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The Impact of Career Experiences on Generativity and Postretirement Choices for Intelligence Community Baby Boomers

Marianne Victoria Kramer
Antioch University - PhD Program in Leadership and Change

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Marianne Victoria Kramer

ORCID Scholar ID # 0000-003-1976-2390

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Dissertation Committee:

- Elizabeth Holloway, PhD, Committee Chair
- Carol Baron, PhD, Committee Member
- Suzanne Kunkel, PhD, Committee Member

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Abstract

This study focused on baby boomers and explored how a career with a mission-focus in the Intelligence Community influenced boomer generativity and subsequent choices after retirement. Baby boomers make-up the majority of the population that is retirement eligible today and have the benefit of a longer life expectancy commensurate with improvements in health care over the past century. Current retirement literature covers a range of options that redefine what retirement means today. This study employed a two-phase mixed method approach to investigate the characteristics and impacts of a mission-focused career, and to understand how such experiences impact postretirement opportunities and choices. During Phase 1 a survey was administered to 280 retired Intelligence Community members and included an established Social Generativity Scale (SGS) derived by Morselli and Passini (2015). Phase 1 results showed that most respondent's personal work experience included a range of selfless or service related factors within their work environment, and also identified a high level of social generativity. A series of regression analyses identified the ability to make a difference and a shared sense of purpose as the most significant aspects of an Intelligence Community experience. Additionally participants' postretirement activities were influenced by their Intelligence Community "mission-focused" work experiences. Their work in the Intelligence Community and sense of generativity positively influenced their choice of activities after retirement. In Phase 2 of the study, focus groups with a subset of survey respondents reflected on the results from Phase 1 as it pertained to their personal lives and choices. Stories documented that a strong sense of mission and service persisted in postretirement activities, both formal work roles as well as a strong sense of volunteerism. Despite study limitations, positive implications for future studies looking across different population segments provide an avenue to further explore these relationships between selfless

work experiences as a component of postretirement directions. This dissertation is available in open access at AURA: Antioch University Repository and Archive, http://aura.antioch.edu/ and OhioLINK ETD Center, https://etd.ohiolink.edu/

Keywords: Retirement, Postretirement, Mixed Methods, Baby Boomer, Generativity, Mission-focus, Intelligence Community, Encore Career, Phased Retirement, Bridge Job, Unretirement

Table of Contents

List of Tables

List of Figures

Chapter I: Introduction

Born between 1946 and 1964, baby boomers are aging into retirement eligibility at the rate of up to 10,000 individuals each day (Collinson, 2014, 2016). However, many are not retiring at the same rate, which points to other factors that impact the decision to remain in the workforce. The traditional view of retirement as leisure time or a reward for time served (Laskow, 2014) has become less common over the past few decades. Today, people are more likely to put off retirement, retire and then move on to a second career, accept a bridge career before full retirement, or even retire and then unretire (Alboher, 2013; Arthur & Rousseau, 1996; Briscoe & Hall, 2006; Dingemans & Henkens, 2014; Dychtwald & Baxter, 2007; Farrell, 2014).

Nowhere is delayed retirement more pronounced than among the baby boomers because of their large cohort size and their increased longevity due to improvements in health care. First, the size of the population (70 million-plus in the United States) means baby boomers comprise a larger percentage of the current retirement-eligible population. Second, boomers have benefited from health care improvements extending their life expectancy, allowing for a more active lifestyle for a longer period. Cultural and fiscal constraints of increased longevity influence older workers' decisions to remain in the workforce, as well. Estimates indicate that 50% (Pleau, 2010) to 75% (Torp, 2015) of people choose to return to the workforce in some capacity after retiring.

This rich environment of shifting trends presents an opportunity to examine the choices and behaviors surrounding boomer work-life plans. Baby boomers are not a homogenous population, which also affects the decisions they make about retirement and second careers (Monhollon, 2010). Therefore, retirement age and opportunity vary across populations of eligible individuals.

Literature on retirement largely pertains to individuals who retire in their mid-60s, although the average retirement age varies from the norm in many careers. Due to the opportunity to retire after 20 or 25 years of service, groups such as military, public service, government, and education employees may have significantly shorter career lengths, often stepping down in their mid-50s or earlier (Tergesen, 2015; Wiatrowski, 2001). In these instances, the retiree is young enough to have ae entire second career. Some retirees opt for a bridge career of 5 to 10 years after a conventional retirement as a way to ease into retirement (Freedman, 2007; Kojola & Moen, 2016; Noonan, 2005; Pillay, Kelly, & Tones, 2010). Others choose to remain in their original career well past retirement age or to completely retire to pursue nonwork activities (Brooks, 2018; Torka, Goedegebure, van Ewijk, & Looise, 2012; Wiatrowski, 2001). Individuals who select a second career find this choice offers much more beyond simply earning a livelihood (Alboher, 2013; Freedman, 1999; Kojola & Moen, 2016). Increasingly, individuals continue to work because they value the experience. Whether adults choose to extend their current career, find a bridge career, or initiate a second career, work provides a range of benefits.

As society ages, longer work lives are becoming more common, with workforce participation continuing to increase among older workers. Longer life expectancy translates directly into a need for higher projected savings (Munnell, 2007). In addition, the trend away from pension plans, by which employers are responsible for funding retirement, toward 401(k)s and similar systems with individuals primarily responsible for investing their own retirement savings, has a direct impact on attitudes about retirement (Munnell, 2007; Purcell, 2001). Work also provides order and structure, social interaction, and mental stimulation, all of which older adults highly value (Pascale, Primavera, & Roach, 2012; Pleau & Shauman, 2012).

Repercussions from population aging impact the traditional concept of retirement and the established patterns of transition from work to retirement. For example, in the United States, age restrictions on full retirement for Social Security have slowly crept upward (Purcell, 2001). As aging continues to impact society, it will likewise continue to impact the actions of policy-makers and society will continue to see changes to the institutionally defined life course as commonly understood (Lee, 2015; Torp, 2015). Concepts such as active aging are appearing more often in both research and policy documents as governments wrestle with the economic impact of their aging populations. These new ideas dovetail nicely with government efforts to extend the working life of adults and, together, these two concepts can help to offset some of the pressure of anticipated economic shortfall in pension and social security retirement funds (Venneberg & Eversole, 2010, Walker, 2006; Wiatrowski, 2001).

Adult learning theory and adult development theory merit discussion, specifically with regard to how the concept of generativity may be a driver in retirement choices and decisions to pursue second careers. Generativity refers to the creation and maintenance of a wide range of institutional, cultural, and individual resources necessary to sustain present and succeeding generations, serving as the period of life during which individuals focus on giving back (Calo, 2007; Erikson, 1950; Erikson & Erikson, 1997; McAdams & de St. Aubin, 1992; McLeod, 2013). For the purpose of this study, generativity serves as a factor in individuals' choice of what to do after they retire. The intersection of an aging population, opportunity for meaningful work, and generativity defines an area of passion and interest that drew me into this research topic and dissertation.

Research Question

The topic of study was Intelligence Community baby boomers who have an earlier retirement opportunity and the choices they make about what to do once retired. Research was conducted to understand how these specific boomers' careers impacted their postretirement choices. The focus was on the value of their careers as Intelligence Community boomers aged into their 50s and 60s and the impact of how generativity, as a legacy perspective for older adults, influenced their choices. A key concern underlying this research involved understanding how all these factors came together for a specific subset of the population, the potential impact of changing retirement trends on the population, and making inferences of the larger population of baby boomers through an in-depth discussion with individual members of this cohort.

Mixed methods were appropriate for this study focused on the changes in retirement within a specific cohort, that of federal workers in the Intelligence Community. The study was a way to increase understanding of how older adults found meaning in their later life career choices and how generativity impacted these choices. Taking an in-depth look at the individual stories of members of this population enabled the measurement of trends in retirement decisions and understanding how participants' work impacted their choices. Data collected pertained to baby boomers' career decisions, as well as the reasons for these choices. At a time when doing something else after retirement is an increasingly common occurrence, this study provided a broader understanding of the motivation behind these choices. Another area of exploration was how generativity influenced these individuals' choices. Literature indicated that older workers continue to learn, develop, and contribute to the workforce, as reflected in their generative choices and practices, as well as how they opt to share their skills with later generations.

Understanding these trends and how they are shifting provides insight for older workers and those individuals they influence.

Rationale for This Study

Life expectancy is significantly longer than it was a century ago, contributing to an aging world population (Collins, 2003; Harper, 2015; Kapteyn, 2010; Lee & Mason, 2010, 2011; Torp, 2015). In addition, the quality of life in later years is better than it was even a few decades ago. Advancements in health care have allowed people not only to live longer, but to enjoy an active and productive life for a longer time, indicating the need to explore how increased longevity impacts who people are and what they do. In this study, I explored what decisions people made regarding their postretirement time.

Over the past several decades, there has been a steady shift from older workers having a finite view of retirement to a much more fluid and flexible perception (Calo, 2007; Czaja, 2006; Kojola & Moen, 2016). How individuals approach their later years no longer resembles the golden years of their parents' retirement. There is much to learn from understanding the nuances impacting that shift. I discuss the current literature on aging in Chapter II.

A substantial body of literature pertains to how retirement as a concept is changing as the population ages (Freedman, 2007; Lawrence-Lightfoot, 2009). Retirement as traditionally experienced by the previous generation is a construct of the 20th century, with recent changes seen as part of a longer-term evolution that takes into account population aging and social development on a global scale (Harper, 2015; Kapteyn, 2010). Although population aging is one driver, other factors point to a more nuanced explanation behind this change. Research on how older adults approach their time after a traditional career covers topics such as bridge jobs, unretiring, second or encore careers, and other active aging options that may improve the quality

of life for older individuals (Calo, 2007; Coleman, 2015; Kim & Feldman, 2000; Kojola & Moen, 2016; Loi & Shultz, 2007; Schlosser, Zinni, & Armstrong-Stassen, 2012; Walker, 2006). I provide a more in-depth look at these options in Chapter II.

Uncovering another critical aspect of retirement comes from looking at the population that is retirement eligible, of which baby boomers comprise a significant part. The baby boomer phenomenon is fascinating for a number of reasons, including the size of the population and their influence on society and culture (Brooks, 2009; Cogan & Gencarelli, 2015; Levine, 2014). Boomers have received scrutiny, study, analysis, and research throughout their lives. Today, most baby boomers are eligible to retire; hence, there is value in understanding how members of a group known for changing the way they experience each stage of their lives face life in their retirement years. Boomers as a phenomenon are a complex topic with many layers from social, cultural, and historical perspectives, among others (Brooks, 2009; Monhollon, 2010; Taylor, 2014). I provide a more in-depth insight into this sociocultural group in Chapter II.

Adult developmental literature over the last half-century introduced the concept of generativity in the pioneering work of Erik Erikson (1950). Subsequent researchers investigated the psychology of generativity as a logical state of adult development that figures prominently into the choices made by older adults (McAdams & de St. Aubin, 1992; Rubinstein, Girling, De Medeiros, Brazda, & Hannum, 2014; Schoklitsch & Baumann, 2011). I share insights on generativity research in Chapter II and provide an overview of the state of current research.

Population aging is a worldwide phenomenon of complex origin, including evolving changes in socioeconomic development associated with declines in infant mortality and overall improvements in health care (Kapteyn, 2010; Lee & Mason, 2010). Increasing life expectancy impacts how society views aging; in addition, the role of older individuals continues to evolve,

driving a need to understand and track this phenomenon (Lee & Mason, 2010). The traditional role of older individuals is itself undergoing change in response to global population aging. This study specifically focused on revealing a deeper understanding of the impact of aging and the close relationship that generativity plays specific to aging, life decisions with respect to work, and how these choices add value and scholarship to leadership practice.

Another expectation was that boomers who worked in the Intelligence Community might offer a valuable perspective on generativity by what they chose to do after retiring. Existing scholarship indicated the importance of generativity and its positive relationship with key traits such as competence, achievement striving, dutifulness, altruism, and trust (Cox, Wilt, Olson, & McAdams, 2010). Career military officers, enlisted personnel, and members of the Intelligence Community are examples of individuals whose work roles have a strong mission focus with many of the same characteristics, most notably, dutifulness and trust. It was worth exploring how these types of careers affect individuals' sense of themselves from a generative perspective, including whether the experience of working in the Intelligence Community influenced postretirement activity choices. No prior researchers on baby boomers had closely examined the boomer cohort or addressed the postretirement activity choices of retired federal workers from the Intelligence Community. The literature showed a clear gap in the existing scholarship, providing an opportunity to understand and present new insights on the relationship between aging, work–life transitions, and the postretirement choices these baby boomers make.

In the literature on generativity, boomers, and the changing face of retirement, there is a dearth of information specific to federal employees, thus indicating a knowledge gap surrounding the behavior and choices made by members of this population. Few researchers investigated employees whose retirement trajectory began earlier than the general workforce.

Federal employees' retirement age depends on the specific employer's retirement system and the employee's birth year. Under the Federal Employee Retirement System, individuals have a minimum retirement age based on a sliding scale tied to their birth year, so boomers born in 1946 can retire at 55 years of age; in contrast, workers born in 1964 need to be a minimum age of 56 years to retire. Employees under the Civil Service Retirement System can retire at age 55 if they have 30 years of service. These timeframes are different from the general population, where full retirement age for those born between 1943 and 1954 is 66 years, whereas individuals born after 1970 must be 67 years of age for full retirement. As a result, federal retirees may have more time after retirement than retirees in the general population.

Although there is quite a bit of existing scholarship pertaining to boomers in retirement, it is not specific to federal employees, but aimed at the general population. A literature review revealed no existing research with regard to whether a sense of generativity was a factor in federal employees' decisions about postretirement activities. This study should add to the understanding of the population of retirees as a whole, with a closer look at the subset of federal employees in the Intelligence Community who have a strong mission focus. This study should also provide insight into the impact of generativity on postretirement activities for insight on its influence.

The Federal Workforce

In looking into the meaning of work, researchers have addressed many intersecting factors, including the financial aspect of why people work, the social aspect of workplace interactions, the personal factor of how individuals see themselves as work defines them, and the generativity factor of what adults do at work to share their skills with others. Mor-Barak (1995) created the Meaning of Work Scale to provide insight into four factors: fiscal, social, personal,

and generative. In the present study, extending Mor-Barak's findings involved looking at generativity as an influencer in a specific subset of the workforce to understand how it manifests for these workers. Specifically, I focused on retirement-eligible federal employees to understand their decisions on when to retire and what to do after retirement.

Among other factors, a distinguishing mark of federal employees' careers is attaining retirement eligibility in their mid-50s, about 10 years earlier than most nonfederal government employees. Retirement is not mandatory, however, and individuals may decide to remain in their positions longer for reasons previously mentioned. Alternately, some workers choose to depart and initiate a second career or pursue another opportunity. Looking at retired federal employees who are also baby boomers enabled an understanding of what types of choices they made, which informed the changing retirement paradigm.

As a federal employee myself, I had a keen interest in this subset of the population. My experience and exposure are with federal employees who are that unique cohort of workers who are also members of the Intelligence Community. Employees within this community are often mission-focused due to the nature of their jobs. They find meaning and purpose in their work because their effort supports the military services and contribute to the safety and security of the country in other ways. The nonprofit organization Partnership for Public Service consistently ranks the Intelligence Community as one of the top places to work in the federal government. The most recent results ranked the Intelligence Community third among federal agencies (2019 Best Places to Work in the Federal Government).

The literature on job satisfaction shows a clear link between having a mission and purpose at work and being satisfied with one's job (Amabile & Kramer, 2012; Dingemans & Henkens, 2014; Dychtwald & Baxter, 2007). Based on such findings, this study explored how

employees whose jobs evoke a strong sense of mission might score on a measure of generativity as well as how that sense of mission and generativity translated into choices for encore careers or postretirement activities.

Intelligence Agency Retirees

There was value in looking more closely at federal employees in the Intelligence Community because of their strong mission focus. The four main questions addressed by this study were: How would attention to mission affect their choice of postretirement careers? Was there a strong tie to generativity that could be measured? What might their experiences reveal about generativity and second careers? And last, what is the relationship between generativity and career choice following retirement?

Measuring generativity was important for retirement-eligible boomers in this cohort because their career involved facets of giving back, and I believed their work experience would naturally create a higher sense of generativity in this population. Based on that belief, the activities and roles this group of retirees chose once they retired might reflect that higher sense of generativity. Looking more specifically at baby boomer retirees presented an opportunity to measure several related trends in a single population. I posited that understanding retirement trends and postretirement activity choices should provide insight into both the changing nature of retirement and generativity as a key stage of adult development.

Given the aforementioned information, the value of this study for an aging society was in providing insight and understanding of the trends and patterns emerging from the federal workforce and the opportunity to inform both policy and planning. Both areas factor into how individuals ascribe meaning to work, and how insights can add value to understanding the United States' aging workforce and aging society.

Purpose and Objective

This research provided an understanding of the changing nature of postretirement activities and the relationship with preretirement work activities and generativity in the Intelligence Community. The study also served as an indicator of changing trends for a broader population. Scholarly literature exists on baby boomers across the lifespan (Brooks, 2009; Light, 1988; Monhollon, 2010). Researchers have also investigated population aging and how aging impacts individuals' decisions to work beyond traditional retirement age (Lee & Mason, 2010, 2011; Loi & Shultz, 2007). There has also been considerable research on generativity and adult development (Erikson, 1980; Erikson & Erikson, 1997; McAdams & de St. Aubin, 1992). However, the gap explored in this study was how generativity and adult development theory, combined with individuals' perspectives of their work in an intelligence career, influenced their postretirement decisions.

Figure 1.1 presents the focus of this research. Closely tied into any discussion about making postretirement choices is the question of why individuals choose one opportunity over another. According to both Freedman (2007) and Lawrence-Lightfoot (2012), second careers can provide an opportunity to pursue a career to which one has always been drawn but has had neither fiscal nor social freedom to pursue. Freedman provided several case examples of individuals who chose to do just that in their second career. This study grew from an interest in those choices, specifically why individuals would choose a second career, allowing them to give back in a meaningful way rather than remaining in their current job or finding a second career primarily for fiscal compensation or simply traditional retirement.

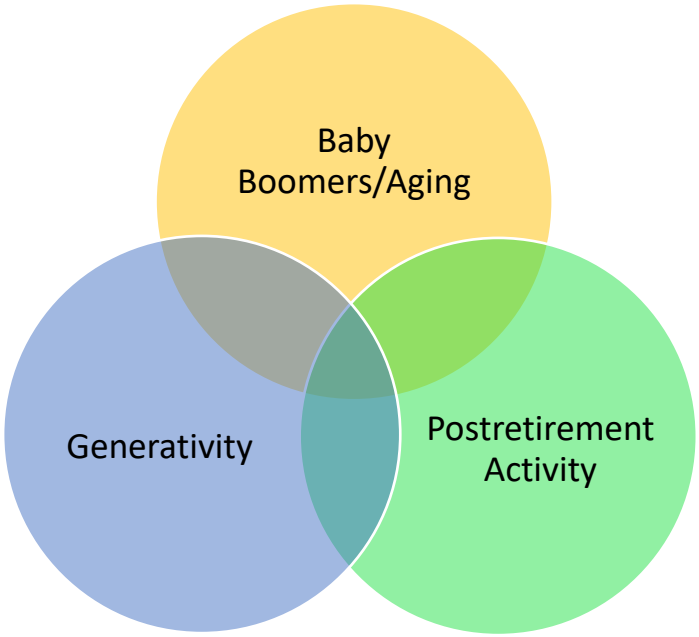


Figure 1.1. Venn diagram to illustrate the focus of this research study. Overlapping areas represent the research focus of this study.

Overarching Study Questions

This study was an attempt to understand how retirement-eligible federal baby boomers who worked in the Intelligence Community experienced their postretirement years by looking at both general trends and specific experiences of members of this population. The emphasis was on examining a complex set of factors that collectively affected how work–life trajectories are changing. Therefore, I was interested in the following questions:

1. What is the relationship between how individuals experience aspects of their career in the Intelligence Community and their overall sense of generativity?
2. How does generativity influence an individual's postretirement choices?
3. How do experience in an intelligence career, generativity, and reasons for retiring influence postretirement choices?
4. What types of postretirement choices and work patterns do retired federal baby boomers from the Intelligence Community select?

Overview of Methodology

This study was a natural fit for a mixed-methods approach. Collecting both quantitative and qualitative information provided a more comprehensive understanding of participants' choices and reasoning. Mixed methods enabled the collection of richer details about individual participants than would have been possible with only a quantitative survey. Narrative survey and focus group discussions allowed for a fuller exploration of motivations between careers in the Intelligence Community and postretirement activities. Survey results from closed-end questions provided descriptive details and categorized participants. Participants also responded to a series of questions about their work in the Intelligence Community, mission, generativity, reasons for retiring, and postretirement activities. Structured survey questions using Likert-type response scales, facilitated statistical analyses of relationships across variables. The adapted Social Generativity Scale (SGS), developed by Morselli and Passini (2015), was a component of the quantitative survey questions. Survey data underwent analysis to identify patterns and trends through descriptive statistics and a series of regression analyses to understand what variables influenced postretirement decisions.

In addition to the quantitative survey questions, respondents gave narrative responses to several questions about their reasons for retiring and their postretirement choice of activities. Survey participants were also eligible for a follow-up focus group discussion. More than 100 survey participants expressed interest in participating in the focus groups. Selected focus group participants received survey results and responded to a series of discussion questions drawn from the survey. Question design was such to provoke a conversation among focus group participants, leading to further insights.

The narrative survey questions and focus group component of the study brought a more qualitative, reflective approach to the results. In responding to narrative questions, participants reflected on their personal retirement choices as well as the degree to which generativity and other factors played a role in their postretirement choices. Focus group results provided both additional knowledge of current trends among the retired boomer workforce and a better understanding of how these trends are manifest in specific life stories.

Researcher Background

I am a federal government employee and have spent the past 30 years working in the Intelligence Community. I am also a baby boomer. Among my peers, retirement planning and postretirement options are topics of high interest. As a member of this demographic, I am eligible to retire and know others in the same situation yet continue to work for the Intelligence Community. I also have friends and acquaintances who have already retired from their federal jobs and gone on to second careers. Some of these are shorter-term bridge careers prior to full retirement, whereas others have chosen to do something completely different from their work within the Intelligence Community. I also know of individuals who opted for traditional retirement.

Because I work for a federal agency within the U.S. Department of Defense that is also part of the Intelligence Community, I am familiar with the attitudes and motivations of coworkers from a general perspective. I am in contact with military personnel from all services as part of my duties. Over the course of my career, I have known civilian as well as military officers and enlisted men and women who have retired and successfully moved into second careers. Based on these experiences, I considered a second career as an obvious personal next

step following retirement before I even began looking into career transitions and change as a focus area for my doctoral work.

Early in my dissertation studies, I designed a research project to investigate how federal baby boomers were preparing for retirement, with a particular focus on postretirement career planning. I surveyed a small sample of active employees and retirees to better understand their postretirement plans. From these results, I obtained a sense of need and interest in postretirement careers. I learned that financial tools and government retirement projections were of great interest and needed by federal workers as they contemplated retirement; the surveyed employees appeared mostly satisfied with the tools and websites available to the general population. The key difference from my research was that earlier retirement eligibility provided federal employees a head start on a second career; indeed, many employees surveyed had already begun to plan their postretirement careers. At a broad level, the study provided a more in-depth understanding of how current federal baby boomers were planning for second careers in anticipation of their retirement.

Other dissertation coursework and associated research revealed much about how boomers approached retirement. Some researchers had focused exclusively on follow-up careers; others looked at boomers remaining in their current jobs for longer periods due to a fear of insufficient resources for retirement. The different retirement trajectories of federal workers provided a significant study advantage due to this population's earlier retirement options.

I also explored the aging and increasing lifespans topics as potential factors that could impact careers and retirement plans, which revealed that U.S. economic patterns influence retirement plans. Specifically, researchers noted that financial issues during the recession from

2008 to 2012 significantly changed retirement plans for many baby boomers who chose to delay retirement to allow time to add to their savings (Zick, Mayer, & Glaubitz, 2012).

Research on the impact of generativity in the workplace indicated a strong relationship between generativity and older workers. Several researchers focused on family development, where high generativity is visible in how people care for their children (Cox, et al., 2010; Erikson & Erikson, 1997; McAdams & de St. Aubin, 1992). Of interest in the current study was generativity from a workplace perspective and the idea of caring for future generations within a professional environment. Although researchers had proposed broad scales that measured generativity, none had focused solely on careers. Many workers' sense of generativity in the workplace is intimately tied to a sense of giving back, including establishing generative relationships at work in the form of mentoring. As shown by existing research, the importance of generativity in the career choices of older workers was worth studying, and hence served as a significant driver in this study's research questions.

Conclusion

Research interests driving this study included how and why traditional views of retirement are changing, what those changes look like, and the corresponding impact on baby boomers. More specifically, this study sought an understanding of how these changing retirement patterns impact the subset of the baby boomer population who are Intelligence Community federal employees because their potential retirement trajectory is longer than for most nonfederal employees. This study was a way to better understand how this group of boomers approached retirement and the choices they made as retirees. The study included when and why these baby boomers chose to retire, their view of their working experience in the Intelligence Community, and their opinions about the choices they made after retiring. Further, there was a need to

understand how the close relationship between mission-imperative Intelligence Community careers influenced postretirement choices. The results from this research have a broader impact beyond the Intelligence Community and are generalizable to other elements of the population.

Chapter Overview

Chapter II contains a review of the literature that informed this study. The chapter presents research on the history of baby boomers across the lifespan. The topics of aging and the impact of population aging on work and the overall economic impact of an aging society also receive review. Additionally reviewed is the history of adult development, beginning with the origin of the concept of generativity, as a staging for subsequent study questions. Chapter II will also present a detailed synthesis of literature on the evolution of retirement as it has changed over the years to include different retirement patterns. My review of these topics formed the core of the research questions and presents a comprehensive background and transition to Chapter III.

