accounting…I do wish I would have taken the opportunity to further my education when I could have. If I would have started here right after high school, I think I would have. But, the kids were born, you know, but it wasn’t a priority any more. You know, and as they get older, life changes and you’re so busy and you just don’t have the time. Now that they’re gone…I’m not sure at this point in my life that it’s a priority any more. I don’t know if I want to be in a class with a bunch of eighteen year olds.” (Anne) Anne doesn’t recognize that she has an opportunity of going to nursing school placed before her. She doesn’t connect that she is currently missing opportunities that the tuition waiver could provide.

Sue also realizes that the tuition waiver is a wonderful benefit, but that she missed her opportunity to use it when she passed eighteen years of age. “Back in the ‘70s the university was really well known for good jobs. And they supported you, good benefits and the tuition waiver. And at that point I wasn’t married. So I thought if I do get on, I can think about taking classes. Then I got married and had a family and I didn’t use it personally. I did some of those continuing education workshops, lunchtime learning things myself, but never did the tuition
waiver courses. But my daughters have both benefitted from it. That was one of the main things that drew me here, besides the benefits, the job security and a good place to work. Hmmm…some things I do think…that I should have taken a few classes. You should have taken…that has crossed my mind. Because I see the doors that I’m at now that it could have opened. Seriously, I mean…I’ve got a job and I’m happy and that…but that degree does open a lot of doors. And I’ve seen it happen here so many times.” (Sue) Obviously, Sue does not recognize that the door remains open to her as well as her daughters. She has “seen this happen here so many times” in her position at the university. But she has seen it happen for the traditional students who are eighteen to twenty-two years old.

Beth began working at the university seven years ago and the tuition waiver wasn’t even recognized as a benefit and certainly it wasn’t a part of the compensation package that encouraged her to accept her job. Beth started working at the university when her sons were adults and she was in her mid-forties. “I didn’t even know the tuition waiver was a benefit until after I started so…it wasn’t a factor for me (to work here) at all.” (Beth) Clearly Beth doesn’t view the tuition waiver or the possibility to attend college as an opportunity for anyone in her family. She doesn’t see it as any sort of advantage to her.

Heidi recognizes that she has missed a life chance since she didn’t pursue her college education. “And I’m like, that’s the big regret. Why didn’t I get that degree? Because I’m making this amount after thirty-one years and my sons are making it as a college graduate. Maybe not their first year, immediately, but they moved very quickly to make better money. There have been times that I thought I would go to college. I applied and got in. I actually even, one day I was, right after work I thought of going to the branch campus. I thought that was better for a non-traditional student.” (Heidi) She identifies herself as a non-traditional student who is one that is working full-time, might be married, have children and is older than the traditional eighteen to twenty-two year olds. She also realizes that as a non-traditional student, it would be a difficult fit for her on a traditional campus. Analyzed further, it would be difficult for her as a non-traditional, older student to fit since she is outside of the cultural age norm.

Kim described the trajectory her life was on when she had her children at a young age. There simply weren’t any resources of time, money, childcare or emotional support available to her that would have been necessary for her to be successful in college. “When I started working
here, well, I did have children. Five. But they were real small. So I wasn’t really thinking about college. I probably should have been, but I really wasn’t thinking about college at that time…But I never was really thinking about a profession in a career-wise, you know what I mean? And moving up the ladder…making more money…I was always…well, quite frankly, you’re busy with five kids. Who had time to go to school? And then once they got into high school I was just kind of thinking let’s take a little breath here. And then before you know it, you’re at the end of the career. I’m fifty some years old and I didn’t want to apply myself to that anymore. You know, I’m kind of like on the down slope now.”

“You know, I never would have thought about telling my dad (that I wanted to go to college.) Because I was just…my dad said, ‘Vicky, say hello to Father Jim,’ and I said, ‘Hello, Father Jim.’ I mean it was just, you know, I don’t know why that was. Because I don’t think I’m that obedient. (haha) But I really think that that was my dad and that’s what you did. You just don’t know if because I was sandwiched between all those boys (brothers). And I just thought, well, I have to be good for my dad. It was just funny. I just never would have thought to say, ‘Well Dad, I would like to go to college.’” (Vicky) Vicky’s voice became very soft at this point; a whisper. Then she adds, “I do have low self-esteem.”