Chapter III includes the research design, research questions, and methodology. Elements of the mixed-methods approach used to conduct the study are described, with justification for the methodology selection. A mixed-methods approach was appropriate to provide the full story of participants' experience related to postretirement choices.

Chapter IV contains the results of data collection and analysis from both the quantitative and qualitative survey questions and the qualitative focus group discussion. Data appear in a series of tables that reflect the statistical analyses performed to address each of eleven separate research questions. A narrative analysis describes both the key quantitative findings and the qualitative survey and focus group responses. Chapter IV concludes with a summary of the results.

Chapter V is a summary of the key findings from each research question analyzed in Chapter IV. Following this summary is a discussion of the findings in accordance with five broad themes identified in the survey results and discussed in the focus groups. This discussion is linked to the existing literature demonstrating this study's contribution to understanding postretirement. A reflection on study limitations and directions for future research also merit discussion in Chapter V. A section on the implications for leadership and change rounds out the chapter.

Chapter II: Review of the Literature

The literature reviewed came from several major areas of scholarship, each of which supported part of the background for the research problem. Each part receives detailed discussion in this chapter, bringing together key insights that informed the research, followed by a summary of the major components and elements of each subtopic. The intent with the literature review was to create a layering effect that draws the reader toward an appreciation for the areas heretofore unexplored, which served as the approach for this research study.

Chapter II begins with a review of literature on and about baby boomers, who represent a key cohort within the U.S. population and have impacted culture and society across their lifespan. This chapter presents a foundational understanding of the baby boomer group, tracing their impact on society. Because baby boomers were the specific focus of this study, there are thorough discussions of the boomer phenomenon from multiple perspectives to illustrate the unique role members of this population have, both inside and outside the United States. Baby boomers as a cohort are also moving into their prime retirement years, with the oldest boomers turning 74 years of age in 2020 and the youngest turning 56; therefore, they fit into current studies on gerontology.

The aging of baby boomers led to a review of the literature on aging, specifically concerning the shifting demographic of the United States' aging society. The phenomenon of population aging is dynamic and evolving at a rapid pace, not only in the United States but globally. A review of literature on demographics and the impact for older working adults also appears in this chapter, critical information as the relationship between an aging society and baby boomers underlies the research questions.

Chapter II includes an examination of the changing nature of retirement from a number of perspectives. Society is rapidly moving away from the traditional model of individuals separating from the workforce to a more flexible and adaptive model that allows for a gradual withdrawal from the workforce, whether through second careers, short-term step-down careers, or bridge careers that eventually transition to retirement. A discussion of both the boomers and the aging phenomenon was merited, as almost half of baby boomers are 65 years of age or older and eligible for retirement. The literature review included retirement shifts in the workforce and the subsequent impact on federal retirees, who are the focus of this study.

The final significant subset of literature pertained to adult development, with a focus on the later stages that most closely aligned with the research problem. There is an extensive body of scholarly work specific to adult development, going back over 50 years to the pioneering work of Erik Erikson (1950); for purposes of this study, however, the focus centered on generativity, the stage of adult development that most closely informed this study's focus. Reviewed in this chapter are studies on generativity from Erikson through Morselli and Passini (2015), whose Social Generativity Scale was a component of this survey and explained further in Chapter III. After describing the intersection of these four areas of scholarship to show how they served as a foundation for the research problem, the chapter concludes by setting the stage for the research methodology presented in Chapter III.

Baby Boomers

Baby boomers are a subgroup of the current population who were born in record numbers starting just after the end of World War II, with high birth rates recorded beginning in 1946, peaking in 1957, and continuing until 1964 (Brooks, 2009; Levine, 2014; Monhollon, 2010). Several factors combined to create the right environment for this population boom, not the least

of which was servicemen returning home to wives and girlfriends and starting families. In addition, with postwar peace and prosperity, families could more easily afford to have multiple children. Other influential factors included the increase in urbanization, as career options moved to urban landscapes from rural ones, with the shift to a more domestic lifestyle following uncertainty during the war years (Monhollon, 2010). By 1964, baby boomers totaled more than 70 million people and represented a large portion of the U.S. population. Because of the size of this group, researchers have followed, observed, recorded, analyzed, and studied boomers over the lifetime.

Baby boomers have impacted society during each stage of their growth, from childhood in elementary school through their teenage, college, and young adult years, into their influence on the workforce. Baby boomers factor into a high percentage of gerontology studies, as members of this population are moving into retirement age and are part of the projected shift to an older population (Dennis, 2017; Hudson, 2009). Boomers not only face their own aging challenges, but a proportion of them care for elderly parents, who are also living longer (Kahana & Kahana, 2014; Kapteyn, 2010; Knickman & Snell, 2002). Given the continued focus and improvements in health care, the stresses of aging boomers on society will continue, as baby boomers age past retirement and become part of the elderly population.

A substantial amount of literature exists on baby boomers and boomer culture, as well as the impact of aging on baby boomers. Both academic and popular books pertain to retrospectives of the social history of the 1950s and ’60s, during the peak of the baby boom. Authors have sought to understand and explore the state of U.S. culture at that time as much as they have tried to explain the evolution of boomers through the years (Brooks, 2009; Light, 1988; Monhollon, 2010; O’Rourke, 2014). Many of these scholars have identified and explained the evolution of

the baby boomer population, offering insights that show how the boomer generation evolved and drove many societal changes.

Existing research on baby boomers covers many different topics, including societal, political, cultural, and technological. The boomer cohort has affected all elements of society; as a result, aging over the lifespan is a continued topic of study, analysis, and evaluation to better understand the impact of this population (Freedman, 2007; Levine, 2014; Whitbourne & Willis, 2006). Boomers have garnered a reputation as having a *me generation* mentality borne of conspicuous consumption and wealth, in tandem with idealism, optimism, and activism to affect the future. Research has supported both views, which indicates a certain amount of societal tension as well as complexity assessing the actual impact and significance of boomers (Brooks, 2009; Cogan & Gencarelli, 2015; Monhollon, 2010).

As the beneficiaries of many post-World War II social programs, baby boomers are more highly educated, wealthier, and more physically fit, with higher expectations for themselves and their lives than the generation before them. Boomers grew up during a period of prosperity, and by 1960 saw the emergence of a consumption-oriented cohort of students due to a thriving U.S. economy and growth in education. Even by the mid-1950s, boomers' view of the world was very different from their parents' worldview, in terms of both affluence and access to technology (Jacobs, 2010).

In-depth research on baby boomers often included overviews of life during the 1950s and 1960s, were anecdotal, and generally focused on a limited view of life in the post-WWII period of peace and prosperity (Brooks, 2009; O'Rourke, 2014). It is common to see the boomer years chronicled through descriptions of popular culture, because all boomers identify with significant events as unifying components of remembrance (e.g., the assassination of President Kennedy).

By focusing on more traditional suburban lifestyle views of the boomer population supplemented with iconic images from that period, portrayals of the conventional model of life in the 1950s and ’60s have an overall positive light. Still, it is interesting to note that celebrated figures from this time—including John Lennon, Mick Jagger, Malcolm X, Abbie Hoffman, and Jerry Garcia, all born before 1946—are often-cited examples of trendsetters who influenced boomers during the 1950s and ’60s (O’Rourke, 2014).

Major social and political activities across the 18 years that comprise the boomer generation had a significant influence on the world and, in some cases, impacted the directions of boomers’ lives. The boomer timeframe comprises two major periods of early and late boomers or, alternately, boomers and shadow boomers (Gillon, 2004; Levine, 2014). From a historical and cultural perspective, the experiences and economic influences were quite different for each group, which could suggest the full cohort is an artificial construct with a more heterogeneous population (Levine, 2014). The differences between early and late boomers were more substantial and broad-based than variances in cultural experiences. For example, early boomers were born into a world without rock ’n’ roll, swearing in the media, and harsh satire. By contrast, late boomers grew up surrounded by the impact of the British invasion, authors such as Hunter S. Thompson and gonzo journalism in print, and George Carlin pushing the limits of censorship on television (Perez-Pena, 2014).

Earlier boomers’ lives were often characterized by optimism and prosperity with the guiding principles of rock ’n’ roll, the Mickey Mouse Club, and the idealism of hippies and flower children, all of which contributed to a growing awareness of responsibility to improve the country. Shadow boomers, by comparison, grew up in a world with oil embargos, stagflation, Watergate, and disco as formative factors (Almeida, Serido, & McDonald, 2006; Gillon, 2004).

It appears, then, that a boomer's year of birth determined the types of stressors faced and may have influenced life choices based on socioeconomic factors. Historic events associated with birth year might have altered the life course of boomers in significant ways. Indeed, events such as the Vietnam War affected the number of individuals choosing to attend college to avoid the draft, thus having an impact on college graduation and subsequent economic opportunities (Almeida et al., 2006).

The countercultural revolution had a strong influence on boomers from the first wave (born between 1946 and 1955). Historic events included the Cuban Missile Crisis, the first moon walk, and the first color television set (Tywoniak, 2015). This group was heavily impacted by cultural icons from the generation before theirs, including Bob Dylan, Martin Luther King Jr., and Allen Ginsberg, all born before the baby boom but influential on early boomers. A growing mistrust of the government, Watergate, and severe inflation characterized the second wave of boomers, impacting their formative years in a darker, more negative way (Gillon, 2004; Tywoniak, 2015). Born in 1955, Steve Jobs, one of the most influential people in history, was a baby boomer who straddled both early and late boomers' interests and ideals. When and where Jobs grew up had a significant impact on his worldview and influenced his choices and life direction (Almeida et al., 2006; Tywoniak, 2015).

A sociological look at the baby boom entails an examination of life impacts for several key subpopulations, including women, students, African Americans, and Hispanic Americans, among others (Monhollon, 2010). The women's movement and the civil rights movement are traceable through an examination of political and social events tied to early boomer experiences. The evolution of student activism on college campuses, counterculture development, the British

invasion of rock 'n' roll, the Vietnam War, and a host of other civil rights issues all significantly affected baby boomers' worldview (Monhollon, 2010).

Women gradually came to see their disadvantaged position in society, specifically the limited professional opportunities of middle-class, college-educated women who were early boomers. This disadvantage contributed to the evolution of women's rights during the boomer years (Voss, 2010). By the mid-1960s, early boomer women in college were energized by their involvement in the civil rights activities prevalent at that time.

Taking a longer view, some researchers followed boomers past these formative years and into their 30s and 40s as they approach middle age, continuing to see the cohort's divided views within economic and political data as well as broader areas of commonality (Light, 1988; Russell, 2012, 2015). Other retrospectives present a common criticism that boomers have created many of the problems current generations must address. Through an ethnographic content analysis, Bristow (2015) critically explored how some individuals blame boomers for the problems of today's generation. Bristow traced this argument and demonstrated why boomers might be constructed as a social problem in today's world. O'Rourke (2014) asserted that boomers are not solely responsible for many of the social and economic issues often ascribed to them. Baby boomers' social, cultural, and demographic perspectives in the United States and beyond indicate the need to examine how current culture ascribes meaning to boomers and their impact on the world.

Social and historical sources often offer a comprehensive look at society at the time of the baby boom and the experiences of the boomers themselves through a combination of personal knowledge and historical analysis of events. Music and television are often successful means to affix particular events in time and act as anchor points in describing boomers' lives

during their formative years. The PBS documentary *The Boomer List* (Greenfield-Sanders, 2014) highlighted life as a boomer through a series of video stories of well-known individuals. The director interviewed a select and notable list of boomers diverse in age, ethnicity, gender, profession, and other demographics. These boomers' stories echoed many of the broader views members of this population hold about themselves, with the video presentation an impactful approach to provide a visual narrative that effectively conveys how truly impactful this generation has been.

Beyond the anecdotal recollections, a different perspective on boomer impact emerges from looking at metrics. Boomers have been counted throughout their lives, so measures and trend data are available to track a number of baby boomer trends. The next section presents data collected on baby boomers over the years, specifically demographic and economic numbers and the behaviors behind these numbers.

Boomer Demographics

Researchers conducting studies on boomers have focused on their cohort size. Eggebeen and Sturgeon (2006) noted the unusual occurrence of the baby boom, given that births had been declining before World War II and demographers had forecast a continued drop in population. However, demographic data did not support the common contention that returning service members starting families was the major driver for the baby boom, which alone would not explain the sustained population rise well past the postwar years. By taking a more in-depth look and correlating boomer data by gender, race, and socioeconomic status, three boomer groups emerged—leading-edge, middle, and trailing-edge populations—thereby presenting a clearer portrait of the heterogeneous makeup of baby boomers (Eggebeen & Sturgeon, 2006). Based on data from current population surveys at specific years relative to the three groups, as well as a

range of other measures including education, income, and living arrangements, the broad generalizations about the source of the baby boom were largely erroneous. Instead, Eggebeen and Sturgeon's research indicated the demographic heterogeneity of the boomer population, which has been supported by subsequent researchers (Levine, 2014; Monhollon, 2010).

Longitudinal statistical data on baby boomers from several federal government surveys, including U.S. Census Bureau data, showed comparisons between boomers and other generations, providing insight on boomer attitudes in a variety of areas. A recurring analysis by Russell (2012, 2015), updated as boomers aged, presented statistics on similar phenomenon over time, including data on education, health, income, population, and wealth. Noteworthy points included that by 2011, the number of millennials was almost as large as the boomer population; subsequently, as time passes, millennials will inevitably outnumber boomers. A second measured trend of note is a projection that the number of older workers will continue to grow, in part because boomers require additional retirement savings to support their anticipated longer lives (Russell, 2012, 2015).

Data from Pew Research Center archives, together with in-depth interviews across generations, indicated the changing demographics of America (DeSilver, 2016). Although boomers continue to be an influential cohort, age is starting to affect their influence. Aging will continue to impact boomers' views of their future, which links with their near-term economic prospects. This impact is intertwined with opportunities for millennials, with members of both populations often within the same family, thus complicating attempts to predict how these trends will evolve. Some researchers have found conflict between millennials and boomers inevitable due in part to the economic instability between generations, complicated by significant churn in family structure within the United States. These valuable insights show the near-impossibility to

completely separate boomers from other generations because of the significant interdependency between groups (Taylor, 2014).

Negative predictions about the impact of boomer retirements often cited in the popular press can be misleading. Long-term demographic projections of the significance of the boomer economic drain continue to change. One example is the projected date for the exhaustion of the Social Security trust fund, which rose by 12 years between 1997 and 2007. Predictions of rising and runaway health care costs for aging boomers are another example. In actuality, the growth of the older population accounts for less than 20% of the projected growth in federal Medicare and Medicaid spending over the next 50 years. In short, demography is not destiny (O'Neill, 2009).

Another aspect of demographics centers on diversity among the boomer cohort. The transformation of immigration policy at the end of the baby boom offset any boomer cohort losses, so that even as late as 2007, the boomer population was as large, if not larger, than at birth. Although boomers continue to redefine what it means to be a senior citizen, they are better positioned to plan for and embrace aging as a group. However, there is substantial heterogeneity in terms of economic and health characteristics that will impact certain subsets disproportionally, including African Americans, Hispanic Americans, and women (Monhollon, 2010; Mutchler & Burr, 2008; Pruchno, 2012).

Boomer Response to Aging

Today, the baby boomer generation has entered prime retirement eligibility, with the youngest boomers turning 56 years of age and the oldest becoming 74 years of age in 2020. In many industrialized countries, the population increase during the baby boom was in response to a number of factors, not the least of which was the strong industrial economic growth after World War II (Lee & Mason, 2010). From a global perspective, the baby boom is one factor among

several that contributed to the worldwide population increase during the middle of the 20th century. Developing countries also had larger families due to decreases in infant and child mortality (Lee & Mason, 2010).

Within the United States and other Western countries, boomers, as a cultural phenomenon, continued to act as change agents as they entered traditional retirement age (Freedman, 1999, 2007). The range of options available to members of the retirement-age workforce is greater than ever before, offering flexibility to alleviate pressure and positively impact how people approach retirement. The sheer size of the boomer generation in the United States is a significant force driving many of these newer directions (MacKay, Newbold, & Taft, 2009).

Labor force participation rates among individuals over 56 years of age are increasing alongside expectations of slower growth in younger workers from the smaller post-boomer cohorts (Czaja, 2006). These shifts should lead to an increase in our older workforce and something akin to a reversal of early retirement that had been so prevalent in the 1980s (Costa, 1998; Laczko & Phillipson, 1991). Patterns related to retirement have been in flux since the introduction of Social Security in the United States set a standard age of 65 years for retirement. However, more recently, labor force participation for retirement-eligible adults in their 50s, 60s, and 70s have risen for many reasons associated with improved well-being (Czaja, 2006). Researchers have also linked work to better physical and emotional health (Calo, 2007), patterns indicating that retirement-eligible adults tend to remain in the workforce longer in concert with increased life expectancy (Coleman, 2015). Based on these trends and coupled with changing fiscal policies to address economic concerns, it is worthwhile to more fully explore current

trends and practices and consider the choices boomers are making in lieu of their traditional golden years.

Boomers benefitted from and experienced the 1950s and ’60s as youths, with their experiences changing them in significant ways. Even today, the impact of boomers continues to be a factor as they age (Taylor, 2014). There is a large body of work about aging, as well as how baby boomers are a major factor in changing current perceptions of aging and retirement (Caudron, 1997; Duxbury & Halinski, 2014; Kapteyn, 2010; Rix, 2009; Wise, 2010). The nuances of how boomers affected society impede the temptation to generalize and simplify how and why boomers are important. As a group, boomers are a key to driving change; accordingly, scholars have focused on broad trends and impacts of population subsets in which differences are apparent—for example, gender (Armstrong-Stassen & Staats, 2012; Boveda & Metz, 2016; Carr & Kail, 2013). Research in this area has become even more prevalent in recent years, as retiring boomers face a different set of economic and cultural challenges (Majeed, Forder, Mishra, Kendig, & Byles, 2015; Toossi, 2015).

A primary factor contributing to the changing demographic for boomers is, of course, America’s aging population and the impact of living longer. Improved health care, smaller family size, and later child-bearing ages all contribute to an increase in the aging population and smaller follow-up cohorts (Lee, 2015). The next section includes a closer examination of the phenomenon of population aging, which underlies the trends in boomer work choices and long-term work–life trajectories.

Population Aging

The world population is aging (Harper, 2015; Kapteyn, 2010; Lee & Mason, 2011; Torp, 2015). Population aging is a well-documented and measured change with a significant global

impact, altering how the world responds to aging. By the mid-20th century, evidence of aging response manifest in the way companies marketed goods and services to older individuals. Improvements in health care, medicine, and technology from the early 20th century factor into individuals' longevity, something that has disproportionately benefitted baby boomers because of the cohort's size. As boomers age and throughout their lives, the understanding that they would, as a population, live substantially longer than their ancestors contributed to a sense of lasting youth (Lee, 2015).

This well-studied phenomenon enables scholars to understand the reasons for longer lifespans and to be able to measure and track the phenomenon. The aging pattern starts with a country experiencing slow, steady population growth. As the country develops, health services improve and mortality declines, yet fertility initially remains high. What follows is an overall increase in the lifespan for individuals in developing countries, with the net result being rapid population growth. Individuals in developing countries also had larger families due to decreases in infant and child mortality (Lee & Mason, 2010). Over time, fertility began to decline for several reasons, with the working population growing as the cohort began to age (Lee & Mason, 2010; Schoeni & Ofstedal, 2010; Torp, 2015). These trends were initially evident only in developed countries, but are now visible in more impoverished areas, including South America and Africa (Lee, 2015).

In the United States, the increased opportunity for women to have careers and alternate choices to traditional marriage and families has been a significant contributing factor to population change. Today, young working adults may choose to remain single or delay starting a family when they have other options, which contributes to a drop in birth rates. As smaller populations age into the workforce, the result is a slower growth in labor force availability and

an increase in the older population commensurate with an increased lifespan (Coleman, 2015; Kapteyn, 2010; Lee, 2015).

Retirement patterns in the 1990s reflected a time when most industrialized countries experienced a trend of men at younger ages (55 to 64 years) leaving the workforce in higher numbers. These departures occurred as life expectancy continued to increase and meant that retirees could anticipate more years out of the workforce (Laczko & Phillipson, 1991). Until the late 1980s, organizations encouraged older workers to retire early to make room for younger people searching for jobs; however, beginning in the 1990s, with fewer younger people entering the workforce, companies encouraged older workers to delay retirement. Taking a longer view and examining broader retirement patterns over roughly 110 years up to 1990, Costa (1998) showed that 1980s and 1990s trends were based on economic pressures; as such, current labor force trends, as expected to continue, are a logical outgrowth of economic patterns.

Challenges associated with a worldwide aging population led individuals to question traditional assumptions, such as the belief that a larger aging population will use a disproportionate amount of resources. Much of the negative perception is caused by projecting current institutions, behavior patterns, and policies into a future state. By adapting and changing the institutions and cultural norms prevalent today, society has opportunities to change pessimistic forecasts (Torp, 2015).

Shifting demographics across the world, including in the United States, reflect the increasing percentage of an aging population. At the same time, the dependency ratio (the number of individuals below age 15 years or above age 64 years) is also fluctuating, such that numbers below age 15 will shrink as fertility rates drop and those over age 64 will increase, corresponding to longer life expectancy. The present day is an era of low dependency ratios,

which means the current workforce is still large enough to support both younger and older workers. However, many demographers predict this workforce capacity will change as the current working population moves into age 65 years and above. In addition, the cohort currently under 15 years of age will enter the workforce, resulting in a smaller population of working individuals supporting a larger aging population. Accordingly, some experts have expressed concern that current policies are insufficient to support the increase (Kapteyn, 2010). People may also choose to remain in the workforce longer, primarily for financial security (Coleman, 2015).

The previous section focused on our aging population, both in the United States and worldwide. The review covered some of the reasons and the interconnectedness of events that contributed to the current trends. Given the reality of population aging, the next section presents some of the statistical data that support these population projections.

Supporting Facts, Statistics, and Trends on Aging

Although there are significant differences between geographical regions, populations are aging worldwide, something confirmed by recent data and population growth forecasts (United Nations, 2017, 2019). In 2010, the 3.3% of the population of individuals over 65 years was in Africa, with 12.4% in the United States, and 17.2% in Japan; 2050 projections are 7.1% in Africa, 21.6% in the United States, and 33.3% in Japan (Kapteyn, 2010, p. S191). The number of people over 60 years of age is currently around 901 million, or about 12% of the world's population, and growing 3.3% per year. By 2050, the projected number of people over age 60 years is around 2.1 billion, or 22% of the world's population (United Nations, 2015). Despite regional differences, global aging is irrefutable.

The transition to an aging population began to impact societies as early as the mid-20th century. Around 1975, there were roughly 125 youth under 25 years of age for every 100 adults

25 or older (Lee & Mason, 2010). However, within 35 years, the population of working adults outnumbered the combined population of children and older adults, due in part to infertility reduction. As this shift continues, projections for 2050 are that working adults will outnumber those over 60 years of age by two to one, as compared to the current 4-to-1 ratio (Lee & Mason, 2010).

The population over 80 years of age, known as the oldest old, will also experience growth. Projections are that this group will increase from 16% of the world's population in 2010 to 24% by 2040 (Schoeni & Ofstedal, 2010, p. S5). According to a U.S. Census Bureau study on global aging, worldwide, the population aged 80 and over is projected to more than triple between 2015 and 2050, from 126.5 million to 446.6 million (He, Goodkind, & Kowal, 2016, p. 11). Again, significant variation is present among countries and regions, with Japan currently having the oldest population. Predictions are that by 2040, 38% of Japan's population will be over the age of 80 years (Schoeni & Ofstedal, 2010, p. S5). Growth of the oldest-old population is a phenomenon happening worldwide, although individual countries and regions are at different points along this trajectory.

Schoeni and Ofstedal (2010) shared statistics about the rapid growth of the population of individuals over 65 years old based on data from the U.S. Census Bureau's International Programs Center. Specifically, the population of individuals over the age of 65 years was doubling in some countries at an accelerated rate. According to U.S. Census Bureau projections, people aged 65 and over will outnumber children under age 5 around 2020. These age groups will continue to grow in opposite directions so that by 2050, the proportion of the population aged 65 and older (projected to be 15.6%) will more than double that of children under age 5 (projected to be 7.2%). This worldwide phenomenon of aging is unprecedented. Rates by region

vary, of course, with Asian and African countries predicted to double much faster (He, et al., 2016; Lee & Mason, 2010; Schoeni & Ofstedal, 2010).

Changes in population age structure have a direct impact on national economies. Until recently, most countries had favorable age structures, showing populations concentrated in working ages. However, for many regions, the overall share of the working-age population is declining while the share of the elderly population is growing (Lee & Mason, 2010). These shifts led to concerns about whether publicly funded health care and pension systems will be able to meet the needs of the increasing number of elderly. Nations' leaders in many regions of the world are beginning to look at the long-term impacts of aging trends. Other issues raised in both academic journals and news outlets included understanding the fiscal impact on a country's economy as an increasingly smaller number of working people support a larger number of elderly (Lee & Mason, 2010).

As individual nations recognize the more obvious aspects of population aging, the interconnectedness of an aging society becomes more evident. In the United States, baby boomers are a major component of the future older population and represent an economic and social challenge. Therefore, it is prudent to take a closer look at the financial aspects of population aging.

Economic Influence and the Generational Economy

Age structure impacts economic behavior in predictable ways. Labor force participation, consumption, savings, and childbearing all vary with age, impacted as population age structures change. The term *generational economy* refers to the social institutions and economic mechanisms used by one generation or age cohort to produce, consume, share, and save resources (Lee & Mason, 2010). The term also refers to the economic exchange across

generations, the contracts that govern intergenerational flows and the distribution of income or consumption as a result. The four key economic activities central to the generational economy are working, consuming, sharing, and saving (Lee & Mason, 2010).

As a rule, individuals consume more than they produce at the beginning and end of life, when they are very young or very old. Correspondingly, people produce more than they consume during the middle part of life, a time roughly akin to their working years (Lee & Mason, 2010). Sharing and saving are functions that essentially fill the gap between production and consumption for the young and old. Sharing means redistribution through intergenerational transfers in the form of taxes to fund schools for children, pensions for the elderly, health care, and other services. Sharing can be bidirectional—for example, in some societies, grandparents share by providing for their grandchildren; in other cases, adult children share by taking care of their elderly parents (Lee & Mason, 2010). Saving refers to resources accumulated during one period of life for use in a later period. Saving generally occurs when individuals earn more than they need to live at present, thereby dedicating money for later in life, when their earnings fall below need.

Economic support ratios and dependency ratios are a means to measure the effects of population aging, especially to distinguish working members from dependent members. For roughly half the world, including the United States, Europe, and parts of East Asia, the economic ratio has peaked and is now declining with increased aging populations (Lee & Mason, 2010). Countries in Africa and South Asia continue to have significant growth and younger citizens, meaning these areas are in the earlier stages of population transition. However, the clear trend across the globe is toward an aging population.

Extant literature provides a clear understanding of global population aging and the impact and significance of this phenomenon. Long-term, measurable trends show a definite shift, with recent scholars reflecting an awareness of these changes and attempting to describe and record the shift (Colby & Ortman, 2014, 2015; He et al., 2016; Lee & Mason, 2010). The next section shifts the focus from population aging to the impact of aging on traditional retirement. Following are discussions of how retirement has steadily evolved for older individuals over the past several decades, as well as some of the ways the idea of retirement itself has permanently changed.

Shifting Nature of Retirement

Traditionally, the life path portrayal was as a bell curve or parabola, with birth and early years at the beginning and rising through the school years; the top of the curve is the productive career, with a descent into retirement at the end of the curve. However, the significant shifts in the U.S. workforce toward the older worker and the size of the baby boomer cohort provide a suitable backdrop to research how these patterns are changing in response to the aging workforce. Views of the endpoint of individuals' careers have altered based on the combination of a longer lifespan, wherein workers see years of potential opportunity in front of them following retirement (Freedman, 2007); economic uncertainty, whereby workers feel the need to consider additional earnings to sustain them following retirement (Shackleton, 2003); the tendency for workers to move between jobs rather than remain at one company for an entire career; an insufficient number of younger workers to fill positions; and the rise of 401(k) retirement savings and corresponding loss of company pensions.

The traditional timeframe that used to be retirement preparation has shifted to more of a transition from one stage to a second or encore opportunity rather than a career followed by retirement (Alboher, 2013; Freedman, 2007). Accordingly, reasons cited for retiring can provide

insight on postretirement choices. Maestas (2010) noted that for the general population, many people reversed their decision to retire and returned to work. Although finances were a factor, concern about not being productive also emerged as a reason to unretire (Maestas, 2010). In another example involving university professors, retirement could provide the opportunity to move to part-time status and focus on favorite research projects as they step back from teaching responsibilities (Dance, 2018). Retirement and subsequent unretirement, bridge employment, or phased retirement might allow individuals to retire and collect a pension if eligible, and then move to a new position and continue to earn a paycheck, potentially increasing their postretirement earnings.

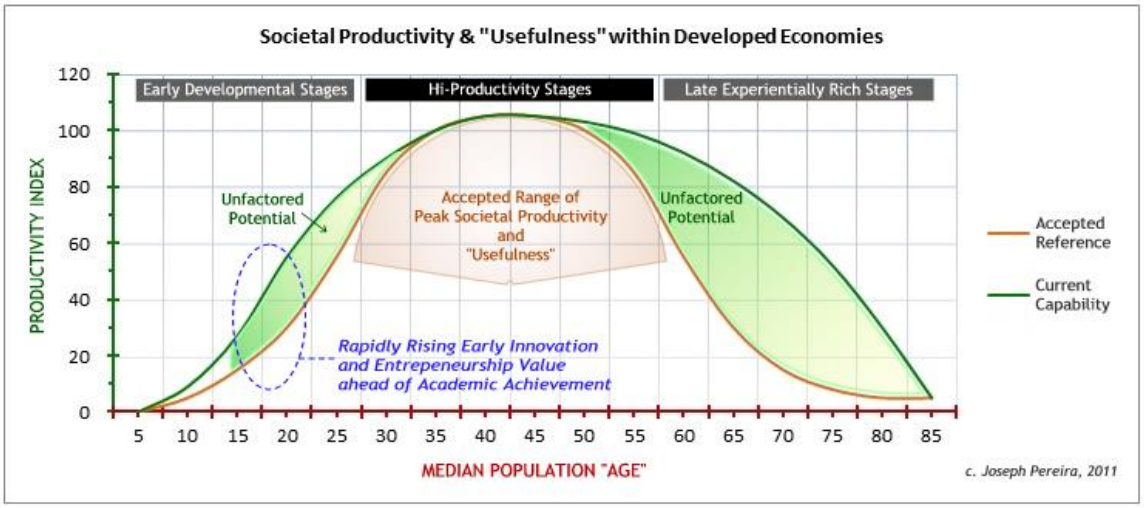


Figure 2.1. Example of an age-versus-productivity curve. Adapted from "From Here With Love . . . JP's Notes on Life and the Pursuit of Happiness: On Age and Usefulness," by J. Pereira, 2011. Copyright 2011 by J. Periera. Used with permission.

The age-versus-productivity curve from Periera (2011) in Figure 2.1 is a visual representation of the concept that productivity and earning potential in both early and later years exists outside of the traditional earning period of an individual's career. This bowl-shaped curve more closely approximates the evolving understanding of the significant time following traditional retirement when individuals continue to contribute in some capacity.

Nontraditional Retirement

Within the context of postretirement employment, it is instructive to understand who, among the population of older individuals, finds it worthwhile to continue to work. For some, self-employment as a phenomenon among older age groups is primarily led by retirees with higher levels of financial security and education, those with an entrepreneurial attitude (self-efficacy), or those who perceive their retirements to be involuntary, identifying the self-employment selection as being primarily out of opportunity rather than necessity (van Solinge, 2014).

Somewhat related to self-employment is the concept of career self-directedness and retirement intention. The idea of a protean career concept, or one of personal agency regarding one's career, indicated that career attitude related significantly and positively to career self-management (Briscoe & Hall, 2006). In addition, said concept supports the idea that a self-directed career attitude, which is "the ability to be adaptive in terms of performance and learning demands" as defined by Briscoe and Hall (2006, p. 8), is important for understanding older workers' retirement intentions.

One option is bridge employment, a job that bridges the time between full employment and full retirement. Across the literature, health, organizational tenure, working spouses, and dependent children were positively associated with accepting a bridge position, with age and salary inversely related (Kim & Feldman, 2000). According to Atchley's (1989) continuity theory of aging, an individual could desire to achieve continuity through bridge employment. Bridge positions allow retirees to sustain the familiar structure of their working life as they age toward full retirement. Kim and Feldman (2000) affirmed Atchley's theory, providing insight into factors associated with individuals interested in bridge employment, such as the value in

creating a routine and filling the gap left after retirement and the value of bridge employment for psychological well-being. Bridge employment can be an effective inducement for individuals to retire as well as a means for organizations to fill a labor shortage rather than having to hire additional part-time outside workers (Topa, Alcover, Moriano, & Depolo, 2014; Ulrich & Brott, 2005).

Because my research interests involved federal government employees, employment patterns among government employees were of particular interest. Bridge employment opportunities provide an optimal way for the federal government to address an anticipated workforce shortage, giving employees who wish to remain at work a chance to do so while transitioning from full-time employment to retirement (von Bonsdorff, Shultz, Leskinen, & Tansky, 2009). The Bureau of Labor Statistics estimated about 40% of people aged 55 years and older were actively looking for work in 2014 (Toossi & Torpey, 2017). The labor force participation rate of older workers, including baby boomers, is projected to increase through 2024 in contrast to other segments of the workforce, which will remain about the same (Toossi & Torpey, 2017). Whereas older workers were once the smallest proportion of the entire workforce, their numbers continue to increase, reflecting the aging population and shifting trends of working later in life.

The relationship between bridge employment and life satisfaction of older adults during the retirement transition period varies depending on the reason an individual pursues bridge employment. Adults willing to prolong work but unable to find bridge jobs showed lower satisfaction compared to full retirees not considering bridge jobs. Also, bridge employment for financial motives was less satisfying than for intrinsic motives. Dendinger, Adams, and Jacobson (2005) found a relationship between generativity and job satisfaction for bridge positions, which

is consistent with Mor-Barak's (1995) Meaning of Work Scale. These findings are interesting because they compare favorably with the broader concept of an encore career and also related to intrinsic motivation (Dingemans & Henkens, 2014; Freedman, 2007).

Bridge employment as a transitional employment phase for older blue-collar workers compared to older workers with higher levels of education from white-collar backgrounds often means the need for retraining and skill upgrades to prepare for transitional jobs (Noonan, 2005; Toossi & Torpey, 2017). Rather than a one-size-fits-all prospect, the means of delivering associated training would be one key to its utility and ultimate success of retraining workers; as such, governments might wish to reassess early retirement options as future recruitment pools shrink in response to an aging workforce (Pillay et al., 2010).

Gender differences in postretirement employment are also important to understand because of women's increased labor force participation over the past 4 decades and their growing roles as financial providers in families (Pleau, 2010). Differences by gender for men and women who experienced postretirement employment are apparent in the literature. Men were more likely to have skilled jobs, higher earnings and levels of education, greater wealth, available pensions, and longer job tenure than their female counterparts (Pleau, 2010). Also, more men than women pursued postretirement employment as a rule, indicating that men and women have different rates of labor force reentry after retirement. Overall results showed that 47% of retirees transitioned to postretirement employment, with women having significantly lower rates of workforce reentry (Pleau, 2010).

Additional research looking at the meaning of work and the motives of volunteers versus workers showed that financial considerations were less important than personal motives and employment status (Griffin & Hesketh, 2008; Pleau, 2010). Conscientiousness among retirees

could factor into a willingness to volunteer more than for conscientious working individuals and may fill an essential role for highly motivated individuals (Kahana, Bhatta, Lovegreen, Kahana, & Midlarsky, 2013; Mike, Jackson, & Oltmanns, 2014). Among both compensated workers and those who volunteer, social motives mattered; intrinsic rather than extrinsic motivations were key in gaining and maintaining relatedness, although work can satisfy esteem needs (Pleau, 2010).

Alternatively, considering the career transitions of senior military officers into private employment and examining the nature of the transition process indicated the crucial role that organization career management systems play in preparing senior leaders for second careers (Baruch & Quick, 2007). Findings indicated that ethical lapses such as Enron and WorldCom might not have occurred had these companies employed retired senior military officers and senior executives whose backgrounds emphasized personal integrity and service before self (Baruch & Quick, 2007). These findings showed the value of career management systems in helping senior leaders transition to meaningful second careers.

The transition from long-term employment to bridge job is not necessarily easy, with success varying by profession and reason associated with looking for a bridge job (e.g., voluntary versus involuntary termination of a long-term career job). In a grounded theory study, Ulrich and Brott (2005) found that older workers were more likely to retire into bridge jobs that are similar to their long-term career jobs because they liked their organizational and professional identities and skillsets. In some cases, employees retire and return to their same organization as part-time consultants for a while. Working in a capacity that allows an individual to use some of the same skillsets as their full-time job eases the transition to a shorter-term position.

Another type of career transition known as career recycling allows individuals to reexamine and change their chosen career path (Sullivan, Martin, Caraden, & Mainiero, 2003). Career recycling is a period of evaluation and renewal for older workers rather than a time detrimental to one's career. Career recycling is a nonlinear, nontraditional process triggered by organizational change, individual perception of career stagnation, and personal crisis or a combination of these factors. Job satisfaction and meaningful work experience are key drivers for workers in this category. Career recycling can occur during an individual's place of employment in response to organizational changes, but also applies to those willing to look beyond the boundaries of their organizations where they diverge to follow a new second career. Words often used to describe career recyclers include *optimistic* and *risk taker* (Sullivan et al., 2003).

An encore career refers to a second career on which individuals embark following their retirement. These types of positions can be similar to an individual's primary career or completely different. An encore career sometimes offers the opportunity to explore something an individual might have always wanted to try but was not able to for any number of reasons, including income needs and family responsibilities. In an encore career, postretirement individuals might have the opportunity to reconnect with their community in a meaningful and socially worthwhile way. Scholars view encore careers from multiple perspectives, with the idealized path requiring individuals to take ownership of proving their value to the organization (Freedman, 2007; Simpson, Richardson, & Zorn, 2012).

Entering into a second or encore career brings older workers in contact with different generations of workers who may have a limited understanding of interacting with older workers. Some of the often-overlooked facts about the challenges and difficulty associated with being an

older worker looking for employment include pension insecurity, unemployment, ageism and discrimination, the inability to find one's niche, and interpersonal difficulties with coworkers (Noonan, 2005). This reality is primarily associated with the experiences of workers over 55 years old and their search to find reasonable jobs (Noonan, 2005).

Wöhrmann, Deller, and Wang (2014) assessed expectations of postretirement work through in-depth interviews with 22 older employees, then built and tested a theoretical model using data from a survey of 200 older workers from the same company. Interview results indicated that outcome expectations and facilitating factors were significantly related to postretirement career intention that could broaden to improve insight into postretirement career planning. Subsequent research added insights on the value of self-efficacy, outcome expectations, and interest as key factors in postretirement career planning (Wöhrmann,et al., 2014).

As important as who chooses nontraditional retirement is why individuals choose a follow-up second career in the first place. Could a second career grow out of a hobby, or could it be a chance to explore a passion or interest that is more available once the fiscal constraints of a career coupled with a family no longer apply? As previously stated, there are budgetary issues of aging workers that also factor into reasons people often choose something besides straight retirement. The next section includes a deeper exploration into the concepts of postretirement work and encore careers.

Why People Do Not Retire

Why people retire and choose to return to the workforce is an area of significant interest, with reasons varying depending on the individual. There are differences among subgroups of older adults who differentiate by age. Schedule flexibility, income needs, and benefits are all key

motivations. However, with diminishing numbers of younger workers in the labor market, understanding the motives for older retirees may help encourage older workers' participation in the workforce (Loi & Shultz, 2007).

From a multigenerational perspective, flexibility fit (flexibility at work as it related to engagement) was a positive predictor of engagement for older employees who wanted to extend their participation in the labor force (Kim & Feldman, 2000). Physical demands at work, as well as the social support aspect of work, were factors impacting postretirement work choices (Kim & Feldman, 2000; Pitt-Catsouphes & Matz-Costa, 2008; Wöhrmann, Deller, & Wang, 2013). Using a longitudinal data set from the United States to evaluate the influence of demographic nonwork and work factors on late-life employment decisions over a 10-year period, Pengcharoen and Shultz (2010) found a wide variety of factors that impact employment decisions later in life, including schedule flexibility.

There is also a need to identify factors that influence an individual's intention to unretire. In a cross-sectional study, Armstrong-Stassen and Staats (2012) found that retirees were more likely to remain retired if they felt financially secure, and more likely to return to the workforce if they experienced financial worries. Several other push-and-pull factors associated with retirement included social needs and a desire to upgrade skills (Armstrong-Stassen & Staats, 2012; Kim & Feldman, 2000; Loi & Shultz, 2007; Schlosser et al., 2012). In a Federal Reserve report on labor force transitions within the general population, Jacobs and Piyapromdee (2016) looked at both partial and reverse retirement of older individuals. Findings indicated that work burnout and then recovery helped to explain the amount of reverse or unretirement in the general workforce. One limitation with the study was that participants were White males from the

general population; however, the results may inspire looking at similar trends within the federal government working population (Jacobs & Piyapromdee, 2016).

Researchers studying differences among the population of retirees—not only concerning gender, but also variations among retired career women—found preretirement career occupation had an important effect on how female (but not male) retirees perceived the factors assessed in the study. For example, women who retired from professional positions identified age-friendly human resource practices and reentry barriers as having a more significant influence on their decision to unretire than did managerial women and retired men. Both groups of women perceived training and development opportunities to have more influence than retired men did. Employers' insights into the value retirees place on these needs and the awareness of diversity among retirees are both significant (Armstrong-Stassen & Staats, 2012).

An often-cited statistic is that over 50% of retirees who follow nontraditional retirement paths and 26% of remaining retirees decide to unretire (Maestas, 2010). Studies into why this occurs are highly relevant to the present research. Maestas (2010) found that individuals often anticipated postretirement changes prior to retirement; in addition, many workers already knew they would continue to work to some degree following conventional retirement. Of interest, information received after retirement regarding decreases in net worth or health changes does little to alter retirees' plans. Overall, changes in the perception of retirement indicate the definition is evolving, and that unretirement may be part of an alternative type of retirement path for most people before retirement, similar to partial retirement (Maestas, 2010).

In another look at postretirement employment, Fasbender, Deller, Wang, and Wiernik (2014) assessed the psychological experience of aging from both positive and negative perspectives. Using longitudinal data from the German Aging Survey, the researchers concluded

that the quality of the aging experience could generate both approach and avoidance responses and impact eventual decisions. Of note, study participants had low postretirement employment participation (8.4%), which is significantly different from Maestas's (2010) subjects, indicating that the source of data drives different results and may impact generalizability to the larger population.

Mor-Barak (1995) examined the meaning of work for a group of job-seeking adults by looking at four factors: financial, personal, social, and generative. In this study, generativity refers to viewing efforts from a teaching and mentoring perspective, passing experience from one person to another. The study was a robust quantitative assessment with results that indicated jobs with opportunities to share experiences with others provided higher satisfaction, underscoring the value of a generative role for older adults. Generativity receives a more detailed discussion later in this chapter.

Schlosser et al. (2012) looked at retirees who had not returned to the workforce as well as those who did to understand the reasons behind these different paths. Findings from the cross-sectional study indicated retirees who were financially secure and had positive retirement experiences were more likely to remain retired. Financial worries, a desire for skill upgrades, and social isolation emerged as reasons to unretire. Results indicated suggestions for companies dealing with a workforce shortage that desire to attract retirees (Schlosser et al., 2012).

Emerging Patterns and Trends

The way nontraditional retirement has evolved reflects a fast-paced, moving trend primarily due to the dynamic nature of the subject. For example, Armstrong-Stassen and Staats (2012) looked at retirees from the perspective of those who returned to their workplace and former employer. After analyzing data from a cross-sectional field study, the researchers found

that retirees who experienced financial or social role loss or perceived a better fit with their former employer expressed significant interest in returning. Although these findings established a trend, they did not provide a sense of the widespread presence of this trend to the broader population, so the lack of generalizability was an issue. However, from a broader perspective, there is merit in looking at older retirees' interest in returning to some work role, regardless of its familiarity (Dingemans & Henkens, 2014; Kim & Feldman, 2000; Loi & Shultz, 2007; Schlosser et al., 2012).

Using longitudinal data to assess trends in postretirement employment was a common theme that often led to compelling results. Pleau and Shauman (2012) analyzed a 33-year data sample from postretirement employment in the United States between 1977 and 2009. Results showed a modest upward trend in postretirement employment for both males and females that had not changed much over the 33 years. However, trends in macroeconomic forces and population composition created strong pressure toward increasing rates of postretirement employment and downward pressure of other population dynamics and behavioral changes, offering insight into how individuals make retirement-to-work decisions (Pleau & Shauman, 2012).

In another longitudinal study of antecedents and consequences of bridge employment, Topa et al. (2014) looked at personal characteristics, quality of life, life satisfaction, job satisfaction, and bridge employment satisfaction to predict consequences such as life and job satisfaction. Similarly, Warner, Hayward, and Hardy (2010) analyzed longitudinal data from the Health and Retirement Study between 1992 and 2004. Findings showed that, although the majority of retirement exits were final, variation in the nature and duration to reach retirement

was substantial, with about a third of men and women reversed their workforce exits (Warner et al., 2010).

Key factors in future trends in retirement include projected financial health for retirement-eligible workers given their longer life spans and corresponding workforce shortages among smaller cohorts that followed the baby boomers. A documented shift away from employer-sponsored pensions and corollary uncertainty impacting most people's long-term financial plans contributed to an increase in workforce participation for individuals over 65 years of age. Factors contributing to a predicted shortfall of available workers are well documented in sources such as the U.S. Census Bureau (Fullerton, 1999; He et al., 2016) and the United Nations report on world population prospects, updated for 2017. Several researchers also looked at the prospect that older workers might be able to provide for their own needs and fill projected workforce shortages, leading to a win-win solution (Kim & Feldman, 2000; Munnell, 2007).

Factors that contribute to retirement intention at different career stages are essential to understand, as well. Impacts on attitudes come from income and position in the person's career, suggesting that individuals' attitudes change as they move through their careers. In addressing the impact of aging boomers, it is important to understand the challenges faced by society and families as millions of boomers retire. On average, three million boomers will retire each year through 2030, which will impact and shape health care systems for decades to come. By 2060, the projected number of Americans over age 65 years will grow from 49 million in 2016 to 95 million in 2060, nearly doubling in size. By 2030, all boomers will be over the age of 65 (Vespa, Medina, & Armstrong, 2018). Some studies show that boomers have a higher rate of health issues than their parents, including hypertension, high cholesterol, diabetes, and obesity. These concerns have led to recommendations on shifts in health service administration to accommodate

the changes in types of health concerns more prevalent for an older workforce (Barr, 2014). Some aging experts advocate that more focus on policies that expand efforts at prevention and promote healthy lifestyles are necessary to help offset rising costs, especially for boomers with less savings who may otherwise face a bleaker future (Post, Schneer, Reitman, & Ogilvie, 2012).

There is a need to continue to monitor the inevitable result of declining birth rates and better worldwide health care. A healthier population will allow more individuals to work past age 65 years and contribute far longer in the working population. Most Western countries have seen this shift to additional work years among their citizens, which contributes positively to their respective economies. The present U.S. context does not determine its future; rather, current spending on pensions and health care costs is a phenomenon of the present social construct and can change given sufficient demand, politically and economically (Harper, 2015).

A positive trend is the explosion of encore careers targeted at baby boomers as they redefine conventional retirement and compose their personal narrative of what it means to be a retired baby boomer. Both step-down and bridge careers allow boomers to pursue other interests and passions that bring satisfaction (Collamer, 2013; Freedman, 2007). The fluid nature of boomers' approach to retirement is evident from factors such as longer lifespans as a key motivator (Freedman, 2007). However, the associated economic uncertainty, whereby boomers might worry about having sufficient earnings to sustain them following retirement, is a comparable motivator for continuing to work in some capacity (Shackleton, 2003).

The overall labor shortage and low unemployment rate incentivize workers to move between jobs rather than remain at one company for their entire career; similar motives come from the rise of 401(k) retirement savings and the corresponding loss of company pensions. In line with these drivers, careers become more of a transition from one stage to a second or encore

opportunity rather than a single career followed by conventional retirement (Alboher, 2013; Freedman, 2007).

The future workforce for boomers who are choosing to continue to work and reinvent themselves as entrepreneurs, volunteers, and senior mentors involves staying productive and engaged, which has an overall positive impact on society. Calo (2007) examined the topic of older workers by focusing on the value and benefits older workers bring to an organization. For example, the meaning of work after midlife changes for most people in concert with their adult lifecycle development and generativity, a key concept of this stage of life is one of eight stages of psychosocial development (Erikson, 1950). For this research, generativity is the creation and maintenance of a range of resources needed to sustain succeeding generations, with the failure to progress to this stage leading to stagnation. When generativity overcomes stagnation, the result is care, viewed as a positive and proactive aspect of adult development (Calo, 2007; Erikson, 1980; Farrell, 2014).

Knowledge attrition due to workforce retirements, akin to a senior brain drain, remains a concern in professions where workforce retirement will likely result in lost knowledge. The impending retirement of millions of baby boomers is the key contributing factor. Some companies have initiatives to reemploy retirees to document their knowledge and minimize risk for additional loss (Czaja, 2006; DeLong, 2004).

From a broader perspective, the movement of baby boomers into the traditional retirement years will continue to impact postretirement trends, much as boomers have impacted trends throughout their lives. In findings from the New Employee/Employer Equation Study, Age Wave (2004) substantiated predictions of impending talent shortfalls. As a result, older workers need to better understand factors that affect and differentiate boomer career trajectories.

Optimistically, new models of retirement choices are much more common and accepted by society overall. One complicating factor is that life expectancy in the United States climbed by almost 50% in the 20th century and the first two decades of the 21st, which has a direct impact on the concept of working after retirement that will likely continue (Boveda & Metz, 2016; Clements, 2015; Coleman, 2015; Dychtwald & Baxter, 2007).

The idea of older workers using time in their lives traditionally and historically viewed as retirement for something other than retirement and relaxation is a pervasive theme in the literature on the nature of work (De Vos & Segers, 2013; Simpson et al., 2012; Sullivan et al., 2003; Topa et al., 2014; van Solinge, 2014). Financial needs might be one driver for unretirement; however, there are many other reasons to look at postretirement activities as a positive and useful investment of time. The well-documented social aspect shows the value of making a contribution through a job provides a sense of purpose.

Overall, the reasons older workers choose to continue working are complex and not at all linear. Workers' stories provide thoughtful insight on a case-by-case or story-by-story basis. For the most part, this level of detail is not available from quantitative statistics and only captured in the qualitative stories as recorded. The lack of quantitative scholarship does not necessarily invalidate any of the assessments; however, the complexity of changing trends is more apparent when reviewing qualitative results. Scholars who use longitudinal data to identify trends are insightful and provide value in understanding the changing work–life trajectory.

Over the first two decades of the 21st century, organizational downsizing and workforce restructuring have been a factor in changing the makeup of the workforce. Add to that the mass retirement of boomers and a shrinking replacement population and it is difficult to understand the impact on older workers. Although these trends might seem to be at odds with each other, there

are clearly pushes and pulls within the workforce that affect older workers at several stages in their work–life plan. It is possible that organizational downsizing might push someone to retire, but then a workforce shortage could provide that same individual with an opportunity to do something different. Overall, it appears that retirement is changing from a static event to a more fluid and flexible process, representing a significant shift in how older workers approach their lives (Kojola & Moen, 2016).