Paula, now enrolled at the university part-time, has the necessary self-concept, at this stage in her life anyway, to defy what appear to be the odds against taking advantage of the tuition waiver. Paula is able to step outside of the “normal” life course trajectory and visualize herself as an older, non-traditional student. “Occupational, uh, behavioral occupation is what I’ve been trying to get to, but it’s really hard to take classes with a family, work forty hours a week…and then work thirty hours a week for a business. It kind of makes it rough. I’m hoping I can get into more, take more classes. And then eventually graduate. But I don’t know if that will happen until my boys get to college, you know, I might be taking classes with my sons.” She laughed at this point at the thought of herself as a college student with her young sons. But, she is not intimidated by the prospect.

Institutional Structure

When asked during the interview what the institution could provide or do differently to allow them to use the tuition waiver, most of the women were unable to identify any obstacles
caused by the institution itself. However, the fact that such a small portion of the benefit eligible employees, 7.8%, are currently using the tuition waiver for themselves indicates that it isn’t as easily utilized as it could be.

First of all, some employees like Beth aren’t even aware that they are eligible for the tuition waiver. When asked if she would ever use the tuition waiver for herself, she said, “No, not really. Because is it only for undergraduates?” (Beth). She wasn’t even aware of the benefit when she started to work. To increase accessibility, the university could evaluate the current recruitment and new hire information packets and presentations. To really make this a usable benefit, prospective employees and hired employees should be given additional information.

The University, especially on its main campus, identifies itself as a residential undergraduate university. Faculty and staff are well aware that the culture is difficult for the non-traditional student. The branch campuses are known to be more welcoming to non-traditional students. If there was a commitment to the non-traditional student, which clearly is not the case right now, the University might make on-line courses available. This would require a change in the current philosophy and further curriculum development. On-line courses would help someone like Diane who is an older student with responsibilities to her family. “Yes, I really would (go to college now). And I appreciate that there are on-line courses. That makes it easier because having the shift that I work, the weekend shift, the main reason, one of the main reasons was so that we could babysit our granddaughter. I would like to do something, start out easy. Which would probably be the on-line courses. And then maybe attend some classes, evening classes here at Miami. But I suppose it’s me taking the first step because they offer the courses. I think it’s up to me. As long as they have the on-line courses, the evening courses. And it wouldn’t affect me doing my job…I have to work, so…Priorities, I guess. It’s me getting my priorities straight.”

In order to use the tuition waiver, employees need to be able to attend classes. Currently they are able to use lunchtime and break time with the permission of their supervisor. In some situations such as custodial and food service positions, employees works evening and weekend shifts which could make it easier to attend daytime classes if you work evenings. However, if you work in food service, you cannot take a traditional lunch break because that is when you are serving meals. There wouldn’t be as much, if any, flexibility for that employee to leave for a
class. Therefore, she is able to attend daytime classes and arrive at work on time. Patty said, “They give me flex time and that’s a big help because if I had to do it after work, it would make it very difficult.

She made a suggestion about the curriculum for non-traditional students. “The only thing that I would think of is being an older student is um, the curriculum…there’s a lot of classes that the core classes that you have to take is a lot. And it takes forever to get through that Miami Plan (core, basic courses). And it takes a lot to get through that before you can start on anything that you want to go into. So I think that if you were at a certain age they could cut that down so that you wouldn’t have to take so many classes because most of the time I can only take one class at a time. So by the time I get all of my classes in, some of the others are going to start falling off to where they won’t take those since you can only have a span of ten years.” (Patty, p. 9) Perhaps credit could be given for job experience that might adapt the course requirements for students.