This section of the literature review presents a solid review of influences and approaches to managing a mature workforce. There is great variability and individuality in older adults' options for work postretirement, with substantial studies indicating a variety of different models to explain who is choosing postretirement, when, and why. The increase in life expectancy is a known impact, as well. This period is just the beginning of a larger dynamic of workforce evolution and the boomers will be a major force in this transition (Collins, 2003; Dendinger, Adams, & Jacobson, 2005).

The aging of the U.S. population affects the choices and decisions of older individuals regarding how they approach retirement. The following section covers the psychological aspects of how people view aging from the perspective of adult development, with a connection to the fourth background area for this research: generativity and its impact.

Generativity

Erikson (1950) proposed the concept of generativity as part of his theory of psychosocial development. Erikson postulated that individuals move through a series of eight predetermined, discrete stages across their lives, each building upon the previous one. In each stage, individuals face a psychosocial crisis that affects their personality either positively or negatively, depending

on how they resolve the crisis. Stages begin with infancy and continue into old age (Erikson, 1950, 1980; Erikson & Erikson, 1997).

Generativity is the seventh stage of psychosocial development that occurs roughly between the ages of 40 and 65 years, as adults move into careers and are able to look at their role and their lives from a broader perspective (Erikson & Erikson, 1997). Individuals who successfully resolve the crisis of middle adulthood to settle into a relationship and establish a family and career can now begin to think about their role as part of a larger scene. This definition is the gist of generativity applied through the virtue of care, most often manifest in care for their immediate family (although not limited to parenthood), which can include work, volunteerism, political and religious organizations, friends and associations, and other similar groups. The opposite of generativity is stagnation, which results when an individual does not successfully resolve the crisis at this stage (Erikson, 1950, 1980; Erikson & Erikson, 1997; McLeod, 2013).

Although Erikson proposed the concept of generativity within the broader theory of psychosocial development, subsequent researchers have expanded upon and further developed his ideas. Despite a period of little follow-up research on generativity, there has been a resurgence of interest in this topic with a fair amount of current published studies specific to different aspects of generativity. Subsequent scholars looked more specifically at the role generativity might play in people's lives beyond the stages Erikson defined.

Beyond Erikson

Significant research on furthering the idea of generativity did not immediately follow Erikson's (1950) development of the eight-stage theory of psychosocial development, despite several researchers such as Kotre (1984) who clarified and expanded upon Erikson's original ideas. Not until the 1980s did research on generativity gain popularity in scholarly circles,

resulting in modified theories or additional insights about generativity based on empirical studies (Kotre, 1984; McAdams, Ruetzel, & Foley, 1986; Ochse & Plug, 1986; Ryff & Heincke, 1983; Van De Water & McAdams, 1989).

One of the earliest researchers who built upon Erikson's work, Kotre (1984), suggested that generativity consisted of the act of individuals investing themselves, in both life and work, in ways that allow them to outlive the self. Using case studies of individuals' narrative accounts of their generative behavior, Kotre viewed generativity more as an active mentorship and sharing throughout the life course to allow individuals to continue past their life's end. Kotre proposed a theory separating generativity into four types and two modes. The four types are biological, parental, technical, and cultural, and the two modes are agentic (behaviors oriented to the self) and communal (behaviors oriented to the community; Kotre, 1984; Rubinstein et al., 2014).

Ryff and Heincke (1983) examined how individuals perceived their personalities would change across major phases of adult life, with a focus on young adult, middle age, and old age. Drawing on relevant developmental theory, the researchers examined inner subjective experiences through individuals' perception of their personality. Ryff and Migdal (1984) found a predicted pattern of self-perceived change supported generativity and integrity, both components of Erikson's (1950) psychosocial stages of development.

Examining Erikson's (1950) belief in the species idea associated with generativity, Van De Water and McAdams (1989) conducted an empirical assessment by administering a self-report survey focused on belief in the species and a self-report scale assessing generativity. Van De Water and McAdams sought to measure personality traits and collected qualitative stories focused on generativity. Results showed modest support for Erikson's claim of a link between belief in the species and generativity (Van De Water & McAdams, 1989). However, the

findings also indicated a need for further study, especially longitudinal research that allows an investigation of the same individuals as they age.

In an empirical cross-cultural study of participants in South Africa, Ochse and Plug (1986) administered a self-report questionnaire to measure personality components from adolescence to old age, based on Erikson's (1950) original theory. Ages 25 to 60 years represented the critical period for the development of generativity versus stagnation, according to the researchers, because the components of personality that have already passed their stages of development are interdependent and function as a system. Ochse and Plug's 10-item self-report scale for generativity was part of a larger personality inventory to assess each of Erikson's first seven stages. Findings showed a relationship between psychosocial development and well-being for both genders, but racial differences were also evident (Ochse & Plug, 1986). Other scholars such as Ryff and Migdal (1984) investigated aspects of generativity within various samples; however, the lack of a coherent framework made comparison difficult.

McAdams et al. (1986) used the Thematic Apperception Test (TAT) to evaluate the degree of complexity and generativity expressed by a sample of midlife adults, finding generativity positively associated with the sum of TAT scores on power and intimacy motivation. This finding underscored the researchers' belief that generativity involves a blend of agency and communion in human experience, two modes also identified and supported by Kotre (1984).

Research reviewed in this section covered a range of studies that built upon Erikson's original concept of generativity and further developed the idea. Studies looked at how individuals measured their own generative behaviors against standard scales, racial and gender differences in generativity measures, experiences that contributed to generativity, and personal

stories and narratives of generative behavior. Taken together, these empirical studies added to a general understanding that generativity exists to some degree for most individuals as they approach midlife. However, the studies do not show a clear picture of how generativity develops across the lifespan. Despite efforts to create comparable assessments, methodological issues made interpretation difficult. The use of different sample groups, populations, age ranges, and instruments offered some insight on generativity, but also left many unanswered questions, complicating a broader understanding.

An Integrative Framework

Although several researchers (e.g., Ochse & Plug, 1986; Ryff & Migdal, 1984) developed limited self-report scales for generativity in the 1980s, none approached generativity within a larger framework. McAdams and de St. Aubin (1992) assessed the lack of an integrative theory of generativity and proposed a conceptual and methodological framework for scientific study. The researchers viewed generativity as a construct of attachment with seven psychosocial features based on both personal (individual) and cultural (societal) goals of providing for the next generation: cultural demand, inner desire, generative concern, belief in the species, commitment, generative action, and personal narration (McAdams & de St. Aubin, 1992).

Rejecting the idea of Erikson's (1950) discrete stages, McAdams and de St. Aubin (1992) proposed that generativity, although still a component of adulthood, stemmed from a combination of cultural demand and expectation, as well as the inner desire to outlive the self and provide something for future generations. McAdams and de St. Aubin developed a model demonstrating the relationship between the seven psychosocial features in their empirical research. Focusing on three of the seven features—cultural demand, inner desire, and personal

narration—McAdams and de St. Aubin developed and validated the Loyola Generativity Scale, a 20-item self-report scale, to assess differences in generative concern.

Over the years, the Loyola Generativity Scale has become the standard scale against which to measure other generativity instruments. McAdams and de St. Aubin (1992) correlated their results with real-life generative acts recorded in a generative behavior checklist, and in themes contained in narratives of autobiographical episodes. The researchers' combined strategy led to a promising construct for further research applications on the study of generativity, supporting the idea that future studies should include both quantitative and qualitative methodologies for optimum results (McAdams & de St. Aubin, 1992).

Generativity Expanded

Later researchers expanded on McAdams and de St. Aubin's (1992) work in a number of directions. Peterson and Stewart (1996) examined generativity in a longitudinal sample of college-educated women, empirically validating the second component of McAdams and de St. Aubin's model, the inner desire as a generative motivational force. In their findings, Peterson and Stewart verified the use of TAT to assess generativity motivation. The scholars also supported McAdams's (1998) perspective as well as Erikson's (1980) view that the origins of midlife generativity might form earlier in the life cycle (Peterson & Stewart, 1996). In a study of older job seekers with a theory-based assessment of the meaning of work, Mor-Barak (1995) provided empirical evidence to indicate that jobs with a generative nature—that is, those providing opportunities for older adults to transfer knowledge and experience to younger generations—could be of particular value to older adults.

Hofer, Busch, Chasiotis, Kärtner, and Campos (2008) conducted an investigation to test selected aspects of McAdams and de St. Aubin's (1992) model in a cross-cultural environment.

Hofer et al. restricted their study to elements representing the intrapersonal psychological mechanism of generativity—inner desire, generative concern, and generative goals—with life satisfaction added later. The researchers collected data from Cameroon, Costa Rica, and Germany using a number of proven assessment tools, including the Loyola Generativity Scale. Although they made some adjustments to the assessment tools to allow for language differences, Hofer et al. confirmed the theoretical approach to research on generativity as proposed by McAdams and de St. Aubin (1992).

Cox et al. (2010), Hofer et al. (2008), Morselli and Passini, (2015), and Rubinstein et al. (2014), have each investigated different aspects of generativity. These studies included if and how individuals understood their own generative development, whether there were differences in how women and men developed generative behaviors, how people rated their generative development at various stages of their lives, and cross-cultural studies of generativity, among others. Cox et al. examined how specific personality variables, including generativity, are associated with psychosocial adaptation in midlife adults. Their results showed that highly generative adults, those who demonstrated good psychosocial adaptation, had elevated scores on most facets of extraversion and openness. Generativity was also positively related to competence, achievement striving, dutifulness, altruism, and trust and negatively related to vulnerability, anxiety, depressiveness, and modesty (Cox et al., 2010).

Because existing generativity assessment instruments were limited to midlife adults (ages 40 to 65 years), other researchers developed new instruments based on Kotre's (1984) four age-specific types of generativity specifically designed for use with older adults. Cox et al. (2010) also positively validated their instruments against the Loyola scale. The true value of

Cox's work is looking beyond past efforts to assess generativity within the age ranges proposed by Erikson and Erikson (1997) to examine generativity in older adults.

Morselli and Passini (2015) proposed a new scale by which researchers developed and validated the Social Generativity Scale, which focused on social responsibility for future generations as opposed to responsibility more focused on individual's concern for continuation after death, often realized through a nuclear family and investment in those children. Their analysis showed the scale more consistently linked to elements such as future consequences, inclusiveness, and political engagement and negatively related to social dominance and prejudice. According to Morselli and Passini, the Social Generativity Scale centers on the social responsibility aspect of generativity and matches well with scales such as the Loyola Generativity Scale, which measures generativity from the perspective of a personal legacy or individuals' focus on their children.

Hofer et al. (2016) examined several facets of generativity (cultural demand for generativity, generative concern, and generative action) using participants from four countries: Cameroon, Germany, China, and the Czech Republic. The researchers employed self-transcendence values as a measure of internalized cultural demand for generativity. Hofer et al. were the first researchers to empirically support the assumption that internalized cultural demand for generativity predicts generative concern, both directly and indirectly. However, as in previous studies, the lack of longitudinal data limited the impact and generalizability of the work (Hofer et al., 2016).

Kotre's (1984) modified theory of generativity was based on results from his qualitative "life-storytelling" interviews. McAdams and de St. Aubin (1992) brought generativity into a more holistic construct through their research and development of the Loyola Generativity Scale

tool. Since 2010, a resurgent focus on generativity in scholarly research generated a number of new measurement tools and expanded investigation of generativity in older adults (Hofer et al., 2016; Morselli & Passini, 2015; Schoklitsch & Baumann, 2011).

Moving forward from the existing literature on scale development and assessments on generativity, there is a need to identify experiences outside of parenting and teaching that have significant generative impact. Exploration is needed with regard to how scholars perceive generative individuals and what types of experiences affect an individual's sense of generativity. Several researchers, including Carr and Kail (2013), Chen, Krahn, Galambos, and Johnson (2019), and Seaman (2012) examined how volunteering in some capacity contributes to an individual's sense of generativity. Chen et al. found a positive relationship between volunteering and having a sense of caring for the next generation, contributing to society, and leaving a legacy. In contrast, Seaman was less convinced that early boomers would volunteer at the same rate as earlier generations, identifying postretirement work as a constraining factor for women in the study. However, Carr and Kail found that volunteering, although reduced by parental and other caregiver roles, was complementary with a transition to part-time work.

Since 1950, research on generativity has evolved from a basic understanding of the definition of generativity to a range of studies investigating generativity in more nuanced circumstances. Qualitative in-depth case studies and quantitative investigations looked at how generativity is evident in different populations and under different circumstances (Hofer et al., 2008, 2016; Kotre, 1984, 1995). As the fourth major area of scholarship explored in the present study's research problem, generativity plays a much more important role for older adults than Erikson (1950) originally theorized.

Gap in the Literature

In the United States, there is little published research on retirement and encore opportunities for groups or individuals whose retirement trajectory is different from the conventional 65 years of age for full retirement or 62 years of age for early retirement. More specifically, limited scholarship is available on groups with a traditionally different retirement horizon, such as federal employees, teachers, and state workers, among others. Further, most research on encore careers is quantitative, which means scholars measure what is happening without examining why, thus failing to include the qualitative investigation of individual experiences. In addition, scholars have devoted minimal focus to segments of the population, tending instead to measure overall trends (DeSilver, 2016). Most mainstream trends do not apply to individuals who have a different work–life opportunity and timeframe. As life choices are shifting away from retirement and toward an encore period of work, individuals who have an earlier-shifting retirement timeline could benefit from opportunities with more flexible timelines and the ability to make different choices. The impact of early retirement opportunities can also influence workers' perceptions of value and subsequent choices (He et al., 2016).

Although literature on generativity, baby boomers, the changing face of retirement, and the federal workforce is readily available, there are gaps regarding the behavior and choices made by federal employees and how this population reflects the larger retirement trends. Few scholars have looked at employees whose retirement trajectory began earlier than that of the general workforce. The choices these groups make in terms of an opportunity to generate a meaningful encore career or postretirement choices may be different from the larger population. There is also a lack of insight and understanding about generativity as a factor for federal employees in their decision to leave for a new career and what that career choice may be. The

preponderance of generativity studies pertain to generativity in family and civic settings (educational experiences, religious institutions, and the like), whereas workforce experiences could also prove interesting for this group (Chen et al., 2019). With boomers currently midway through retirement, both early and later boomers' experiences relative to work, retirement and generativity will add value and knowledge for this gap.

Current retirement literature primarily pertains to the broad trends for second career options (Alboher, 2013; Collamer, 2013; Farrell, 2014). It is relatively easy to measure the shift of individuals toward second careers, and some researchers such as Cox et al. (2010) and Hofer et al. (2008) included descriptions and reasons for individual choices. However, more often, the details describing why and how are not components of such studies. Thus, there is an identified need to closely explore one subpopulation of workers to focus on the trends within this group and why these trends exist.

Conclusion

Chapter II presented a review of relevant literature on four key components: baby boomers, population aging and associated impacts of the aging U.S. society, the changing definition of retirement and the various definitions for retirement today, and the concept of generativity and how its understanding has evolved through the years. These four components provide the essential framing for the present study's research problem.

The review of baby boomers in the literature addressed the history of boomers as a large segment of the population and traced some of the insights and patterns measured about baby boomers and tracked by researchers over the years. The current age of boomers means they are an older segment of the population and the review of population aging coincides with the aging of baby boomers as reflected in several reviewed studies. Population aging has a direct impact on

individuals from an economic perspective, with several studies specific to the role of aging boomers in the economy. Finally, studies on generativity pertained to the original concept of generativity as a stage of adult development and traced the evolution of the concept through subsequent research adding depth and enhancing the value and influence of generativity over the years. Taken together, the relationship between these areas sets the stage for further investigation regarding how Intelligence Community baby boomer retirees approached retirement and the impact that their experiences have on their views of lift from a generative perspective. This group of baby boomers has an opportunity for early retirement, which makes them an interesting group to investigate.

Chapter III includes a detailed description of the research methodology for this study. The methodology aligned with the primary research question discussed in Chapter I. As part of the methodology, the chapter will present the components of the research study, including the approach and plan for conducting the research as well as the planned analysis of the collected data. The research design provides a framework for an investigation into the experiences of retired Intelligence Community baby boomers with insight into the relationship between work experiences and a measure of generativity, as well as how these experiences affect decisions and activities after retirement. There is an opportunity to gain insight into these relationships that can provide value to baby boomers and aging populations from a broader perspective.

Chapter III: Methodology

By 2020, baby boomers are midway into retirement, meaning approximately half of the boomer cohort is 65 years of age or older. Therefore, this population is in a position to drive trends in postretirement choices. My research aimed to increase understanding of how the face of retirement is shifting from the perspective of baby boomers who are also retired federal intelligence service employees. I was particularly interested in the choices members of this group made after they retired, whether and which work experiences contributed to their postretirement decisions, and if generativity factored into those decisions. Although studies on retirement are not new and include substantial existing scholarship on the broader baby boomer population, this study population was a subcohort of baby boomers with a multiyear postretirement opportunity which made them an optimal target group. This study was a way to understand specific postretirement behaviors and trends experienced by federal intelligence employees and to possibly draw insights from these findings for a larger boomer population. I also felt it was important to understand how generativity factored into retirement decisions for this cohort. The expectation was that this research provided new understanding and broader insight into retirement trends and postretirement opportunities and insights into aging.

Research Objective and Question

The overarching objective of this study was to understand how the Intelligence Community and its associated mission-focused work influenced what an individual chose to do after retirement. The specific focus was on baby boomers within this community because they were currently in their retirement years. I also examined the relationship between an Intelligence Community retiree's sense of generativity and how that influenced postretirement activities. The combination of respondents' experience with their mission-focused work in the Intelligence

Community, their reason or motivation for retiring, and their sense of generativity underwent evaluation with respect to whether these factors influenced their choice of postretirement activity. Key elements in the literature review indicated that boomers held tremendous influence as a cohort (e.g., Monhollon, 2010; Torp, 2015); through that influence, they have impacted the social and political fabric of the United States. Now, they are influential in how they approach retirement.

This study was an exploration of the relationship between a public service career in intelligence, a sense of generativity, motivation to retire, and postretirement activity choices. The specific focus was the Intelligence Community because of the strong, mission-focused public service component associated with careers in this community, with a further narrowed target population to baby boomers because the cohort is currently of retirement age. The original research questions presented in Chapter II were decomposed into a more granular set of questions that drove the study methodology. The following detailed research questions guided this study:

Research Question 1: What are the demographic characteristics of Intelligence Community employees who are retired baby boomers?

Research Question 2: Which aspects of public service work are part of retired Intelligence Community baby boomers' personal work experience?

Research Question 3: What is the generativity score for retired baby boomer Intelligence Community federal employees as measured by the Social Generativity Scale?

Research Question 4a: What aspects of work in the Intelligence Community are important or valued by respondents?

Research Question 4b: What reasons motivated baby boomer Intelligence Community federal employees to retire?

Research Question 4c: How did retired Intelligence Community federal employees view their postretirement position or activity?

Research Question 5a: What influence did working as a public servant in the Intelligence Community have on postretirement choice of activity for baby boomer retirees?

Research Question 5: What influence did working as a public servant in the Intelligence Community have on generativity scores?

Research Question 6: What influence did working as a public servant in the Intelligence Community and generativity scores have on postretirement choice of activity for baby boomer retirees?

Research Question 7: What influence did working as a public servant in the Intelligence Community, motivation to retire, and generativity scores have on postretirement choice of activity for baby boomer retirees?

Research Question 8: How did study participants' experience in the Intelligence Community influence their postretirement activities, and how do these individuals describe those postretirement activities?

The following key terms were important to ground the survey component of this study:

Aspects of work as a public servant in the Intelligence Community: A career in the Intelligence Community is one of mission-focused public service characterized by individual selflessness and sacrifice to support the greater good. This view is heightened within the smaller community of intelligence officers whose efforts often go unacknowledged. Mentoring junior officers allows experienced intelligence officers to pass on their insights. Intelligence

Community officers are also often unable to share the nature of their work outside of the workplace, meaning that the sense of service, sacrifice, and support to one or more critical missions is common among the Intelligence Community, where individuals are part of a larger shared sense of purpose.

Baby boomers: Baby boomers are a segment of the population born between 1946 and 1964, during which time there was a temporary marked increase in the birth rate. Early baby boomers were born between 1946 and 1955, with later boomers born between 1956 and 1964.

Generativity: According to Erikson (1950), generativity is an aspect of adult development related to the creation and maintenance of a range of resources needed to sustain succeeding generations. When generativity overcomes stagnation, the result is care, something viewed as a positive and proactive aspect of adult development.

Intelligence Community: The U.S. Intelligence Community is a federation of 16 U.S. government intelligence agencies or intelligence components of larger organizations. In addition, the 17th entity is an administrative organization that oversees the community. Together, these agencies conduct intelligence activities to support the foreign policy and national security of the United States.

Postretirement choice of activity: Postretirement activity could be a paid position that includes advancement over several years, a job to fill a gap in time or lack of funds, a consulting career, or even a volunteer position. Postretirement activities can also include hobbies, avocation, assisting family, or simply relaxing. In this study, the characteristics that affect the choice of postretirement choice of activity was the focus.

Reasons for retiring: An individual can retire as soon as eligible or could choose to remain in the workforce longer. A person may receive an incentive to leave the government for

the agency to create room for other workers. Individuals may find alternative opportunities to do something else and choose to retire as soon as eligible. Individuals could also leave because they are ill or caring for a parent or for some other nonwork-related reason. Based on the literature review, the most common retirement patterns include traditional retirement, encore careers, bridge career, unretirement, and phased retirement.

Epistemological and Theoretical Context

The philosophical perspective driving this research aligns with a pragmatist worldview. Pragmatism supports the belief that there are multiple approaches to developing knowledge related to my research questions (Creswell, 2014; Teddlie & Tashakkori, 2009). A review of existing research framed the approach to look beyond current studies in areas with no existing empirical research. A pragmatist worldview translates into a researcher's interest in addressing research questions in a manner that allows for real-world, practical insights. Because this study improved upon well-studied areas, including choices individuals made postretirement and the evolving study of generativity, the study was consistent with mature areas of research. A quantitative survey was an appropriate means to explore relationships between these variables.

Descriptive statistics and multiple regression analyses were ways to characterize and evaluate relationships between variables and inform the research questions. A focus on the unique population of retired federal baby boomers from the Intelligence Community and the impact of their mission-focused work on postretirement choices was a less-explored area of research. Obtaining insights into this cohort merited the inclusion of open-ended questions in the survey, with responses used to refine a series of qualitative interview questions. An invited subset of survey respondents participated in focus groups, which allowed these individuals to

reflect on their experiences as members of the Intelligence Community related to their postretirement activities.

The combination of quantitative survey data and qualitative focus group data provided both breadth and depth of understanding (Caracelli & Greene, 2008; Jick, 2008; Tashakkori & Teddlie, 2008). Mixed-methods research optimizes methodological fit by allowing for internal consistency among the elements in a research project (Edmondson & McManus, 2007). For the present study, the research area (retirement) had been well studied, but the specific focus (baby boomers who worked in the Intelligence Community) was relatively unexplored. At its foundation, mixed-methods research supports the belief that using more than one research method provides results superior to either quantitative or qualitative approaches alone (Creswell, 2007, 2014; Tashakkori & Teddlie, 2008). In the present study, data collected through a measured quantitative analysis, combined with qualitative insights from stories captured in the open-ended survey responses and focus groups, generated a complete response to the research questions.

Overall Study Design

This mixed-methods study had an explanatory sequential design with two distinct phases. In the language of mixed methods, the study's approach was a QUAN(qual) to qual design. Figure 3.1 is a model depicting the method and showing the progression from quantitative to qualitative to analysis and results.

Figure 3.1. Research model progression.

Phase 1 involved the administration of a survey that generated large amounts of quantitative results with a smaller amount of qualitative data for analysis. Several questions included open-ended options in which participants added narrative content in addition to their selected responses. In addition, the study included five open-ended reflection questions. The quantitative analyses and qualitative narrative responses enabled the creation of semistructured questions for Phase 2. Following the identification of participants from the population of survey participants, Phase 2 entailed conducting two distinct focus groups.

Survey administration was online through the SurveyMonkey tool. The final survey question enabled respondents to express if they were interested in participating in a follow-up Phase 2 focus group to discuss the survey results and share their postretirement stories. Individuals who indicated their willingness formed a pool of candidates from which ten individuals were randomly selected and participated in one of two subgroups based on key demographics: boomers who chose a traditional retirement and boomers who chose to work in some capacity after retiring from their Intelligence Community position. Recorded focus group discussions underwent transcription prior to analysis to ensure the inclusion of all participants' comments. The use of several narrative techniques including Nvivo, an online tool that ingested and analyzed narrative data, was appropriate to analyze results and draw meaning from the data. The final data analysis concluded with an integrated synthesis of the quantitative and qualitative findings.

Procedures

This section contains an explanation of study methodology in more detail, including (a) identification of the target population; (b) a detailed plan to solicit participants; (c) the

step-by-step process to create, review, and finalize the survey instrument, including both phases of the study and Antioch University Institutional Review Board (IRB) approval; (d) a plan to pilot the study; (e) the survey data collection process; and (f) statistical analysis plans.

Target Population

The target population was baby boomers who were retired federal employees and members of the Intelligence Community. As the baby boom began in 1946, federal employees in this target population were eligible to retire as early as 2001. The baby boom ended in 1964, which meant that some boomers born later in the cohort were still working. The focus was on former federal workers who had already retired from the Intelligence Community, including organizations such as the National Security Agency, the Central Intelligence Agency, the Defense Intelligence Agency, and the National Geospatial-Intelligence Agency, among others. Appendix A contains a full list of all 17 Intelligence Community organizations that provided the source for study participants.

The population of eligible participants was unique in several areas. Demographically, the racial composition of boomers reflects the U.S. population during the 1950s and 1960s, when the majority of the country was White and minorities were a fraction of the citizenry (Colby & Ortman, 2014). Recent demographic assessments showed that the older White population in the United States was significantly larger than other races in the boomer cohort (Colby & Ortman, 2015; Vespa, Armstrong, & Medina, 2018). As this study's target population fit the aforementioned timeframe, the expectation was that most participants would be White, especially older boomers born between 1946 and 1955.

Baby boomers are better educated than their parents (Barr, 2014). Although education level was not part of my survey demographic, the expectation was that the overall education

level of participants would be high, translating into informed responses, especially with the qualitative discussions in Phase 2.

Several alumni organizations service various components of the Intelligence Community. Some organizations are agency-specific, whereas others are open to a larger population of former employees. These organizations cater to retirees within the Intelligence Community and served as excellent sources for this study.

Within the Intelligence Community, the Association of Former Intelligence Officers is a nationwide organization open to former Intelligence Community members, with state chapters across the country. At an agency level, the National Geospatial-Intelligence Agency, the Defense Intelligence Agency, and the National Air and Space Intelligence Center have specific alumni groups. The Amazing Women of the Intelligence Community is a professional development and mentorship club with both active and retired Intelligence Community members. Table 3.1 contains a list of organizations that responded positively to an outreach request, including their websites and a brief description of their mission.

Table 3.1

Organizations With Members From the Intelligence Community

Organization	Qualifier
National Geospatial-Intelligence Agency Alumni Association (NGAA) http://www.ngaalumni.org/	Open to employees and retirees associated with the National Geospatial-Intelligence Agency and its predecessors • East Chapter: Washington, DC • West Chapter: St. Louis, MO
Amazing Women of the Intelligence Community (AWIC)	Dedicated to the development of professional women serving the U.S. national security mission
Defense Intelligence Alumni Association (DIAA) http://www.diaalumni.org/	Open to employees, retirees, and prospective retirees associated with the Defense Intelligence Agency
Association of Former Intelligence Officers (AFIO) https://www.afio.com	Open to current and former intelligence professionals and supporters of the U.S. Intelligence Community; multiple state chapters across the United States
National Air and Space Intelligence Center (NASIC) Alumni Association	Open to employees and retirees who worked at NASIC or its predecessor organizations

Participants

I set a target of 250 individuals to complete surveys for Phase 1 to ensure I had sufficient quantity for my analysis. The final question of the survey allowed participants to self-identify whether they were interested in being part of the Phase 2 focus groups. A subset of those respondents, selected randomly, received an invitation to participate in the Phase 2 focus groups, with the total number of participants in each focus group limited to five individuals.

To locate participants, I contacted the organizations listed in Table 3.1. Initially, I reached out via e-mail to introduce my topic and request support, next following up by telephone to further explain the details of the study. I provided organizations with background on the study

and requested their permission and active support in recruiting participants from their organization.

Appendix B is the introduction letter I sent to a lead representative for each participating organization, describing the study and requesting that they repost and share with their members. The combination of alumni groups yielded a pool of several thousand possible participants, practically ensuring the possibility of obtaining a large enough sample for analysis. I included an embedded link to the SurveyMonkey survey in the letter. I also asked the groups to post the letter and the survey link in their regular social media communication or newsletter. This approach garnered more than 300 responses in about a month.

Phase 1 Survey Instrument

To create an effective survey instrument I decomposed my original research questions into a series of eight specific questions that addressed individual aspects of the original research questions. Next I mapped these questions into specific survey questions to ensure I addressed each aspect of my research questions. In doing so, several of the eight research questions were further decomposed to enable mapping into multiple survey questions that generated appropriate variables and narrative content.

The resulting Phase 1 survey instrument construct included an introduction, filter questions to identify respondents in the target population, demographic questions to characterize respondents, and questions related to the primary research topics. The survey began with an introduction, including a brief background explaining the importance of this study. Also detailed was the protection of respondents' confidentiality and anonymity. Appendix C contains the cover letter for the survey. The Phase 1 survey instrument appears in Appendix D.

The final survey contained 26 questions, the first four being a set of filters used to determine if respondents fell into the targeted population. Based on responses, if the individuals were not part of the target population, the survey directed them to a "Thank You" page instead of into the remainder of the survey. Filter questions included:

1. Are you a baby boomer (born between 1946 and 1964)?
2. Are you currently retired from the federal government?
3. While a federal employee, were you a member of the Intelligence Community?
4. If yes, did you work in the Intelligence Community for at least 10 years?

Using this filter mechanism separated respondents who were not baby boomers, who were not retired, or who had not worked in the Intelligence Community for at least 10 years. Helping to characterize respondents, demographic questions included how long a respondent had been retired, type of work retired from, reasons for retiring, description of postretirement work status, pattern as well as postretirement activity, gender, ethnicity, age category, and baby boomer stage. Demographic survey variables appear in Appendix E.

Responses to the survey questions were the key variables in the regression analysis (see Appendix F). These questions, shown in Appendix D, included whether the respondent was an early or late boomer, gender, age category, postretirement work status, view of the importance of aspects of the Intelligence Community job, motivation to retire, sense of generativity, and characteristics of their postretirement activity. The survey also included two other rating scale questions to further explore respondents' views of their intelligence careers. These questions were:

1. Overall, thinking about your time working in the Intelligence Community, on a scale from 1 to 10, how much did you personally value this experience?

2. Thinking back on both your work in the Intelligence Community and your postretirement choices, on a scale from 1 to 10, how much do you believe the mission-focused nature of your experience in the Intelligence Community influenced what you looked for in your postretirement activity?

In addition to the quantitative questions, the survey included five open-ended questions, asking respondents to reflect on the meaning of various aspects of their work in the Intelligence Community, their reasons for retirement, and their postretirement activity choices. These questions were:

1. Reflecting on your Intelligence Community career, please describe what you saw as the most positive part of your career.
2. Reflecting on your Intelligence Community career, please describe what you saw as the most challenging part of your career.
3. Reflecting on your decision to retire, what were the primary factors that influenced this decision?
4. Reflecting on your postretirement time, what are the most positive aspects of your choice of activity?
5. Still reflecting on your postretirement time, what would you say is the most challenging aspect of your choice of activity?

The final survey question invited participants to take part in a one-time, follow-up discussion group specifically designed to review the results of the survey and for participants to share their individual stories and experiences; in other words, Part 1 respondents received an invitation to become part of the Part 2 portion of the study. The question was, “If you enjoyed this topic, please consider participating in a one-time follow-up discussion group where I will

share the survey results. This will take the format of a small group discussion either online or at an arranged location. My goal is to gather your individual stories to enrich the quantitative data in the survey. As always, your privacy will be protected at all times." Possible responses were "No, thank you" and "Yes, I am interested." The full survey appears in Appendix D. The Antioch University IRB received the survey on May 6, 2019, and provided approval to proceed on May 15, 2019.

Phase 2 Focus Groups

Phase 2 focus groups were ways to gather people together in small numbers to talk about their personal views and share their thoughts and experiences as retired baby boomers and former members of the Intelligence Community. The goal was to gain a better understanding of the range of opinions surrounding key areas of inquiry in the survey that might not have been clear from quantitative measures alone (Krueger & Casey, 2015).

More than 100 respondents expressed interest in being a part of a focus group, which was a sufficient pool of individuals from which to select and invite individuals to participate in the groups. Each of the two focus groups had different demographic characteristics. One group comprised retirees who chose a second career or job at some point after they retired from federal service and the second group were retirees who did not choose to return to work once they retired.

Phase 1 was a dominant QUAN with a small (qual) component. In contrast, Phase 2 was a small qual only, designed to add depth and understanding to data from the Phase 1 survey. Each of the focus groups met virtually, which allowed participants to remain anonymous if they chose to and to take part from geographically dispersed locations. It was important that these conversations take place in a comfortable environment that encouraged participation and sharing

(Creswell, 2014; Krueger & Casey, 2015). An online meeting space using Zoom allowed for scheduling meetings, sending invitations, and recording discussions. Each focus group participated in a semi-structured conversation using the questions in Appendix G to guide the discussions. The questions encouraged participants to share their views and stories about the topics, allowing a better understanding of the range of opinions and thoughts on a variety of topics associated with Intelligence Community employment and postretirement decisions.

Methodological literature. Traditionally, in a focus group, a researcher gathers individuals who represent a collective interest in a particular topic and then facilitates a discussion among participants. Through this approach, the researcher elicits additional information, opinions, ideas, reflections, and more, depending on the nature of the research question (Krueger & Casey, 2015; Rubin & Rubin, 2012). Focus groups have both strengths and weaknesses. A group construct can provide support for individuals less comfortable in one-on-one interviews. However, the focus group can also create a collective narrative in which individual identities become lost (Bold, 2012). Therefore, it is essential to carefully design and conduct the focus group discussion to optimize results (Krueger, 2002; Krueger & Casey, 2015).

New methods of conducting qualitative research were particularly applicable in the present study. In constructing the focus groups, I took advantage of existing technology and connected researchers and study participants who were geographically separated so they could experience the benefits of the group interaction. These types of changes in existing methodological literature appear in qualitative data collection approaches, such as online interviews (Creswell, 2007; Krueger & Casey, 2015; Rubin & Rubin, 2012). More recently, new mechanisms enable the use of social media to expand the opportunities for group engagement, including virtual reality, chat rooms, and augmented reality, among others (Creswell, 2007). I

employed online sessions for the Phase 2 group discussions with success; the results from these focus groups appear in Chapter IV.

Interview questions. Appendix H lists a set of questions planned for the Phase 2 focus groups discussions constructed from my original research questions and taking current literature studies into consideration. These preliminary questions were part of the initial analysis plan and represented a pre-survey version of the focus group questions. Since my methodology is a sequential QUAN(qual)→qual approach, I modified the questions to take the survey results into consideration. Appendix G contains the modified questions used in the focus group discussions.

Data Collection

SurveyMonkey was the tool used to administer the Phase 1 survey and collect responses from participants. Not only is SurveyMonkey affordable and easy to use, it allows for easy generation of a web link for participants to complete the survey. Outreach letters sent to each alumni organization requesting support for the study included this website link. The approach was a straightforward and secure method to successfully solicit participation from a number of organizations and individuals.

Two software applications, IBM SPSS and Microsoft Excel, enabled analysis of the quantitative survey responses. I imported data from SurveyMonkey into SPSS for the major statistical procedures (the descriptive statistics and the regression analysis), as SPSS is an industry standard for quantitative analysis. I also imported the same data from SurveyMonkey into Microsoft Excel and conducted my initial review of information to help with cleaning the data and identifying invalid responses. Two additional online services facilitated the qualitative portion of the study. Zoom audio transcript allowed me to record the focus groups, with a Zoom plug-in (Otter.ai) enabling me to transcribe the audio files to text. From these transcribed

documents, it was possible to identify common themes and note the responses from individuals' stories among these transcripts and identify meaningful insights that augmented the quantitative results. These results became a critical component for Phase 2.

Piloting the Study

Both phases of this research underwent pilot studies. A retired Intelligence Community baby boomer who was in the Antioch program reviewed the survey questions. As a former analyst, the student provided valuable feedback, evaluating the questions from the perspective of how an Intelligence Community analyst would interpret them. Using that feedback, I modified the questions to improve readability and comprehension. Next, I shared the survey with the Antioch Survey Research Group and requested feedback from group members. Their observations, questions, and suggestions further enhanced the readability and clarity of the survey tool. Third, I shared the survey with a dozen members of the target cohort whom I already knew and asked them to provide comments on the content, including suggestions to improve the questions. Based on their feedback, I modified two of the questions.

To pilot Phase 2, I conducted interviews with six Intelligence Community retirees using a preliminary set of questions that were part of an earlier project and for which I received Antioch University IRB approval. Results from the interviews informed the interview process, improving the approach for conducting the Phase 2 focus groups. I also modified the focus group discussion prompts to reflect comments from the open-ended questions and the statistical results of the quantitative survey data.

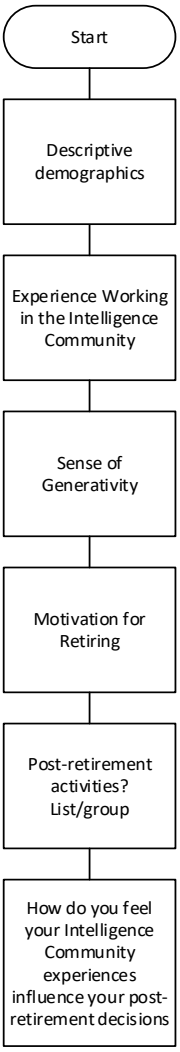
Analysis

I conducted both quantitative and qualitative analysis as prescribed in the mixed-methods approach and shown in Figure 3.1. I analyzed the quantitative data from the survey first. Then I

extracted the qualitative responses from the *other* field in the Likert-type scale questions and open-ended narrative responses in selected survey questions in Phase 1 and updated the questions for the Phase 2 focus groups. Finally, I analyzed the data from the focus groups to supplement the quantitative analysis, adding to the findings and bringing out the range of opinions and views about the topics addressed in the Phase 1 survey.

Phase 1 survey analysis. I performed statistical analysis of the survey data using IBM SPSS and Microsoft Excel. Excel was a way to view the data and conduct preliminary data cleaning. I also used Excel to identify partial surveys to determine which were complete enough to include in the analysis. I cleaned the data file for incomplete survey responses or data that demonstrated patterned responses, indicating a lack of validity or limited time spent taking the survey. I summarized the data using several descriptive statistics and generated a demographic profile of survey respondents, characterizing my sample from several perspectives. Descriptive statistics included frequency and percentage distributions, mean scores, and standard deviations for all appropriate survey data. The descriptive statistics informed decisions about how to summarize the data and which variables to use in the regression analyses. I then ran a series of regression analyses using the survey data to identify relationships in the data that informed my research questions (George & Mallery, 2011).

Figure 3.2 is a diagram of the sequence of steps reflected in the survey. This flow chart is a higher-level conceptual diagram of the approach I designed to collect data for my research. Moving down the flow chart from top to bottom corresponds roughly to the key components of the survey, with specific data collected for each step identified. At the bottom of the flow chart are lists of the dependent and independent variables that comprise the planned regression analyses.



Filter for federal retirees who worked at least 10 years in the Intelligence Community

Data on boomer category, gender, age group at retirement, years retired, job category while in the Intelligence Community

Likert scale question to assess individual's experience with factors that are part of their work experience in the IC (shared sense of purpose, mentoring, mission focused work, etc.)

Morselli & Passini (2015) Social Generativity Scale. There is a dependency between working in the Intelligence Community and an SGS score where working should positively influence a persons sense of generativity

Likert scale question asking which reasons were a factor in deciding to retire. There is less likely to be a strong a correlation between experience working in the IC and motivation to retire or sense of generativity and motivation to retire, but there could be some correlation to some of the Likert measures

Collect data on whether retirees are working full time, part-time, not working, self-employed as descriptive data as well as what types of activities retirees choose

Likert scale measures of similar mission focused values for post-retirement activities as those in the work experience question. I believe there will be a positive relationship between the strength of an individuals sense of mission, sacrifice, etc. and how much they feel the same in their choice of post-retirement role.

Variables in regression analysis:

Control variables: Boomer group (early and late), gender (male and female), age group (55 to 65 and 65 and older)
Independent variable: Factors that were part of personal work experience in the Intelligence Community
Dependent: Post-retirement choice of activity

Control variables: Boomer group (early or late), gender (male and female), age group (55 to 65 and 65 and older)
Independent: Factors that were part of personal work experience in the Intelligence Community
Dependent: Generativity

Control variables: Boomer group (early or late), gender(male and female), age group (55 to 65 and 65 and older)
Independent: Factors that were part of personal work experience in the Intelligence Community, Generativity score
Dependent: Post-retirement choice of activity

Control variables: Boomer group (early or late), gender(male and female), age group (55 to 65 and 65 and older)
Independent: Factors that were part of personal work experience in the Intelligence Community, Generativity score, and factors influencing retirement
Dependent: Post-retirement choice of activity

Figure 3.2. *Simple flow chart of data analysis strategy.*

Next, I broke down the flow chart to a detailed level, identifying the relationships involved in the planned regression analysis. Table 3.2 presents a more specific explanation of each of the variables as they related to each other, as well as the planned regression analyses. The column on the left identifies the research question. The middle column lists the control and independent variables planned for each regression analysis. Three dummy variables created from the demographic data collected in the survey served as control variables in each of the regressions: boomer (early and late), gender (male and female), and age group (55 to 65 years and 65 years and older). The remaining independent variables in Column 2 are specific to the research question in Column 1. Column 3 shows the dependent variable specific to the research question in Column 1. By looking through this table, it is possible to determine the variables used for each of the regressions.

Table 3.2

Planned Regression Analyses

Research question	Control and independent variables	Dependent variable
RQ5b: Influence of work in Intelligence Community on sense of generativity	Control variables • Boomer status • Gender • Age group Independent variable • Intelligence Community influence - Composite score: view of aspects of work in Intelligence Community - Individual factors that are aspects of work in Intelligence Community	Generativity score
RQ5a: Influence of work in Intelligence Community on postretirement activity	Control variables • Boomer status • Gender • Age group Independent variable • Intelligence Community influence - Composite score: view of aspects of work in Intelligence Community - Individual factors that are aspects of work in Intelligence Community	Postretirement choice of activity
RQ6: Influence of work in Intelligence Community and generativity scores on postretirement choice of activity	Control variables • Boomer status • Gender • Age group Independent variable • Intelligence Community influence - Composite score: view of aspects of work in Intelligence Community - Individual factors that are aspects of work in Intelligence Community • Generativity score	Postretirement choice of activity

Table continued

Table 3.2 Continued

Research question	Control and independent variables	Dependent variable
RQ7: Influence of work in Intelligence Community, generativity scores, and motivation to retire on postretirement choice of activity	Control variables • Boomer status • Gender • Age group Independent variable • Intelligence Community influence - Composite score: view of aspects of work in Intelligence Community - Individual factors that are aspects of work in Intelligence Community • Generativity score • Motivation to retire - Composite score: motivation to retire from the Intelligence Community - Individual factors influencing retirement from the Intelligence Community	Postretirement choice of activity

Phase 1 also included specific, open-ended questions to encourage respondents to provide stories and details about their personal experiences as they related to their Intelligence Community work and their retirement. Content from these responses factored into several components of the analysis. Consideration of the narrative comments occurred during the modification of the focus group questions. These comments were factors in the analysis of the descriptive statistics shown in Chapter IV. Finally, these comments also factored into the final integrated analysis. The narrative survey data were also incorporated into prompts for the focus groups' planned Phase 2.

Phase 2 focus group narrative analysis. Using the opt-in results from the last question in the quantitative survey, I acknowledged participants by either e-mail or text message to confirm their interest and intent to participate. I limited the number of each focus group to no

more than five to ensure a meaningful exchange. Once I confirmed interest, I coordinated with participants, obtained their consent to participate, and scheduled and held the online meetings.

In my original design, I had considered creating four focus groups by splitting the respondents into early and late boomers and further dividing those groups into those who chose traditional retirement and those who chose to work in some capacity following retirement. When I reviewed the narrative responses from the *other* option in the Likert-type scale questions and the open ended questions, I saw no substantial difference between responses from early and late boomers and subsequently decided to reduce the number of focus groups to two, splitting between those who retired and those who chose to work in some manner after they retired from the Intelligence Community.

The focus groups provided supplementary details to the information collected in the SurveyMonkey survey, as the online structure allowed for a more freeform exchange with participants and the use of their interactions to inform the data collected. I prepared and read an opening statement and introduction to encourage conversation, anticipating low moderator involvement once the focus group began.

With participants' permission, I recorded the small group discussions and also took notes during the conversation. I was able to schedule the focus groups using Zoom video communication software coupled with an Otter.ai plug-in to transcribe the audio recordings. This approach allowed me to easily review the transcribed text and extract details to address Research Question 8.

The narrative analysis became a matter of reviewing the transcripts and comparing responses from each of the 10 participants. Together with my notes, I performed an emerging thematic analysis with respect to each of the questions and extracted dominant themes. I also

identified stories shared by the focus group participants as illustrative examples of highlighted themes and included elements of these in the results of the phase 2 analysis. I then combined the comments and narratives that represented participants' responses to each of the discussion questions and summarized those responses according to each question. What stood out in reading the transcripts was the similarity of thought and views among the participants, even though they were from different organizations, covered a broad age range, and did not know each other. An in-depth discussion of findings appears in Chapter IV.

Study Assumptions

A primary assumption was that participants would provide honest responses based on their personal experiences, responding to survey questions to the best of their ability. To engage participants, I provided a summary of the intent of the study on the opening page of the survey so that individuals would understand the value of the study to them. Appendix C contains this opening page information. Based on that narrative, I assumed the individuals who chose to participate would do so openly with an honest interest in the study. Another assumption was that recruiting from alumni associations of retired Intelligence Community employees would accurately represent the larger population of retired Intelligence Community employees. I also believed that because these organizations had an organic interest in my study, they would be willing to help. Finally, I assumed that participants had a desire to share their views and perceptions. Study participation accompanied an assumption of interest in adding to knowledge and understanding about how aging baby boomers from the federal sector are approaching their later years and making retirement decisions. I assumed participants understood that their contributions added insight and scholarship in the field of interest.

Summary

Chapter III included both the theoretical approach to the research questions as well as the detailed methodological plan used for data collection and analysis. The research questions were a series of specific questions supporting the broader inquiry into the relationship between the influence of work and postretirement choices for baby boomers from the Intelligence Community. The chapter included an assessment of how this research added to current knowledge and filled a gap in the existing literature. There was support for the mixed-methods approach as well as an introduction to both phases of the study. Following a discussion of the collected variables was an explanation of how variables applied to the research questions and the means of collection through the planned regression analysis. Also explained in Chapter III was the study structure, with sufficient detail for future scholars to replicate the study. Chapter IV is a presentation of research findings and results.

Chapter IV: Results

What drives satisfaction? What gives work meaning? What motivates an individual to retire and pursue other opportunities? This study enabled an examination of the dynamic state of retirement and aging in the United States with a specific focus on baby boomers who retired from the Intelligence Community. In 2020, the cohort of baby boomers is midway into retirement, with approximately half of them now 65 years of age or older. Accordingly, baby boomers are in a prime position to drive trends in postretirement choices.

The purpose of this study was to look more closely at a specific subset of baby boomers and investigate the relationship between their experiences at work, their decision to retire, their sense of generativity, and what they decided to do after they retired. The study used a mixed-methods approach with two phases. In Phase 1, I gathered data through a 26-question survey, using descriptive statistics and regression analyses to examine relationships. Phase 2 comprised two focus groups drawn from a subset of survey respondents who expressed interest in participating in a focus group to discuss the survey results more deeply and record their reflections. This chapter presents the findings from both phases of this study.

Seven research questions guided Phase 1 of the study:

Research Question 1: What are the demographic characteristics of Intelligence Community employees who are retired baby boomers?

Research Question 2: Which aspects of public service work are part of retired Intelligence Community baby boomers' personal work experience?

Research Question 3: What is the generativity score for retired baby boomer Intelligence Community federal employees as measured by the Social Generativity Scale?

Research Question 4a: What aspects of work in the Intelligence Community are important or valued by respondents?

Research Question 4b: What reasons motivated baby boomer Intelligence Community federal employees to retire?

Research Question 4c: How did retired Intelligence Community federal employees view their postretirement position or activity?

Research Question 5a: What influence did working as a public servant in the Intelligence Community have on postretirement choice of activity for baby boomer retirees?

Research Question 5b: What influence did working as a public servant in the Intelligence Community have on generativity scores?

Research Question 6: What influence did working as a public servant in the Intelligence Community and generativity have on postretirement choice of activity for baby boomer retirees?

Research Question 7: What influence did working as a public servant in the Intelligence Community, motivation to retire, and generativity have on postretirement choice of activity for baby boomer retirees?

Phase 2 aligned with Research Question 8.

Research Question 8: How did study participants' experiences in the Intelligence Community influence their postretirement activities, and how do these individuals describe those postretirement activities?

Phase 1

I used Phase 1 to address seven of the eight research questions through a quantitative survey administered online. This phase entailed collecting survey responses with subsequent cleaning and analysis of the data. A descriptive analysis of the responses provided a better

understanding of the characteristics of the survey respondents. I also performed a series of regression analyses to explore which, if any, control or independent variables influenced the respondent's choice of postretirement activities.

Data Cleaning

Data collection occurred using Survey Monkey, with results subsequently downloaded and imported into Microsoft Excel and SPSS to maximize flexibility in reviewing and cleaning the data. Excel allowed visual inspection of the data and simple sorting to look for incomplete responses or apparent bad data as part of the cleaning process. The use of SPSS was primarily for descriptive statistics and regression analyses. I received and reviewed 386 responses for completeness. Inclusion in the final count of completed cases required the individual to have responded to all required questions.

Data cleaning entailed using a deliberate, structured process to remove any cases that did not fit the inclusion criteria. An initial inspection in Excel resulted in the removal of four responses, two of them duplicates and two from individuals who did not complete the initial screening questions, leaving 382 potentially usable responses. Using Excel to sort on baby boomer status led to the removal of 67 responses from individuals who were not members of this cohort, bringing the total to 315. Also removed were seven surveys from respondents who were either not in the Intelligence Community at all or had been in the Intelligence Community for fewer than 10 years, reducing the total cases to 308. An additional seven cases removed was because the respondent was either not a federal employee or was still working, bringing the total potential cases to 301. A final review led to the removal of an additional 21 respondents who had completed all the filter questions and were in the target population but did not complete any of

the actual data survey questions, leaving a sample size of 280. Table 4.1 presents a summary of these steps and the reason for the removals.

Table 4.1

Completed Surveys Following Data Cleaning Steps

Number of responses	Deleted responses	Data cleaning step
386		Total responses collected
	4	Duplicates and test response
	67	All cases in which respondents were not baby boomers
	7	All cases in which respondents were not in the Intelligence Community or had not been in the Intelligence Community for at least 10 years
	7	All cases in which respondents were not federal employees or were still working
	21	All cases in which respondents completed the filter questions and were qualified but did not complete any of the actual data survey questions
280		Valid responses

Computed Variables

Several new variables emerged from computing composite scores of related variables from the four Likert-type response scale questions; these were *generativity, reasons for retiring, factors experienced at work,* and *characteristics of postretirement activities*. In addition, I adjusted the following category variables and created dummy scale control variables for the regression analyses; these were *boomer status, gender,* and *age group*. Three other variables underwent recoding to two categories for comparative analyses; these were *retired in the last 10 years, ethnicity,* and *ever worked postretirement*. In Chapter III, Table 3.2 presented a series of planned regression analyses to address specific research questions, identifying the dependent variable, the independent variables, and any control variables.