Sarah expressed gratitude for the child care that her mother provides for her daughter. Currently, the University has a child care center that is known to be expensive and not an option for hourly employees. Salaried employees and faculty are known to be able to afford the rates for child care. On one of the branch campuses, though, there is a child care option. Perhaps this could be implemented on the main campus since there is a need. “If I took classes I can go days. I could study some during the evenings plus they really are good to you here. They help you a lot because I know the guy I worked with and they helped him tremendously…I’m blessed because my mom’s retired and she babysits for me. Sometimes it’s overwhelming. But I hear they offer free child care at the branch campus.” (Sarah)

CONCLUSION

What began as a single faceted exploration into the underutilization of the university tuition waiver has evolved into a multi-dimensional discovery of the life course of women who grew up during very changing times in our country. Equity issues were being challenged while the women of this cohort were little girls growing into young women. This was such a confusing, explosive and tumultuous time in history. Cumulative advantages and disadvantages were distributed according to gender and economics which had a direct impact on each woman’s human capital and potential of gain educational capital. The possibilities for future growth and
development for women at any age along the life course lies in the available educational opportunities and the support systems necessary for success.

What could cause the disconnection between a woman’s wish that she had attended college, the life chance to do so with a tuition waiver and the lack of initiative or motivation to take advantage of the opportunity?

Cumulative advantages and disadvantage

The early lives of these women began them on a trajectory of more cumulative disadvantages than advantages. While historical events such as the civil rights and women’s movements were unique to their cohort in the 1960s and 1970s, they may have been a bit too young to have really profited from the political and social changes. They were in the turbulent waters instead of being able to ride the wave that could have resulted in feelings of educational entitlement for them as women. However, their quiet, passive voices of youth have become louder and more absolute about the necessity for the advantages their children must have, regardless of gender. Furthermore, they emphatically announce that they are actively creating the advantage of college education through their employment to obtain the tuition waiver.

The cumulative disadvantages that these women experienced included gender and role biases, family financial hardships, a lack of positive role models and silent, negative, or ambiguous messages about the value of a college education. All of these forces were complicated and were complicated by their self-concepts. While they wish they had attended college, the critical support systems that they needed were absent as they graduated from high school. They needed to begin experiencing advantages as children, thus propelling them toward college.

It appears significant that, for the most part, these women did have mothers who served as role models for college education. “The period since the 1965 birth cohort is characterized by daughters gaining more than sons when their same-sex parent has more education than the other parent and by sons losing more than daughters when the father is absent.” (Diprete and Buchmann, 2006, p. 2). Only one of the mothers had attended college. In the majority of the stories the women told, the father’s voice and messages were most often cited and dominant.
It would have been extremely difficult for them to have forged ahead into college since they were not equipped with the necessary support or tools to help them to be successful. In addition, in 1970 and 1980, they were in a community where, arguably, the local college was not as welcoming to a first generation college student with information about financial assistance, flexible work hours, child care and curriculum consideration. Today, the university is more sensitive to some non-traditional students such as individuals who are the first generation in their families to attend college.

**Cultural Age Norms**

In the 1950-1960s, The Kansas City Study of Adult Life studied the “normal, expectable life cycle, ideas about the seasons of life and the markers within and between them.” (Neugarten, 1965, p. 298). While there are formal, legal laws that dictate the age when people can marry, vote and drink, couldn’t the informal age norms provide insight into why women haven’t entertained the idea of pursuing a college degree after missing the age norm for college attendance when they were 18 to 22 years of age. This could explain the gap between regretting that she never attended college while the opportunity of the tuition waiver is still available.