I computed new composite variables from responses to individual, but related statements in each of four Likert-type scale survey questions. Table 4.2 shows the recoded new composite variables, the original variables used to create them, and the derivation process. In two of the four Likert-type scale survey questions a statement about the selflessness factor was too highly correlated with a statement about individual sacrifice for the greater good factor. This was the case in both the survey question about factors experienced at work and the survey question about factors that were part of postretirement choice of activities. Therefore I eliminated the statements about selflessness from each of the composite score calculations prior to running any regression analysis with these composite variables.

Table 4.2

Recoding Process to Create New Composite Variables

New variable	Original SPSS variable	Calculation method
Generativity score	G_ensure G_person G_give G_respons G_accomp G_help	Averaged scores for each of six statements on generativity
Reasons for retiring	Pursue_new_direction Government_buy_out Financially_secure Health_reasons Another_job Care_of_family_member Tired_of_working Disliked_job No_opportunity	Averaged scores for each of ten statements from a Likert-scale question that address motivations for retiring
Factors experienced at work composite score	Sacrifice_for_good Mentor Public_service Shared_sense_of_purpose Solidarity_with_others Enjoyment Make_a_difference Mission_focused_work Service_to_country Support_warfighter	Averaged 10 of 11 statements from a Likert-scale question that addressed factors experienced at work. *Note:* Removed variable *selfless* because it was too highly correlated with *sacrifice_for_good* variable.
Postretirement activities composite score	PR_sacrifice_for_greater_good PR_mentoring PR_make_a_difference PR_sense_of_solidarity PR_enjoy_activity PR_feel_needed PR_contribute_to_national_security	Averaged 7 of 8 statements from a Likert-scale question that addressed postretirement factors. *Note:* Removed variable *selflessness* because it was too highly correlated with *PR_sacrifice_for_greater_good* variable.

Phase 1: Quantitative Analysis

The purpose of this step was to review and analyze all quantitative data collected through the survey. The relevant survey results appear in this section, along with the data interpreted for

each of seven Phase 1 expanded research questions. The results include descriptive statistics and regression analyses that looked at relationships and dependencies in the data.

Research Question 1

Research Question 1 was, What are the demographic characteristics of Intelligence Community employees who are retired baby boomers? Understanding the demographic makeup of respondents who completed the survey gave insight into the larger population of Intelligence Community baby boomer retirees and provided context for interpreting regression analyses results. Five demographic questions in the quantitative survey provided information on respondents' age, whether they were born early in the baby boom cohort (between 1946 and 1955) or later (between 1956 and 1964), how long they had been retired, their gender identity, and their ethnicity. An additional survey question about career categories was also part of addressing this research question.

Participant characteristics. Among respondents, early boomers outnumbered later boomers by two to one, with 190 respondents who were early boomers (67.9%) and 90 respondents who were later boomers (32.1%). Table 4.3 presents these data.

Table 4.3

Boomer Group Frequency and Percentage Distributions

Baby boomer category	Frequency	%
Early boomer (born between 1946 and 1955)	190	67.9
Late boomer (born between 1956 and 1964)	90	32.1
Total	280	100.0

The largest percentage of respondents (29.6%) had been retired between 3 and 5 years, and the smallest percentage had retired within the last 2 years (12.9%). Individuals retired

between 6 to 10 years comprised 23.9% of respondents, with 17.9% retired 11 to 15 years and 15.7% retired 16 years or more. Table 4.4 shows these data.

Table 4.4

Length of Time Since Retirement Frequency and Percentage Distributions

Length of time since retirement	Frequency	%
Less than 2 years	36	12.9
3 to 5 years	83	29.6
6 to 10 years	67	23.9
11 to 15 years	50	17.9
16 or more years	44	15.7
Total	280	100.0

Comparing respondents by baby boomer group against the length of time respondents had been retired was somewhat predictable, with 22.1% of early boomers indicting they had been retired for 16 years or more and only 2.2% of late boomers reporting having been retired for the same length of time. On the other end of the spectrum, only 5.3% of early boomers indicated they had retired less than 2 years ago whereas 28.9% of late boomers had been retired 2 years or less. However, there were also some differences. Although most early boomers had been retired longer and later boomers, in general, had fewer years of retirement, the number of years retired did not entirely parallel boomer age. The youngest early boomers (born in 1955) were eligible to retire in 2011 at age 56, meaning they had been eligible for retirement for at least 8 years at the time of this survey (2019). However, the results of a cross-tabulation between boomer group and retirement years showed that 26.9% of early boomers had been retired 5 years or less. It appears that early boomers did not necessarily retire when they were eligible, instead working beyond age 56. Table 4.5 shows the cross-tabulation numbers.

Table 4.5

Number of Years Retired Percentage Distributions by Boomer Group

Boomer group	Early boomer (1946–1955) (*n* = 190) %	Late boomer (1956–1964) (*n* = 90) %
Retired less than 2 years (*n* = 36)	5.3	28.9
Retired 3 to 5 years (*n* = 83)	21.6	46.7
Retired 6 to 10 years (*n* = 67)	26.8	17.8
Retired 11 to 15 years (*n* = 50)	24.2	4.4
Retired 16 or more years (*n* = 44)	22.1	2.2
Total (*N* = 280)	100.0	100.0

For the survey question asking about gender, 62.5% of respondents identified as male and 37.5% identified as female. Table 4.6 contains a breakout of these responses.

Table 4.6

Gender Frequency and Percentage Distributions

Gender (*N* = 251)	Frequency	%
Male	157	62.5
Female	94	37.5
Total	251	100.0

Respondents identified their age by category. Baby boomers span an 18-year range; accordingly, the four categories were 55 to 59, 60 to 64, 65 to 69, and 70 or more years of age. The largest percentages of respondents were in the 60 to 64 years age range (29.6%) and the 65 to 69 age years range (29.3%). Table 4.7 presents a summary of these data.

Table 4.7

Age Category Frequency and Percentage Distributions

Age range (*N* = 252)	Frequency	%
55–59 years old	31	12.3
60–64 years old	83	32.9
65–69 years old	82	32.5
70 or older	56	22.2
Total	252	100.0

The final demographic measure was respondents' ethnicity. Of the participants who did respond to this question, results showed the survey group was predominantly White (92.4%). Table 4.8 presents the survey results.

Table 4.8

Ethnicity Frequency and Percentage Distributions

Ethnicity (*N* = 251)	Frequency	%
White	232	92.4
Black or African American	6	2.4
American Indian or Alaskan Native	0	0.0
Asian	2	0.8
Native Hawaiian or other Pacific Islander	0	0.0
Multiple races	4	1.6
Some other race	7	2.8
Total	251	100.0

Another survey question required respondents to identify, from a list of options, a descriptor for their job type at the time they retired. Over half (65.7%) of the respondents identified as *professional*, with 28.9% indicating *official or administrator*, a category that included managers and senior executives. Table 4.9 shows these data.

Table 4.9

Intelligence Community Career Category Frequency and Percentage Distributions

Career category (*N* = 280)	Frequency	%
Official or administrator	81	28.9
Professional	184	65.7
Technician	8	2.9
Protective service worker	1	0.4
Administrative support	3	1.1
Skilled craft worker	2	0.7
Service/maintenance worker	1	0.4
Total	280	100.0

A write-in identifier option allowed respondents to qualify their career category if the provided options were not sufficient. Some of their qualifier statements indicated such roles as protocol officer, historian, speechwriter, counterintelligence officer, human resources, intelligence analyst, cartographer, financial manager, and legislative liaison.

Summary of Research Question 1. Results from the survey that informed this research question provided information on participating baby boomers' demographic and work characteristics. In general, the majority of respondents were White, early boomer, and male, although not all baby boomers retired as soon as they were eligible. A sufficient number of responses to each of the demographic questions facilitated a series of regression analyses addressed later in this chapter.

Research Question 2

Research Question 2 was, Which aspects of public service work are part of retired Intelligence Community baby boomers' personal work experience? This question was addressed using data from a Likert-type response scale survey question. Respondents were asked to identify the degree to which a series of 11 factors, presented as statements in the survey question, were a

part of their personal work experience in the Intelligence Community. An *other* category was available for respondents to write in information not represented by the 11 factors.

Descriptive statistics for experiences that were part of an Intelligence Community career. I computed frequencies for responses to each of the 11 factors that were part of respondents' work experience in their Intelligence Community careers. Specifically, this survey question was, Thinking about your experience working in the Intelligence Community, to what degree was each of the following factors part of your personal work experience? Response options were 1 (*not at all a part*), 2 (*a very minor part*), 3 (*a small part*), 4 (*a moderate part*), 5 (*a strong part*), and 6 (*a very strong part*).

Means and standard deviations were computed for responses to each of the 11 individual factors. Next I created a composite overall mean and standard deviation computed by averaging across 10 of the 11 response scores. During this process, I eliminated the statement about selflessness because it was highly correlated with other items in the question (see Table 4.2). Mean scores for individual statements were all between a low of 4.36 (*a moderate to strong part*) to a high of 5.49 (*a strong to very strong part),* indicating that each characteristic was at least a moderate part of respondents' work experience. The statement with the lowest mean score was "The opportunity to mentor younger intelligence officers" (M = 4.36; SD = 1.306); the highest was the statement "Mission-focused work" (M = 5.49; SD = .790).

Most participants responded that each factor was either a *strong* or *very strong* part of their work experience (M = 5.09; SD = .762). The low standard deviation indicated a heavy cluster of responses around the response that the factors were a *strong part* of their work experience in the Intelligence Community. Table 4.10 shows all 11 statements and the mean,

standard deviation, and breakout of the number of respondents who selected each response option.

Table 4.10

Descriptive Statistics for Factors That Were Part of Respondents' Intelligence Community Work Experience

Survey question statement	*M*	*SD*	Not at all a part (%)	A very minor part (%)	A small part (%)	A moderate part (%)	A strong part (%)	A very strong part (%)
Mission-focused work (*n* = 280)	5.49	0.790	0.4	0.4	2.1	6.4	28.9	61.8
Service to my country (*n* = 272)	5.48	0.866	0.4	1.1	2.6	7.0	24.6	64.3
The ability to make a difference (*n* = 279)	5.45	0.793	0.4	0.4	1.8	7.9	30.8	58.8
A shared sense of purpose (*n* = 278)	5.32	0.920	0.7	1.1	2.9	9.0	33.5	52.9
Supporting the warfighter (*n* = 273)	5.21	1.064	1.1	2.2	2.6	16.5	24.5	53.1
A commitment to public service (*n* = 279)	5.13	1.113	2.2	1.8	4.3	10.8	34.4	46.6
A sense of enjoyment at being a member of the Intelligence Community (*n* = 280)	4.99	1.205	2.1	3.6	6.1	11.8	34.3	42.1
Solidarity with fellow intelligence officers (*n* = 277)	4.94	1.100	1.4	2.2	6.1	17.7	36.5	36.1
The selfless nature of the work (*n* = 277)	4.77	1.209	3.2	2.1	7.5	18.6	37.5	30.0
Individual sacrifice for the greater good (*n* = 278)	4.67	1.231	3.2	2.9	9.4	19.8	37.8	27.0
The opportunity to mentor younger intelligence officers (*n* = 279)	4.36	1.309	3.9	5.7	12.2	27.2	30.1	20.8

In addition to responding to the 11 factors that were part of the respondent's work experience in the Intelligence Community, 46% of respondents opted to add comments in the write-in *other* portion of the survey question. Some of the details respondents added about qualities that were a *strong* or *very strong* part of their work experience, included using cutting-edge technology, the love of tradecraft, intellectually stimulating and rewarding work, and the opportunity to know things others did not know or to know them sooner and with more clarity.

In summary, addressing Research Question 2 entailed examining respondents' survey responses regarding their perception of their work in the Intelligence Community. Data showed public service workers felt the range of factors were a strong part of their experience in the Intelligence Community careers. More than half the respondents rated the 11 listed aspects as either a *strong* or *very strong* part of their personal work experience.

Research Question 3

Research Question 3 was, What is the generativity score for retired baby boomer Intelligence Community federal employees as measured by the Social Generativity Scale? The Social Generativity Scale is a validated scale based on research by Morselli and Passini (2015). The scale was incorporated as a component of the Phase 1 survey to measure the social generativity of survey respondents under the premise that working in a mission-focused environment such as the Intelligence Community would also impact an individual's generativity score.

Descriptive statistics for the generativity scale. I computed descriptive statistics for each of the individual generativity scale statements under the survey question, "Thinking about what is important to you in your life, how strongly do you disagree or agree with each of the

following statements?" Participants responded to a list of six statements using a 7-point Likert scale: 1 (*strongly disagree*), 2 (*disagree*), 3 (*somewhat disagree*), 4 (*neither agree nor disagree*), 5 (*somewhat agree*), 6 (*agree*), and 7 (*strongly agree*).

I calculated means and standard deviations from the responses to each of the six Likert-type statements in the generativity scale, along with overall summary and reliability statistics. Mean scores for individual statements were all between 5.00 and 5.72, indicating respondents tended to *somewhat agree* to *agree* with all of the statements. The lowest mean score was for the statement "I give up part of my daily comforts to foster the development of next generations" ($M = 5.00$; $SD = 1.458$). The highest mean score was for the statement "I carry out activities in order to ensure a better world for future generations" ($M = 5.72$; $SD = 1.214$). Computing the overall generativity score by averaging responses across all six statements resulted in a mean score of $M = 5.49$; $SD = 1.015$, which is quite high from a 7-point scale. Table 4.11 presents the six statements with the means, standard deviations, and percent of respondents who selected each Likert-scale option. Overall results from the average of all six mean scores also appear in the table.

Table 4.11

Descriptive Statistics for Individual Generativity Items and Overall Generativity Score

Survey statement (N = 261)	*M*	*SD*	Strongly disagree (%)	Disagree (%)	Somewhat disagree (%)	Neither agree nor disagree (%)	Some what agree (%)	Agree (%)	Strongly agree (%)
Overall generativity score	5.49	1.015	n/a	n/a	n/a	n/a	n/a	n/a	n/a
I carry out activities in order to ensure a better world for future generations.	5.72	1.214	1.1	0.4	2.7	11.9	18.8	35.6	29.5
I have a personal responsibility to improve the area in which I live.	5.60	1.284	1.5	1.5	3.1	11.1	20.3	37.2	25.3
I give up part of my daily comforts to foster the development of next generations.	5.00	1.458	1.5	6.5	5.4	20.7	24.1	26.8	14.9
I think I am responsible for ensuring a state of well-being for future generations.	5.42	1.285	1.1	1.9	3.1	16.9	22.6	33.3	21.1
I commit myself to do things that survive even after I die.	5.53	1.305	1.1	3.8	0.8	11.5	24.9	33.7	24.1
I help people improve themselves.	5.70	1.134	0.4	1.5	1.9	9.2	23.0	38.3	25.7

As could be expected given respondent age group and retirement status, high mean scores indicated respondents perceived themselves as having a strong sense of social generativity. Exploratory factor analysis showed that the six statements resulted in one component, and reliability analysis showed a Cronbach's alpha of .880, confirming that the six-statement Social Generativity Scale measured the intended phenomenon and had good internal reliability.

Research Question 4

Research Question 4 comprised three different, yet related questions to understand factors surrounding retirement motivation, including the antecedent and consequent perceptions. The three research questions were: (4a) What aspects of work in the Intelligence Community are important or valued by respondents?, (4b) What reasons motivated baby boomer Intelligence Community federal employees to retire?, and (4c) How did retired Intelligence Community federal employees view their postretirement position or activity?

Research Question 4a. Addressing Research Question 4a about how respondents valued aspects of their work in the Intelligence Community relied on the data from Research Question 2 and the survey question "Thinking about your experience working in the Intelligence Community, to what degree was each of the following factors a part of your personal work experience?" Table 4.10 presents the results of this survey question. In addition to identifying to what degree each of the statements was part of their Intelligence Community work, respondents had the opportunity to further explain, in their own words, how they valued aspects of their work. The following specific narrative statements elaborate participant thoughts on their experiences.

- Countering Islamic radical and homegrown violent extremism terrorism aimed at Americans.

- An example to the younger generation to consider the Intelligence Community as a career option.
- Intellectually stimulating.
- Making a tangible contribution to national security was the foundation for everything else.
- Work was extremely rewarding. I feel I made a big difference in supporting the nation, particularly after 9/11.
- Opportunity to work in the counterintelligence discipline.
- Having a broader focus on national and world issues rather than my immediate community.
- Retired military intelligence senior officer who transitioned to civilian senior executive. The reasons I served were the same whether as a civilian or military.
- Interesting work not found in any other career field.
- I enjoyed the service to a higher cause. My association with high caliber coworkers and the resulting teamwork spirit, and periodically seeing the results of my work.
- Our building was mainly focused on support to the acquisition community and policymakers rather than the warfighter.
- I was very proud to have been able to use the skills and abilities I learned in my career through training that the government provided for me.
- As a CIA officer, I thought I was part of an elite organization.
- Working to keep and restore computer systems functioning for the workforce.
- The love for the tradecraft in which I worked and supervised/managed over the years, and supporting our country at various critical junctures was its own reward.

- Belief that you were making a difference by helping policymakers make informed decisions.
- Being a part of history.

The comments added by participants provided details about their experiences. Another survey question required a narrative response to the statement "Reflecting on your Intelligence Community career, please describe what you saw as the most positive part of your career." Write-in responses echoed some of the aforementioned themes but with additional detail. Ninety percent of respondents offered their thoughts on this question. Figure 4.1 presents a word cloud for a visual representation of the responses. Major themes represented by the nouns *mission, country, opportunity, work,* and *security* featured prominently in the responses. Less common adjectives such as *critical, great, meaningful,* and *positive* can modify any number of nouns in the cloud. Overall, Figure 4.1 depicts work in the Intelligence Community with a positive and strong mission focus on national security in service to the nation, and supporting warfighters as important and valued by respondents.

Figure 4.1. Most positive aspects of work in the Intelligence Community. Created using NVivo 12 Plus, version 12.5.0, under a student license.

Participants also responded to the question "Overall, thinking about your time working in the Intelligence Community, on a scale from 1 *(did not value)* to 10 *(highly valued)*, how much did you personally value this experience?" This question enabled respondents to provide an overall assessment of their Intelligence Community experience. Most respondents (92.8%) answered this question, with almost two thirds (64.6%) rating their experience a 10. Almost all respondents (94.2%) ranked their experience 8, 9, or 10. Table 4.12 shows how respondents ranked the value of their Intelligence Community experience.

Table 4.12

How Much Survey Respondents Personally Valued Their Intelligence Community Experience Frequency and Percentage Distributions

Scale score (*N* = 260)	Frequency	%
1 (did not value)	1	0.4
2	0	0.0
3	1	0.4
4	0	0.0
5	4	1.5
6	4	1.5
7	5	1.9
8	32	12.4
9	45	17.3
10 (highly valued)	168	64.6
Total	280	100.0

Data from survey questions supporting Research Question 4a showed that for the majority of respondents, the identified factors were *a strong to very strong* part of their work experience in the mission-focused Intelligence Community. These questions characterized how respondents felt about their work experience.

Research Question 4b. Research Question 4b focused directly on retirement motivation: "What reasons motivated baby boomer Intelligence Community federal employees to retire?" Three survey questions provided insight into this research question. First, respondents identified how strongly each of a series of 10 statements about retirement motivations influenced their decision to retire. The statements were all part of a Likert-type scale question focused on factors that influenced their decision to retire. Several of the statements listed factors that were more of an external incentive, or a *pull* toward retirement. The remaining statements listed factors that were more of an internal incentive and considered as a *push* to retire.

A second survey question asked respondents for their personal narrative reflection about the primary factors that influenced their decision to retire. The final survey question that assessed a motivation-to-retire required respondents to gauge their overall sense of whether they felt pushed or pulled to retire using a 10-point scale. Details on data collected from these survey questions informed how respondents perceived their retirement decision follow.

The first motivation-to-retire survey question was "Thinking about your decision to retire, how strongly did each of the following factors influence your decision to retire?" Survey participants responded to each of 10 factors using a 6-point Likert scale: 1 (*did not at all influence*), 2 (*a very minor influence*), 3 (*a small influence*), 4 (*a moderate influence*), 5 (*a strong influence*), and 6 (*a very strong influence*). As in the previous Likert-scale style question, an *other* category allowed respondents to write in additional comments on their reasons for retiring.

Means and standard deviations computed for responses to each of the individual motivation-to-retire statements indicated how much each statement influenced respondents. In general, the pull reasons were external and drew respondents toward retirement while the push reasons were internal work-related and drove respondents to their retirement decision. The statement "The desire to pursue a new direction in my life" had the highest mean score (M = 3.73; SD = 1.172), indicating this reason had a *moderate influence* on retirement decisions. "The need to help care for a family member" and "A government retirement incentive" each had the lowest mean score (M = 2.00) with a standard deviation of 1.734 and 1.757, respectively, indicating these reasons, on average, had *a minor influence* on retirement decisions. It is also possible that a low mean score for these two factors meant that the factor did not apply to their situation. In other words, some respondents could have selected the option for *did not at all influence* as a substitute for *not applicable.* For example, if no retirement incentive was available

at the time an individual retired, a low response indicating *did not at all influence* was essentially the same as an implied *not applicable,* which was not an option in the survey question. Similarly, some respondents may not have had a family member that needed help.

Forty-one percent of respondents indicated that a desire to pursue a new direction was a *strong* or *very strong* influence on their retirement decision, whereas 31.9% felt that financial security and personal wealth was a *strong* or *very strong* influence in their retirement decision. Far fewer respondents (15.4%) reported that a buy-out was a *strong* or *very strong* influence, and just 11.4% cited health reasons as a *strong* or *very strong* influence in their retirement decision. These results may also mean that these factors did not strongly influence many respondents' personal situations.

Overall, the push-to-retire incentives emerged as a *strong* or *very strong* influence on retirement decisions for a small number of respondents. Similarly, some of the external pull-toward-retirement incentives, such as a government buy-out or another job prospect, were also not a *strong* or *very strong influence* for a large number of respondents. Among respondents, only 11.8% indicated a new job prospect was a *strong* or *very strong influence* in their retirement decision; in comparison, 74% of respondents said a new job *did not at all influence* their retirement decision, which could have meant they either chose not to or did not need to work after retirement. With regard to the need to help care for a family member, 70% of respondents indicated it *did not at all influence* their retirement decision, and approximately 15% said that caring for an aging family member was a *strong* or *very strong influence* on their decision to retire. This low percentage is somewhat surprising, as it is common for baby boomers to care for aging parents. Given federal employees retire at an earlier age, it is possible that aging parents

were less likely to be a major motivator for someone in their mid-50s rather than for someone in their mid-60s.

Four statements in this question—"I was tired of working," "Changes in my work environment," "Dissatisfaction with the specific job I had," and "I no longer felt I had good opportunities within government"—were internal, or push, reasons that influenced an individual to retire. About 15.7% of respondents indicated that being tired of working was a *strong* or *very strong influence*, whereas 47.5% reported these reasons *did not at all influence* their decision to retire. Organizational changes as a retirement motivator received a higher response as a *strong* or *very strong* motivator for 33.5% of respondents; in turn, 32.4% felt it *did not at all influence* their decision to retire. Job dissatisfaction was a *strong* or *very strong influence* for a low 15.3% of respondents, with 49.6% of respondents indicating job dissatisfaction *did not at all influence* their retirement decision. A statement on the lack of good opportunities at work resonated with 21.6% of respondents who deemed it a *strong* or *very strong influence* in their decision to retire; 54.1% indicated that job opportunities *did not at all influence* their decision. Table 4.13 presents these key descriptive statistics.

Table 4.13

Descriptive Statistics for Factors that Influence Reasons for Retiring

Survey statement	*M*	*SD*	Did not influence (%)	A very small influence (%)	A small influence (%)	A moderate influence (%)	A strong influence (%)	A very strong influence (%)
The desire to pursue a new direction in my life (*n* = 261)	3.73	1.172	15.7	12.6	13.4	17.2	23.0	18.0
Financial security/personal wealth (*n* = 260)	3.29	1.728	27.3	8.5	11.9	20.4	23.8	8.1
Change in my work environment (organizational, geographic, etc.; *n* = 262)	3.28	1.895	32.4	6.5	10.7	16.8	17.9	15.6
I was tired of working (*n* = 261)	2.51	1.691	47.5	7.3	13.8	15.7	9.2	6.5
I no longer felt I had good opportunities within the government (*n* = 255)	2.38	1.788	54.1	11.4	5.5	7.5	14.5	7.1
Dissatisfaction with the specific job I held (*n* = 262)	2.35	1.668	49.6	13.7	10.3	11.1	8.4	6.9
Personal health reasons (*n* = 261)	2.04	1.636	65.1	6.1	7.7	8.8	5.4	6.9
Another job prospect (*n* = 262)	1.85	1.585	74.0	3.8	3.1	7.3	6.1	5.7
The need to help care for a family member (aging parent, child, sibling, etc.; *n* = 260)	2.00	1.734	70.0	5.4	3.8	4.6	7.3	8.8
A government retirement incentive (buyout; *n* = 261)	2.00	1.757	71.6	3.1	3.8	6.1	5.4	10.0

Further insight came from looking at differences between early and late boomers. To investigate these differences, a *t* test was run with early and late boomers as the grouping variables for each of individual retirement factors. Of the 10 factors presented to survey respondents, mean scores for four of the statements were statistically significantly different between early and late boomers. There were two external pull-toward-retirement factors: *personal health reasons* and *another job prospect, t*(139.342) = 1.992, $p \leq .048$ and *t*(203.013) = -2.213, $p \leq .028$, with equal variances not assumed. Late boomers indicated that personal health reasons were between a *small* and *moderate influence* on their retirement decision (*M* = 2.35), whereas early boomers felt that personal health reasons were a *very minor influence* or *no influence at all* (*M* = 1.89). With respect to another job prospect, early boomers felt this was a *very minor influence* in their decision to retire (*M* = 1.98), whereas later boomers felt this was a *very minor influence* or *no influence at all* (*M* = 1.56). Overall results indicated older boomers felt a slightly stronger pull toward retirement for another job prospect, but late boomers felt a slightly stronger pull for personal health reasons.