The concept of age norms explains why men and women have dissimilar perceptions of the appropriate and socially acceptable ages to enter and exit particular stages in the life course. “The life course is conceptualized as a sequence of age-linked transitions, times when social roles change, when new rights, duties and resources are encountered, and when identities are in flux.” (Settersten & Mayer, 1997, p. 244.) Understanding this phenomenon explains the disconnection the women experienced about why they didn’t go to college when they were eighteen years old and why they couldn’t attend college now. The interviews revealed that this isn’t even a possibility they recognize. Many of the participants are clearly regretful that they didn’t go to college, but they feel they missed that one window of opportunity. Once their life course moved on and they were employed, got married, and had children, they did not recognize the life chance of the tuition waiver for themselves. It had extreme value for their children, but not for them. This incongruous life chance was not something recognizable. It was incongruous because it is an advantage that can be recognized if you have been on a trajectory of cumulative advantages. When one is off-course or off-time, it is incongruous and loses its value or recognition.
Lack of Incentives

I have identified a few of the women who are restless and therefore adamant that they will defy the odds and expectations and use the tuition waiver for themselves. One has an ill husband which has made it necessary for her to return to work and obtain health benefits and begin to depend upon herself. A couple of other women have self-concepts and personality traits that include the drive to achieve and to improve themselves.

But the majority of the participants, quite honestly, are happy and content with where they are in life right now. They enjoy their jobs and their families are healthy and happy. They have expressed that their families are their first priorities and their own educational aspirations are not important to them. Often they would describe their own needs to be successful in their jobs as related to the financial, health and tuition benefits for their families.

Typical incentives of obtaining a college education include career advancement, increased salaries and higher status. One must be motivated to achieve these things in order to seek additional educational opportunities. Simply put, the majority of the women are comfortable where they are in their lives.

FUTURE RESEARCH

In this study, I have explored the following questions; How do middle-aged women perceive and respond to a life chance incongruent with their educational life course trajectories? What can be learned about the stories of twelve women, who by nature of their employment at have an opportunity to pursue a college education? How do twelve women describe the tuition waiver as it relates to their own lives? How is value assigned, or not, to this opportunity? How does gender contribute to a woman’s perception of value? These questions were asked of women who (with the exception of Paula) had not taken advantage of the tuition waiver benefit for themselves. How might women who have taken advantage respond to the same set of questions? This seems an obvious area for future study. The value of such a study is two-fold: it would further illuminate the meaning of an off-time life chance and its effect on a life course of relative advantages or disadvantages; and, it would provide insight to universities interested in the professional and career development of their employees at every level. For universities as institutions, there is further research needed to develop programs to encourage and guide
employees to obtain higher levels of education. How can the structure change to enable all employees, and women in particular, to use the tuition waiver for themselves? Finally, how might men who have or have not taken advantage of the tuition waiver respond to the research questions? A gender comparison is warranted.
Appendix A

Interview Schedule

1. Can you describe your memories of your experiences as a student in school?
2. How important has school been to you?
3. When you were 18 years old, what was your next step in life?
4. What choices did you feel you had at that time?
5. When you were a young girl, what did you hope to be when you grew up?
6. What have been your goals in life?
7. Have you met your goals?
8. What would you do differently in your life if you could?
9. Were there any opportunities that came your way that you chose?
10. Were there any opportunities that came your way that you didn’t choose?
11. Were there any opportunities that you wish you had chosen?
12. What is the most satisfying part of your life today?
13. Can you talk about the relevance of the tuition waiver and its potential to you?

Appendix B

DEMOGRAPHIC SURVEY

1. How old are you? ___
2. Do you describe yourself as: (circle one)
   a. White
   b. African-American
   c. Asian-American
   d. Latino
   e. Native-American
   f. Other Please indicate: __________
3. What is the highest grade you completed in school? ____
4. How old were you when you received your high school diploma or GED? ____
5. What is your current marital status? (circle one)
   a. Single
   b. Divorced
   c. Married
   d. Widowed
6. If currently married, did your spouse or same-sex domestic partner attend college? ____
7. Did your spouse/or same-sex domestic partner graduate from college? ____
8. Do you have children? ____ If yes, how many? ____
9. Have any children attended college? ____ If yes, how many? ____
10. Have any children graduated from college? ____ If yes, how many? ____
11. Have you ever used Miami’s tuition waiver for your family? ____
12. Have you ever used Miami’s tuition waiver for yourself? ____
13. Did your father go to college? ____ Did he graduate? ____
14. Did your mother go to college? ____ Did she graduate? ____
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