A comparison of mean scores between early and late boomers showed a statistically significant difference for two of the internal push-toward-retirement statements. These statements were, *I was tired of working*, and c*hanges in my work environment.* For the statement *I was tired of working*, early boomers felt this was *a very minor influence* on their decision to retire (*M* = 2.21), whereas late boomers felt this was *a small influence* on their decision (*M* = 3.14), with *t*(259) = 4.279, $p \leq .000$, with equal variances assumed. Concerning the *changes in my work environment* factor, early boomers felt this was *a small influence* on their retirement decision (*M* = 3.08), whereas late boomers felt this was *more of a moderate influence* on their retirement decision (*M* = 3.70), with *t*(260) = 2.489, $p \leq .013$, with equal variances assumed.

Overall, late boomers expressed a slightly higher sense of being pushed to retire for both of these reasons than early boomers. Table 4.14 lists the four factors that were significant.

Table 4.14

Reasons Influencing the Decision to Retire That Were Significantly Different Between Early and Late Boomers

Reason influencing decision to retire	Early boomer	Late boomer
Pull	*M*	*M*
Personal health reasons	1.89 (*n* = 178)	2.35 (*n* = 83)
Another job prospect	1.98 (*n* = 178)	1.56 (*n* = 84)
Push		
I was tired of working	2.21 (*n* = 177)	3.14 (*n* = 84)
Changes in my work environment	3.08 (*n* = 177)	3.70 (*n* = 84)

Note. Independent samples *t* test, $p \leq 0.050$.

A second series of *t* tests were run to examine whether the reasons influencing respondents' decisions to retire were different between respondents who had been retired for more than 10 years and those retired 10 years or less. After recoding the *length of time since retired* variable into these two categories, the *t* test analysis showed that the same four statements with significant differences between early and late boomers were also statistically significantly different for the *length of time since retired* variable. These factors were *personal health reasons, another job prospect, I was tired of working,* and *changes in my work environment*. Respondents retired more than 10 years felt a *personal health reason* was either *not an influence at all* or *a very minor influence* (*M* = 1.76), whereas those retired 10 years or less felt that a *personal health reason* was closer to *a very minor influence* on their decision to retire (*M* = 2.18), with $t(196.289) = -2.030$, $p \leq .05$, and equal variances not assumed. Individuals retired within the last 10 years indicated health reasons had slightly more influence on their decision to retire than respondents retired more than 10 years ago.

Respondents retired more than 10 years also felt that "another job prospect" was *a very minor influence* on their retirement decision (M = 2.25) and those retired 10 years or less felt it either *did not at all influence* or was *a very minor* influence (M = 1.64), with $t(144.890) = 2.751$, $p \leq .007$, and equal variances not assumed. Overall, respondents retired more than 10 years had been more influenced by external opportunities than were more recent retirees.

For respondents retired more than 10 years, the statement "I was tired of working" was *a very minor influence* on their decision to retire (M = 1.84) but for respondents retired 10 years or less this reason was a somewhat bigger *small influence* on their decision to retire (M = 2.86), with $t(207.903) = -5.083$, $p \leq .000$, with equal variances not assumed. For this factor, recent retirees expressed more of an internal push to retirement than those individuals retired more than 10 years.

Respondents retired more than 10 years reported that the statement "changes in my work environment" was *a small influence* on their decision to retire (M = 2.94) compared to respondents retired 10 years or less, who felt this factor was a slightly stronger *small to moderate influence* on their retirement decision (M = 3.46), with $t(198.318) = -2.173$, $p \leq .031$, with equal variances not assumed. The internal push reason to retire from internal changes at work was the strongest factor measured among more recent retirees. Table 4.15 displays statistics for the four reasons that showed statistically significant differences.

Table 4.15

Reasons Influencing the Decision to Retire That Were Significantly Different at the $p \leq .05$ Level Between Retired 10 Years or Less and Retired More Than 10 Years

Retirement factors	Retired 10 years or less	Retired 11 years or more
Pull	*M*	*M*
Personal health reasons	2.18 (n = 172)	1.76 (n = 89)
Another job prospect	1.64 (n = 173)	2.25 (n =89)
Push		
I was tired of working	2.86 (n = 173)	1.84 (n =88)
Changes in my work environment	3.46 (n = 173)	2.94 (n =89)

Note. t test details, *p* level $\leq$ .05, two-tailed.

The first motivation-to-retire survey question included an option that allowed respondents to add their own comments on factors that influenced their decision to retire. The word cloud in Figure 4.2 reflects the composite sentiment from all respondents. The two most prominent words were *time* and *years*, both expected reasons for retiring. Their large font size indicates a high frequency of both these words in the comments. Additional terms less prominent but also frequently mentioned in the comments included *agency, work, age, change, job, mission,* and *service*. These words pertained to comments explaining retirement decisions such as "changes the agency was making," "other opportunities to contribute and leverage what I had learned in government service," "mission complete," "time to allow younger workers the opportunity to make changes," and "It was time to move on despite the love I had for my job."

Figure 4.2. Reasons for retirement. Created using NVivo 12 Plus, version 12.5.0, under a student license.

The second motivation-to-retire survey question was "Reflecting on your decision to retire, in your own words, what were the primary factors that influenced this decision?" This inquiry focused on identifying the factors most important to respondents. Respondents provided both push and pull comments, with the former reflected in responses such as *almost a star on the wall, I went to work one day and it just wasn't fun anymore,* and *neurologist said quit work altogether or die*. Comments including *I wanted to pursue a career in geology and paleontology and move out west, the desire to use many of the skills I had learned in the Intelligence Community in another career field—the practice of law,* and, *I wanted to . . . spend more time with my husband doing long-distance cruising on our sailboat* indicated a pull toward retirement.

Responses gathered into a word cloud showed *time* was the most significant factor, appearing in the center of the cloud in large type. Less-important but still key words circling *time* were *health*, *years*, *financial*, and *health*. Figure 4.3 is a visual consolidation of the responses.

Figure 4.3. Primary factors influencing the decision to retire. Created using NVivo 12 Plus, version 12.5.0, under a student license.

Respondents answered the third motivation-to-retire survey question "Thinking about all of the factors that influenced your decision to retire, would you say the reason you retired was more because you felt pushed by negative aspects of your working life (1) or because you felt pulled by things you wanted to do after retirement from your Intelligence Community career (10)?" Individuals rated how strongly they felt pushed or pulled according to a 10-point sliding numeric scale. Results indicated that only 13.6% felt strongly pushed to retire by selecting a

value of 1 out of 10. This question illustrated the complexity of retirement decisions, with about half selecting a response on the push (47.7%) and on the pull (52.3%) side of the scale. At the extremes, 38% of respondents chose either 8, 9, or 10, indicating a strong pull to retire, and 24.5% chose either 1, 2, or 3. Looking at responses another way, the middle scores (4, 5, 6, and 7) reflect 37.5% or just over a third of responses, which supports that both push and pull factors are likely a part of many respondents' reasons and that this is a complex question not reducible to a simple scale. The mean score for this question was $M = 5.89$, with a standard deviation of $SD = 3.003$, indicating wide variability in responses. The results appear in Table 4.16.

Table 4.16

Overall Sense of Being Pushed or Pulled to Retire Frequency and Percentage Distributions

Scale scores	Frequency	%
1 (mostly pushed)	35	13.6
2	11	4.3
3	17	6.6
4	19	7.4
5	41	15.8
6	15	5.8
7	22	8.5
8	34	13.2
9	26	10.1
10 (mostly pulled)	38	14.7
Total	258	100.0

Research Question 4c. The final component of Research Question 4 pertained to respondents' views on their postretirement activity. Research Question 4c was, How did retired Intelligence Community federal employees view their postretirement position or activity? The purpose of this research question was to understand how Intelligence Community retirees perceived themselves and their choices as retirees.

Eight survey questions addressed Research Question 4c, designed to reveal patterns and insights about respondents' postretirement activities. One question was specific to whether respondents worked postretirement, followed by another question asking whether they chose a traditional retirement path or if they followed a different type of retirement journey. Another survey question required respondents to choose types of postretirement activities with multiple responses allowed, so that a comprehensive view of the types of activities chosen by retirees could emerge.

Another question was a Likert-type response scale question that listed a series of 8 statements such as, *I am able to mentor young people* and *I am making a difference* regarding respondents' postretirement experiences to determine how strongly participants agreed with each statement. In response to two other postretirement experience survey questions, respondents offered narrative statements reflecting on the most positive and negative aspects of what they chose to do in retirement. A final postretirement experience survey question, with a response scale ranging from 1 to 10, requested respondents to indicate how much they believed the mission-focused nature of their experience working in the Intelligence Community had influenced their postretirement activity. Taken together, these survey questions provided a sense of how Intelligence Community retirees viewed their postretirement choices. As with previous questions, write-in narrative comments were allowed in addition to preset survey responses to add richness and insight to the reported results.

***Postretirement work*.** One survey question was, "What is your current postretirement work status?" designed to identify whether respondents were currently working and, if so, whether they were *working full-time*, *working part-time*, *self-employed* or *not currently working*. For individuals currently working, once they selected which of the three options represented their

working status, they automatically proceeded to another question that asked them to identify, from a list of activities such as *volunteering*, *spending time with family*, and *traveling*, which postretirement activities applied to them. By contrast, individuals who reported *not currently working* automatically advanced to a second clarification question that asked, "Was there a time since you retired from your career in the Intelligence Community that you worked full- or part-time?" Choices were *Yes, full-time*; *Yes, part-time*; *Yes, a combination of full- and part-time*; or *No*. Upon completing that question, respondents next advanced to the question asking then to identify, from a list of activities, which types of postretirement activities applied to them. Together, the two questions enabled a comprehensive view of postretirement work and added insight on how many members of the survey group had opted to work at any time after retirement. Table 4.17 shows the results of the first question on postretirement work.

Table 4.17

Current Postretirement Work Status Frequency and Percentage Distributions

Pattern	Frequency	%
Working full time	29	11.2
Working part time	37	14.3
Self-employed	38	14.7
Not currently working	155	59.8
Total	259	100.0

Of the 155 respondents who identified as not currently working (see Table 4.18) and advanced to the clarification question asking if they had ever worked after they retired, 47.1% had worked at some time since they retired and 52.9% had not worked and could be considered traditional retirees. The smaller total number of 155 is because only those who indicated they

were not currently working responded to the ever-worked question. Table 4.18 presents the results for respondents who identified as currently not working.

Table 4.18

Postretirement Work Status of Survey Respondents Not Currently Working Frequency and Percentage Distributions

Working level	Frequency	%
Yes, full-time	28	17.8
Yes, part-time	35	22.3
Yes, a combination of full- and part-time	11	7.0
No	83	52.9
Total	157	100.0

***Postretirement activities*.** Both retirees who worked postretirement and those who chose traditional retirement were asked to identify the types of activities they engaged in postretirement. The survey question was, "Please identify any categories that describe your current postretirement activities." Instructions indicated respondents could choose as many of the six categories as applied to their situation. An open write-in option enabled them to add any other retirement activities not included in the standard list. This survey question provided an overall sense of how respondents spent their postretirement time. Over 58% of respondents selected five of the six categories; only the sixth category, *attend school or other learning activity,* had a lower frequency (17%). Table 4.19 presents the findings from this survey question.

Table 4.19

Postretirement Activities Frequencies and Percentages (N = 256)

Working level	Frequency	%
Volunteering	163	58
Enjoying a hobby	184	66
Spend time with family	196	70
Enjoying leisure time	201	72
Traveling	187	67
Attend school or other learning activity	47	17

Figure 4.4 is a word cloud of terms provided by respondents as supplemental information about current postretirement activities. Based on the frequency of write-in terms, the word cloud covers a range of interests and activities that were all part of postretirement activities. The term *time,* the focal point of the word cloud, is clearly the most prominent term and shows a general awareness of the respondents valuing having time for their activities. The remaining comments in this word cloud are incredibly varied and represent a broad range of activities with no other words especially prominent. Responses include *house spouse, cooking for others, adjunct professor, faculty* or *teacher, consultant, citizen scientist, novelist* or *author, contractor, elder care* or *grandchild care, building a business, mentoring a range of professions and students*, and *real estate.*

Figure 4.4. Summary of other postretirement activities. Created using NVivo 12 Plus, version 12.5.0, under a student license.

***Postretirement patterns*.** The literature on postretirement careers indicated a variety of patterns that retirees choose to follow in their postretirement careers. A better understanding of postretirement choices emerged from participant selections of patterns that approximated their postretirement experience. The survey question, "Thinking back over the time since you retired from the Intelligence Community, which, if any, of the following patterns best fits your postretirement experience?" listed several different approaches to retirement. Respondents were to select the pattern that best fit their individual experience. Whereas working followed by full retirement was once a common pattern, individuals now move more gradually into full-retirement. Responses to this question showed the different approaches to retirement available to

retirees in lieu of traditional retirement. Traditional retirement was one option on this list, selected by 41.3% of respondents. However, 58.7%, or well over half of respondents, chose to work in some capacity following retirement from the Intelligence Community. Their choice of patterns is an interesting mix of approaches often selected by retirees today. Table 4.20 presents a summary of their responses.

Table 4.20

Retirement Pattern Frequency and Percentage Distributions

Pattern	Frequency	%
Unretirement	31	12.0
Bridge job	21	8.1
Encore career	44	17.0
Phased retirement	52	20.1
Traditional retirement	107	41.3
Something else	4	1.5
Total	259	100.0

Of the 152 or 58.7% of respondents who did not choose traditional retirement, 97.4% identified one of the four nontraditional retirement patterns—unretirement (20.4%), bridge job (13.8%), encore career (29.0%), and phased retirement (34.2%)—as the best approximation to describe their experience after retiring. Only 2.6% of respondents chose none of these patterns and instead indicated something else best described their experience. One “something else” respondent indicated he performed seasonal work for UPS, which did not fit any of the postretirement patterns.

Data from the separate currently-working survey question, ever-worked-since-retirement question, and the retirement-pattern question show slightly different percentages for traditional retirement with no postretirement work experience. A cross-tabulation of responses to these three

questions indicated that 96 out of 257 respondents (37.4%) answered the relevant questions and never worked after retirement.

In general, the high number of retirees choosing alternate retirement patterns is consistent with current retirement trends. However, because two thirds of the survey respondents were early boomers, they were more likely to have retired under the older Civil Service Retirement System. Under that system, individuals would have been eligible for retirement slightly earlier than later boomers who would have retired under the Federal Employees Retirement System, with a slightly later retirement age and different compensation structure. Comparing early and late boomers' postretirement patterns showed some differences and similarities between the two groups. The primary difference was that late boomers (born between 1956 and 1964) were more likely to choose traditional retirement (49.4%) than encore careers (37.5%), and early boomers (born between 1946 and 1955) were more likely to choose encore careers (19.9%) than traditional retirement (10.8%). There were only small differences between the two boomer groups for bridge jobs, phased retirement, and the *other* option. Overall, considering bridge jobs, encore careers, and phased retirement together, early boomers were more likely than late boomers to choose to work in some capacity after retirement. However, this group of retirees has also had more time to reenter the workforce in some capacity. Table 4.21 presents these results.

Table 4.21

Retirement Patterns Percentage Distributions by Boomer Group

Baby boomer	None of the above (%)	Unretire-ment (%)	Bridge job (%)	Encore career (%)	Phased Retire (%)	Retire-ment (%)	Total %
Early: born between 1946 and 1955 (*n* = 176)	1.7	11.9	9.1	19.9	19.9	37.5	100.0
Late: born between 1956 and 1964 (*n* = 83)	1.2	12.0	6.0	10.8	20.5	49.4	100.0
Total (*N* = 259)	1.5	12.0	8.1	17.0	20.1	41.3	100.0

Of the 259 individuals who responded to this question, several chose to add narrative comments to further explain their postretirement activity. Comments such as *retired due to poor health and began working as my health improved*, *did substitute teaching part-time before raising cattle full-time*, *after retiring worked as a contractor full-time before embarking on a career as a novelist*, and *seasonal work – UPS delivery work* were examples of specific activities individual respondents chose.

Postretirement factors. Respondents gave answers to the prompt, "Thinking about your postretirement time, to what degree was each of the following statements a factor regarding your choice of activities?" Participants responded to a list of eight descriptive statements characterizing their postretirement activity by selecting one of six choices on a Likert-type scale of 1 (*strongly disagree*), 2 (*disagree*), 3 (*somewhat disagree*), 4 (*somewhat agree*), 5 (*agree*), and 6 (*strongly agree*) for each statement. Means and standard deviations were computed for responses to each of the eight statements individually, with an overall mean and standard deviation computed by averaging across responses to the individual statements.

Several of the statements on postretirement activities were from a survey question in which respondents indicated their agreement or disagreement about factors being part of their Intelligence Community work experience. In general, mean scores for the choice of postretirement activities statements tended to be high, although not as high as the corresponding items under factors that were part of their Intelligence Community work experience. Among postretirement activity factors for which respondents assessed the lowest mean score was for the statement "I am able to contribute to national security" (M = 3.35; SD = 1.787). The highest mean score was for the statement "I enjoy what I am doing" (M = 5.25; SD = 0.883). Overall, respondents *somewhat agreed* or *agreed* with five of the eight statements in the question. These were, *I enjoy what I am doing* (M = 5.25), *I feel needed* (M = 4.59), *I am making a difference* (M = 4.51), *I share a sense of solidarity with others* (M = 4.32), and *I am able to mentor young people* (M = 4.03). Respondents *somewhat disagreed* to *somewhat agreed* with three of the statements: *I found an activity or position that values selflessness* (M = 3.90), *I found an activity or position that values individual sacrifice for the greater good* (M = 3.63), and *I am able to contribute to national security* (M = 3.35). Whereas some retirees chose to continue contributing to national security (M = 3.35), sacrificing for the greater good (M = 3.63), and working in a position that valued selflessness (M = 3.90), overall, these statements were less of a factor in postretirement activity choices.

In addition to responding to the eight statements on the postretirement activities, some survey respondents also provided additional narrative comments, including *I am able to translate federal budget experience to grant writing for several charities, I am a Red Cross volunteer and often employ my Intelligence Community experience, helping young people better prepare to*

overcome future challenges, and *finally have time for my hobbies*. Table 4.22 presents a summary of results for postretirement experiences.

Table 4.22

Descriptive Statistics for Factors Influencing Postretirement Choice of Activities

Survey statement	*M*	*SD*	Strongly disagree (%)	Disagree (%)	Somewhat disagree (%)	Somewhat agree (%)	Agree (%)	Strongly agree (%)
I enjoy what I am doing (*n* = 257)	5.25	0.883	0.8	1.2	1.6	10.1	42.0	44.4
I feel needed (*n* = 258)	4.59	1.188	2.7	4.7	7.4	22.5	42.2	20.5
I am making a difference (*n* = 258)	4.51	1.267	2.7	6.6	7.8	26.4	32.9	23.6
I share a sense of solidarity with others (*n* = 258)	4.32	1.157	1.9	8.1	8.5	29.8	40.3	11.2
I am able to mentor younger people (*n* = 256)	4.03	1.454	5.1	14.1	12.9	27.3	22.3	18.4
I found an activity or position that values selflessness (*n* = 259)	3.90	1.458	7.3	14.3	12.0	27.0	26.6	12.7
I found an activity or position that values individual sacrifice for the greater good (*n* = 258)	3.63	1.384	8.1	14.7	19.8	29.1	20.2	8.1
I am able to contribute to national security (*n* = 249)	3.35	1.787	21.3	19.3	9.2	18.5	15.7	16.1

Respondents also answered the open-ended question, “Reflecting on your postretirement time, what are the most positive aspects of your choice of activity?” Answers indicated a range of emotions and activities with a generally optimistic tone. Responses included *traveling*, *working with young people*, *continuing to contribute to national security*, *finding time to do everything I wanted to do*, *teaching and volunteering*, *spending time with family and caring for family members*, *still supporting the Intelligence Community*, *having the freedom to choose my activities*, *pursuing a healthier lifestyle*, *spending time outdoors*, and *contributing to my local community*, among others. Most respondents (n = 239) completed this optional question, indicating a high level of engagement with the topic. Results appear in a word cloud, as shown in Figure 4.5. *Family* figured prominently as the focal point of the word cloud; however, other significant terms reflected a range of activities, including *working* and *work*, *helping*, and *volunteer* and *volunteering*, all viewed by respondents as positively tied to their postretirement time.

Figure 4.5. Respondents' view of postretirement time. Created using NVivo 12 Plus, version 12.5.0, under a student license.

Most challenging aspects of postretirement. Another survey question was, "Still reflecting on your postretirement time, what would you say is the most challenging aspect of your choice of activity?" This question also generated a substantial number of responses, with 233 comments. The contrast in tone was noticeable, with some lighthearted comments such as, *I took up golf. I really suck!!! But I have fun*, to more reflective responses, such as, *learning a musical instrument, communicating with the younger generations. We do not always share the same base of experience, which can lead to misunderstanding in meaningful communication. It takes a little more effort,* and *quickly learning new technical skills (software, science) to be able*

to contribute more. Also, there is so much more that needs to be done than there is time to do it all. Figure 4.6 shows the word cloud made from comments about challenging aspects of postretirement choice of activities. This word cloud has the verb *finding* as the central or most prominent word amplifying other verbs, such as learning, activities, staying, making, and similar terms that seem to project a sense of motion or action.

Figure 4.6. Most challenging aspects of postretirement time. Created using NVivo 12 Plus, version 12.5.0, under a student license.

Mission impact on postretirement. The final survey question that informed Research Question 4c was another scale question: "Thinking back on both your work in the Intelligence Community and your postretirement choices, on a scale from 1 to 10, how much do you believe

the mission-focused nature of your experience in the Intelligence Community influenced what you looked for in your postretirement activity?" Responses covered the full spectrum; however, the highest scores were at either end of the scale. At the low end, 13.7% of respondents chose 1 (*not an influence*) and 22.2% of respondents chose 10 (*a significant influence*).

The mean for all responses was 6.51, which leans toward the higher end of the scale, showing that respondents felt there was at least some impact of the mission-focused nature of their work on their postretirement activities. The large standard deviation *SD* = 3.124 reflected the broad range in the responses. Table 4.23 presents the results; notably, the three highest scores (8, 9, and 10) accounted for 48.4% of respondents, indicating a substantial connection between their Intelligence Community mission-focused experiences and postretirement activities.

Table 4.23

Perceived Impact of a Mission-Focused Career on Postretirement Activity Frequency and Percentage Distributions

Scale score	Frequency	%
1 (*not an influence*)	34	13.7
2	8	3.2
3	12	4.8
4	7	2.8
5	26	10.5
6	22	8.9
7	19	7.7
8	30	12.1
9	35	14.1
10 *(a significant influence)*	55	22.2
Total	248	100.0

Summary of Research Question 4. Responses from three distinct, but related questions were considered together in addressing Research Question 4. Together, the responses provided insight into the thoughts of retired Intelligence Community baby boomers about their experience working in the Intelligence Community, what motivated them to leave their job in the Intelligence Community, and how they viewed their postretirement activity. Respondents indicated that mission-focused and serving other factors were a substantial part of their personal work experience in the Intelligence Community. Respondents conveyed a slightly stronger sense of the pull of external factors rather than the push of internal factors in making their decision to retire from their Intelligence Community position. In addition, responses confirmed that many participants experienced multiple factors that were both push and pull factors. About 63% of survey respondents chose to work in some capacity following retirement, and 48% saw a strong tie between the mission-focused nature of their career and their choice of postretirement activity.

Regression Research Questions

This section of Phase 1 covers Research Questions 5a, 5b, 6, and 7, all of which involved regression analyses of survey data. These four research questions address the relationship between selected independent and dependent variables. Table 3.1 lists each of these planned regression analyses.

Regression analyses were run and results evaluated to identify significant influences of independent variables on selected dependent variables. Determining the number of cases included in each regression entailed determining the number of cases with complete responses for each set of variables in a particular regression. In all regressions, this number was less than the total number of 280 cases. Individual cases were not included in the analysis when any of the variables for that regression contained missing data. The cases not included in the analyses primarily had missing demographic control variable data. For example, the number of responses for the control variable *gender* was 251 and the number of responses for the *age group* control variable was 252, thereby limiting any regressions using these control variables to no more than 251 cases. Also, the number of responses to the survey question on the Generativity Scale was 261 and the responses to the survey question about reasons for retiring ranged from 249 to 258, depending on individual statements. Table 4.24 shows the number of cases used for each regression.

Table 4.24

Number of Cases Per Regression Research Question

Research question (RQ)	Number of cases
RQ5a (all regressions)	232
RQ5b (all regressions)	244
RQ6 (all regressions)	232
RQ7 (all regressions)	226

Regression Analyses for Research Questions 5a, 5b, 6, and 7

Altogether, nine separate regressions were run to address Research Questions 5a, 5b, 6, and 7. There were two regressions included for Research Question 5a, 5b, and 6 and three for Research Question 7. The first regression for each research question used composite scores as independent variables, and the second regression used the individual statements from these composite variables as the independent variables to further explore which specific items had a significant influence on the dependent variable. Answering Research Question 7 entailed three regression analyses that included the generativity score and retirement decision reasons. Table 4.25 shows the research question number, regression number, control variables, independent research variables, and dependent variables for each of these nine regression analyses. Each of the nine regressions included the same three control variables: *boomer status, gender,* and *age group*. A discussion of findings by research question follows this overview.

Table 4.25

Variables Included in Each Regression Analysis by Research Question

RQ	Regression	Control variables	Independent research variables	Dependent variables
5a	1	Boomer status, gender, age group	Composite score for individual factors that are part of personal work experience in the Intelligence Community	Postretirement choice of activity
	2	Boomer status, gender, age group	Factors that are part of personal work experience in the Intelligence Community	Postretirement choice of activity
5b	3	Boomer status, gender, age group	Composite score for individual factors that are part of personal work experience in the Intelligence Community	Generativity
	4	Boomer status, gender, age group	Factors that are part of personal work experience in the Intelligence Community	Generativity
6	5	Boomer status, gender, age group	Composite score for individual factors that are part of personal work experience in the Intelligence Community + Generativity	Postretirement choice of activity
	6	Boomer status, gender, age group	Factors that are part of personal work experience in the Intelligence Community + Generativity	Postretirement choice of activity
7	7	Boomer status, gender, age group	Composite score for individual factors that are part of personal work experience in the Intelligence Community + Generativity + Composite score for motivation to retire	Postretirement choice of activity
	8	Boomer status, gender, age group	Factors that are part of personal work experience in the Intelligence Community + Generativity + Composite score for motivation to retire	Postretirement choice of activity
	9	Boomer status, gender, age group	Composite score for individual factors that are part of personal work experience in the Intelligence Community + Generativity + Individual factors influencing retirement	Postretirement choice of activity

Dummy variables. As part of the independent variables used in the regressions, several dummy variables were created. Dummy variables are independent or control variables that take the value of either 0 or 1 and function as numeric stand-ins for a qualitative fact or a logical proposition (Garavaglia & Sharma, 2003). In this case, I created and used dummy variables in all regressions for Research Questions 5a, 5b, 6, and 7, recoding the dummy variables from the original survey variables. Table 4.26 presents the new name of the variable, the recorded values, and the calculation method to create the dummy variable from the original survey variable.

Table 4.26

Dummy Variables Calculation Methods

New variable name	Recorded variable	Calculation method
Boomer status	0 = Late boomer 1 = Early boomer	Used recoding option to change two choices—early or late boomer—to 0 or 1
Gender	0 = Male or other 1 = Female	Used recoding option to change three choices—male, female, other gender identification—to 0 or 1
Age group	0 = 65 plus 1 = 64 and under	Used recoding option to change four choices—55–59, 60–64, 65–69, and 70 plus—to 0 or 1

Research Question 5

Research Question 5 was the first of several questions focused on the relationship between experience in the Intelligence Community, generativity, and postretirement activities. Research Question 5 specifically pertained to whether and how a career in the Intelligence Community affected an individual's choice of postretirement activities and sense of generativity. Two separate but related research questions addressed each of these relationships.

Research Question 5a. Research Question 5a was, What influence did working as a public servant in the Intelligence Community have on postretirement choice of activity for baby boomer retirees? Results from survey questions regarding factors experienced at work and the choice of postretirement activities provided the data to address this research question. Two regression analyses were used to explore the relationship between these variables. The dependent variable in both regressions was a composite score based on the survey question asking respondents the degree to which a series of statements was a factor that influenced their choice of postretirement activity.

In the first regression, the individual factors experienced at work variables were consolidated into a factors-experienced-at-work composite score. The three control variables included in the analysis were *boomer status, gender*, and *age group.* Regression results showed that only the factors-experienced-at-work composite score influenced the *postretirement choice of activities*; the three control variables did not have a significant influence. The factors-experienced-at-work composite score variable accounted for 19.6% of the variance in *postretirement choice of activities*, with $p = .000$. The standardized beta (β) for the factors experienced at work composite score was a relatively strong .446, with $p = .000$.

The second regression used the individual statements from the survey question that asked respondents to what degree each factor was part of their personal work experience in the Intelligence Community (see Table 4.10) as individual independent variables. These factors influencing their postretirement choices included statements such as *I found an activity or position that values individual sacrifice for the greater good, I am making a difference*, and *I feel needed*; the full list of individual statements appears in Table 4.22. In this second regression analysis, the independent variables were the individual statements about factors that were part of

the Intelligence Community work along with the three controls, *boomer status*, *gender*, and *age group*.

Two independent variables, the *commitment to public service* and *the ability to make a difference*, were shown to significantly influence the *postretirement choice of activities* dependent variable. Table 4.27 presents the associated regression model summary information. The first model contained one variable, *a commitment to public service*, which accounted for 15.5% of the variance in the dependent variable, with $p = .000$. The second model added *the ability to make a difference* independent variable, accounting for an additional 3.7% of the variance, for a total of 19.2% of the variance in the *postretirement choice of activities* dependent variable, with $p = .001$. The control variables of *boomer status*, *gender*, and *age group* did not have a significant impact on how respondents assessed their choice of postretirement activity. There were no discernable differences between early and late boomers, age group, or whether respondents were male or female for the choice of postretirement activity.

Table 4.27

Regression Analysis for Factors Experienced at Work and Postretirement Choice of Activities (N = 232)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	p
1	A commitment to public service	.155	.151	.155	42.097	.000
2	A commitment to public Service + The ability to make a difference	.192	.185	.037	10.498	.001

The standardized beta (β) for the *commitment to public service* variable was .287, $p = 0.000$. The standardized beta (β) for the *ability to make a difference* variable was somewhat lower at .220, $p = 0.001$, meaning the *commitment to public service* variable had slightly more

influence than the *ability to make a difference* variable on *postretirement choice of activities.* Table 4.28 shows the regression coefficient results.

Table 4.28

Regression Analysis Significant Independent Factors Experienced at Work Variables on Postretirement Choice of Activities (N = 232)

	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
Model	B	Std. error	*β*	t	Sig	Tolerance	VIF
(Constant)	1.736	0.376		4.614	0.000		
A commitment to public service	0.230	0.054	0.287	4.239	0.000	0.768	1.303
The ability to make a difference	0.247	0.076	0.220	3.240	0.001	0.768	1.303

Research Question 5b. Research Question 5b was, What influence did working as a public servant in the Intelligence Community have on generativity scores? Data to address this research question came from two survey questions, the first of which was, "Thinking about your experience working in the Intelligence Community, to what degree was each of the following factors a part of your personal work experience?" Responses to this question served as the independent variables. A second survey question assessed respondents' generativity score as derived from a series of six statements that comprised the validated Morselli and Passini (2015) Social Generativity Scale. The survey question was, "Thinking about what is important to you in your life, how strongly do you disagree or agree with each of the following statements?" Table 4.11 shows the results from the Social Generativity Scale survey question.

I ran two regressions to address Research Question 5b. In the first regression, the individual factors experienced at work variables were consolidated into a *factors experienced at*

work composite score. Table 4.2 shows the recoding process to create the composite variables. The three control variables included in this regression were *boomer status*, *gender*, and *age group*. The dependent variable was *generativity score*, based on the validated Social Generativity Scale score (Morselli & Passini, 2015). Results showed that the *factors experienced at work composite score* influenced the *generativity score*. The control variables did not have a significant influence on generativity. The overall R^2 score was 0.203, indicating that the *factors experienced at work composite score* accounted for 20.3%, or just over one fifth of a respondent's generativity score, with a $p = .000$. The standardized beta (β) for the *factors experienced at work composite score* variable was a strong .451, with $p = .000$.

The second regression used the individual *factors experienced at work* statements as independent variables (see Table 4.10). The three control variables included in the analysis were again *boomer status*, *gender*, and *age group*. The dependent variable was the *generativity score*. In this regression analysis, *a commitment to public service, the opportunity to mentor younger intelligence officers,* and *individual sacrifice for the greater good* were shown to significantly influence the generativity score. The first model contained one variable, *a commitment to public service,* which accounted for 18.8% of the variance in the generativity score, with $p = .000$. The second model added independent variable of the opportunity to mentor younger intelligence officers, accounting for an additional 2.9% of the variance, for a total of 21.6% of the variance in the generativity score, with $p = .003$. The third model added the *individual sacrifice for the greater good* independent variable, accounting for an additional 1.5% of the variance, for a total of 23.1% of the variance in the *generativity score,* with $p = .030$. The control variables *boomer status, gender,* and *age group* did not have a significant impact on the generativity score. Thus, there were no discernable differences between *early and late boomers, age groups,* or *across*

gender for the *generativity score*. Table 4.29 presents the model summary information for this regression analysis.

Table 4.29

Regression Analysis Factors Experienced at Work That Influenced Generativity (N = 244)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	A commitment to public service	.188	.184	.188	55.852	.000
2	A commitment to public service + the opportunity to mentor younger intelligence officers	.216	.210	.029	8.806	.003
3	A commitment to public service + the opportunity to mentor younger intelligence officers + individual sacrifice for the greater good	.231	.222	.015	4.782	.030

The standardized beta (β) for *a commitment to public service* was .264, $p = 0.000$. The standardized betas (β) for *the opportunity to mentor younger intelligence officers* was lower at .160, $p = 0.018$, and the standardized beta (β) for *the individual sacrifice for the greater good* variable was .156, with $p = 0.030$, meaning *the commitment to public service* had a stronger influence on the *generativity score* than both of these variables. Table 4.30 presents the significant variables and associated coefficient data.

Table 4.30

Regression Analysis Coefficients for Influence of Factors Experienced at Work on Generativity (N = 244)

Model	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
	B	Std. error	*β*	t	Sig	Tolerance	VIF
(Constant)	1.736	0.376		4.614	0.000		
A commitment to public service	0.230	0.064	0.264	3.615	0.000	0.600	1.668
The opportunity to mentor younger intelligence officers	0.119	0.050	0.160	2.389	0.018	0.714	1.401
Individual sacrifice for the greater good	0.121	0.055	0.156	2.187	0.030	0.631	1.586

Summary of Research Question 5. Although it is fair to assume that what individuals choice for a career would have a bearing on their postretirement activities, it is informative to understand which experiences from that career had the most significant influence on an individual's postretirement choices and sense of generativity. Results indicated that *a commitment to public service* and *an ability to make a difference* influenced an individuals' choice of postretirement activity. In addition, an individual's *commitment to public service, opportunity to mentor young intelligence officers,* and *ability to make a difference* were predictors of their *generativity score*.

Research Question 6

Research Question 6 addressed whether individuals' personal work experience in the Intelligence Community plus their generativity score together influenced their choice of postretirement activity. Research Question 6 was, What influence did working as a public servant in the Intelligence Community and generativity scores have on postretirement choice of

activity for baby boomer retirees? Two regressions were run to explore the relationship between these variables.

In the first regression, the *individual factors experienced at work* variables were consolidated into a *factors experienced at work composite score* independent variable. The *generativity score* was included as a second independent variable. Three control variables included were *boomer status, gender,* and *age group.* The dependent variable was the *postretirement choice of activities.*

Results showed that the *factors experienced at work composite score* and the *generativity score* both influenced the *postretirement choice of activities*. The three control variables did not have a significant influence. Table 4.31 presents the regression model summary information. The first model contained one variable, the *factors experienced at work composite score* , which accounted for 19.6% of the variance in the dependent variable, with a $p = 0.000$. The second model added the *generativity score* independent variable, accounting for an additional 16.9% of the variance, for a total of 36.8% of the variance in the *postretirement choice of activities* dependent variable, with $p = 0.000$.

Table 4.31

Regression Analysis for the Factors Experienced at Work Composite Score and Generativity Independent Variables on the Postretirement Choice of Activities (N = 232)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	Factors experienced at work composite score	0.199	0.196	0.199	57.166	0.000
2	Factors experienced at work composite score + generativity	0.368	0.362	0.169	61.177	0.000

The standardized beta (β) for the *factors experienced at work composite score* was 0.233, $p = 0.000$. The standardized beta (β) for the *generativity score* was .463, $p = 0.000$, indicating that the *generativity score* was more influential than *factors experienced at work composite score* on the choice of postretirement activities. Table 4.32 shows the regression coefficient results.

Table 4.32

Regression Analysis Coefficients for the Factors Experienced at Work Composite Score and Generativity Influence on Postretirement Choice of Activities (N = 232)

	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
Model	B	Std. error	β	t	Sig	Tolerance	VIF
(Constant)	0.481	0.350		1.373	0.171		
Factors experienced at work composite score	0.277	0.070	0.233	3.943	0.000	0.788	1.268
Generativity	0.431	0.055	0.463	7.822	0.000	0.788	1.268

The second regression used the individual statements about factors that were part of their personal work experience in the Intelligence Community (see Table 4.10) as individual independent variables. The other independent variable was the *validated generativity score.*

Three control variables included in the analysis were *boomer status, gender,* and *age group*. The dependent variable was the composite score for *postretirement choice of activities.*

In the second regression analysis, three independent variables—*a commitment to public service, the ability to make a difference,* and the *generativity score*—were shown to significantly influence the *postretirement choice of activities* dependent variable. Table 4.33 presents the regression model summary information. The first model contained one variable, *a commitment to public service,* which accounted for 15.5% of the variance in the dependent variable, with $p = 0.000$. The second model added *the ability to make a difference* independent variable, accounting for an additional 3.7% of the variance; the two variables together accounted for 19.2% of the variance, with $p = .001$. In the third model, which contained three variables, the *generativity score* was added to the first two variables and contributed an additional 17.1% of the variance, with a $p = 0.000$. Together, these three explanatory variables accounted for 36.3% of the variance of the *postretirement choice of activities*.

Table 4.33

Regression Analysis for Factors Experienced at Work and Generativity That Influenced Postretirement Choice of Activities (N = 232)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	A commitment to public service	0.155	0.151	0.155	42.097	0.000
2	A commitment to public service + The ability to make a difference	0.192	0.185	0.037	10.498	0.001
3	A commitment to public service + the ability to make a difference + generativity	0.363	0.355	0.171	61.325	0.000

The standardized beta (β) for the variable *a commitment to public service* was 0.116, $p = 0.072$. The standardized beta (β) for the *ability to make a difference* variable was .138, $p = 0.025$, and the standardized beta (β) for the *generativity score* was .470, $p = 0.000$. These results show that the *generativity score* had more influence on *postretirement choice of activities* than either a *commitment to public service* or *an ability to make a difference.* Table 4.34 shows the regression coefficient results.

Table 4.34

Regression Analysis Coefficients for Individual Factors Experienced at Work and Generativity on Postretirement Choice of Activities (N = 232)

	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
Model	B	Std. error	β	t	Sig	Tolerance	VIF
(Constant)	0.532	0.368		1.443	0.151		
A commitment to public service	0.093	0.051	0.166	1.811	0.072	0.678	1.474
The ability to make a difference	0.155	0.069	0.138	2.259	0.025	0.745	1.341
Generativity	0.437	0.056	0.470	7.832	0.000	0.776	1.288

Summary of Research Question 6. Results from multiple regression analyses showed that a series of factors experienced while working in the Intelligence Community as well as the measure of generativity influenced the choice of postretirement activity. An individual's Social Generativity Scale score was the most significant determinant of the influence on the individual's postretirement choice of activities. Also of note, analysis results from Research Question 5b demonstrated a positive relationship between factors that were part of an individual's work experience on generativity scores. Although the generativity score was the most influential factor here, it was also higher because of individual's Intelligence Community experiences.

Research Question 7

The last regression analysis research question was, What influence did working as a public servant in the Intelligence Community, motivation to retire, and generativity scores have on postretirement choice of activity for baby boomer retirees? The model for this research question included three independent variables: the first derived from factors associated with an individual's personal work experience, the second derived from an individual's Social Generativity Scale score, and the third derived from the influence of a series of factors on an individual's motivation to retire. Three control variables were also included as a part of the analysis: *boomer status, gender,* and *age group.* The dependent variable for all regressions for Research Question 7 was the *postretirement choice of activities.* Three regressions were run to address Research Question 7.

In the first regression, the three independent variables were all composite variables: the *factors experienced at work composite score,* the *generativity score,* and *factors that influenced retirement decision composite score.* The three control variables included were *boomer status,*

gender, and *age group*. The dependent variable was the *postretirement choice of activities*. Table 4.35 presents the regression model summary information. The first model contained one variable, the *factors experienced at work composite score* independent variable, which accounted for 21.1% of the variance in the dependent variable, with $p = 0.000$. The second model added the *generativity score* independent variable, accounting for an additional 15.4% of the variance for a total of 36.5% of the variance in *postretirement choice of activities* dependent variable, with $p = 0.000$. The *factors that influence retirement composite score* was not significant in this regression.

Table 4.35

Regression Analysis for Factors Experienced at Work, Generativity, and Retiree Motivation on Postretirement Choice of Activities (N = 226)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	Factors experienced at work	0.211	0.207	0.211	59.756	0.000
2	A commitment to public service + the ability to make a difference	0.365	0.359	0.154	54.107	0.000

The standardized beta (β) for the *factors experienced at work composite score* variable was .265, $p = 0.000$. The standardized beta (β) for the *generativity score* was higher at 0.438, $p = 0.000$. The standardized beta scores indicated that the *generativity score* had a greater influence on *postretirement choice of activities* than *factors experienced at work composite score* and both were a positive influence. No other variables were statistically significant influences. These results appear in Table 4.36.

Table 4.36

Regression Analysis Composite Scores for Factors Experienced at Work, Generativity, and the Retiree Motivation on Postretirement Choice of Activities (N = 226)

	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
Model	B	Std. error	β	t	Sig	Tolerance	VIF
(Constant)	0.441	0.357		1.235	0.218		
Factors experienced at work	0.312	0.070	0.265	4.456	0.000	0.804	1.244
Generativity	0.409	0.056	0.438	7.350	0.000	0.804	1.244

In the second regression analysis, four independent variables—*a commitment to public service, the ability to make a difference,* the *generativity score,* and the *factors that influenced retirement decision composite score*—were included; however, only *a commitment to public service, the ability to make a difference,* and the *generativity score* were shown to significantly influence the *postretirement choice of activities* dependent variable. Table 4.37 shows the regression model summary information. The first model contained one variable, *a commitment to public service,* which accounted for 16.7% of the variance in the dependent variable, with p = .000. The second model added *the ability to make a difference* independent variable, accounting for an additional 4.4% of the variance and the two variables together accounted for 21.1% of the variance, with p = .001. The third model added the *generativity score* to the first two variables and contributed an additional 15.7% of the variance, with p = 0.000. Together, these three explanatory variables accounted for 36.7% of the variance of the *postretirement choice of activities.*

Table 4.37

Regression Analysis Impact of Factors Experienced at Work, Generativity, and Retiree Motivation on Postretirement Choice of Activities (N = 226)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	A commitment to public service	0.167	0.163	0.167	44.799	0.000
2	A commitment to public service + the ability to make a difference	0.211	0.204	0.044	12.445	0.001
3	A commitment to public service + the ability to make a difference + Social Generativity Scale score	0.367	0.359	0.157	54.942	0.000

The standardized beta (β) for the *commitment to public service* was 0.149, $p = 0.020$. The standardized beta (β) for the *ability to make a difference* was slightly higher at 0.162, $p = 0.009$. The standardized beta (β) for the *generativity score* was much higher at 0.441, $p = 0.000$ meaning this variable had quite a bit more influence on the choice of postretirement activities. Table 4.38 shows the regression coefficient results.

Table 4.38

Regression Analysis Coefficients for Factors Experienced at Work, Generativity, and Motivation to Retire on Postretirement Choice of Activities (N = 226)

	Unstandardized coefficients		Standardized coefficients		Collinearity statistics	
Model	*B*	Error	*B*	*t*	Tolerance	VIF
(Constant)	0.212	0.410		0.518	0.605	
A commitment to public service	0.120	0.051	0.149	2.351	0.020	0.710
The ability to make a difference	0.182	0.069	0.162	2.654	0.009	0.767
Generativity	0.419	0.057	0.441	7.357	0.000	0.795

In the final regression for Research Question 7, the independent variables were *the factors experienced at work composite score,* the *generativity score,* and each of the individual *factors that influenced retirement decision* as independent variables and the *postretirement choice of activities* as the dependent variable. The results of this regression analysis showed that *the factors experienced at work composite score,* the *generativity score*, and *another job prospect* were shown to significantly influence the *postretirement choice of activities* dependent variable. Table 4.39 presents the regression model summary information. The first model contained one variable, *factors experienced at work composite score,* which accounted for 22.1% of the variance in the dependent variable, with $p = 0.000$. The second model added the *generativity score,* accounting for an additional 15.3% of the variance in the *postretirement choice of activities* dependent variable, with $p = 0.000$. The final model added *another job prospect* from the individual factors that influenced the decision to retire. This added variable accounted for an additional 4.4% of the variance in the dependent variable, with $p = 0.000$. The control variables *boomer status*, *gender*, and *age group* did not have a significant impact on how

respondents assessed their choice of postretirement activity. There were no significant differences between boomer category, age group, or whether respondents were male or female.

Table 4.39

Regression Analysis for Factors Experienced at Work, Generativity, and Individual Retiree Motivation Items on Postretirement Choice of Activities (N = 226)

Model	Explanatory variables	R^2	R^2_{Adj}	ΔR^2	ΔF	*p*
1	Factors experienced at work	0.221	0.217	0.221	63.409	0.000
2	Factors experienced at work + generativity	0.374	0.368	0.153	54.420	0.000
3	Factors experienced at work + generativity + another job prospect	0.418	0.410	0.044	16.776	0.000

The standardized beta (β) for the factors experienced at work variable was 0.271, $p = 0.000$. The standardized beta (β) for the Social Generativity Scale score was quite a bit higher at 0.418, $p = 0.000$. The standardized beta (β) for *another job prospect* was 0.211, $p = 0.000$. Together, the three predictor variables—the *factors experienced at work composite score*, the *generativity score*, and *another job prospect* retirement motivation—had a significant influence on the dependent variable *postretirement choice of activities*. Of these three, the g*enerativity score* had the largest influence. Table 4.40 presents these data.

Table 4.40

Regression Analysis Coefficients for Factors Experienced at Work and Generativity Composite Scores and Retiree Motivation Items on Postretirement Choice of Activities (N = 226)

	Unstandardized coefficients		Standardized coefficients		Collinearity statistics	
Model	*B*	Error	*B*	*t*	Tolerance	VIF
(Constant)	0.182	0.349		0.521	0.603	
Factors experienced at work	0.325	0.068	0.271	4.748	0.000	0.804
Generativity	0.397	0.054	0.418	7.296	0.000	0.799
Another job prospect	0.118	0.029	0.211	4.096	0.000	0.990

Summary of Research Question 7. Of the many variables, both composite and individual, considered in the three regressions that addressed Research Question 7, the *generativity score* accounted for the largest influence on the characteristics that were important in the choice of postretirement activities. In addition, of factors experienced at work in the Intelligence Community, individuals' *commitment to public service* and *ability to make a difference* while working for the Intelligence Community and *opportunity for a new job prospect* as a retirement motivation were also significant factors in determining their choice of activity after they retired.

It was also important to note the lack of any real value in the regressions using the composite score for *reasons for retiring*. Results from the analysis of Research Question 4 also demonstrated a mixed result regarding the values associated with the survey questions on retirement motivation. This same concern is evident in the regressions that are part of Research Question 7 where the composite values for *reasons for retiring* do not add much insight from the regression. Of the three regressions associated with Research Question 7, regression 9 identifies

the individual factor of *another job prospect* as a significant retirement motivation and is of more value in understanding any impact of retirement on an individual's choice of postretirement activity. As a composite variable, the conflicting values associated with retirement motivation does not add any real value.

Summary of Findings from Regression Research Questions 5a, 5b, 6, and 7

Multiple regression analysis was used to assess which variables accounted for a significant part of the variance in two outcomes: choice of postretirement activities among baby boomer retirees and respondent generativity scores. Several regression models were constructed for each of the outcome variables using both control variables and independent explanatory variables. The control variables *boomer status, gender, and age group* were used in each regression. Table 4.41 presents a summary of the regression variables and identifies those that were significant.

Table 4.41

Summary of all Regression Research Questions, Showing All Statistically Significant Independent Variables

Question	Research question narrative	Control variables	Independent explanatory variables*	Dependent variables
RQ5a	Influence of working as a public servant on postretirement choice of activity?			
	Regression 1: Composite score from ten factors that are part of Intelligence Community work experience	boomer status, gender, age group	• Factors experienced at work composite score*	Postretirement choice of activity composite score
	Regression 2: Ten factors that are part of Intelligence Community work experience	boomer status, gender, age group	• A commitment to public service* • The ability to make a difference*	Postretirement choice of activity composite score
RQ5b	What influence did working as a public servant in the Intelligence Community have on generativity scores?			
	Regression 3: Composite score from ten factors that are part of Intelligence Community work experience	boomer status, gender, age group	• Factors experienced at work composite score*	Social Generativity Scale score
	Regression 4: 10 factors that are part of Intelligence Community work experience	boomer status, gender, age group	• A commitment to public service* • The ability to make a difference* • Individual sacrifice for the greater good*	Social Generativity Scale score

Table Continued

Table 4.41 Continued

Question	Research question narrative	Control variables	Independent explanatory variables*	Dependent variables
RQ6	Influence working as a public servant in the Intelligence Community and Generativity have on postretirement choice of activity?			
	Regression 5: Composite score from ten factors that are part of Intelligence Community work experience, Generativity Score	boomer status, gender, age group	• Factors experienced at work composite score* • Social Generativity Scale score*	Postretirement choice of activity composite score
	Regression 6: 10 factors that are part of Intelligence Community work experience, Generativity Score	boomer status, gender, age group	• A commitment to public service* • The ability to make a difference* • Social Generativity Scale score*	Postretirement choice of activity composite score

Table Continued

Table 4.41 Continued

Question	Research question narrative	Control variables	Independent explanatory variables*	Dependent variables
RQ7	Influence working as a public servant in the Intelligence Community, motivation to retire and Generativity impact postretirement choice of activity?			
	Regression 7: 10 statements in a composite score, Generativity Scale score, Motivation to retire composite	boomer status, gender, age group	• Factors experienced at work composite score* • Social Generativity Scale score*	Postretirement choice of activity composite score
	Regression 8: 10 statements included as individual variables, Generativity Scale score, Motivation to retire composite score	boomer status, gender, age group	• A commitment to public service* • The ability to make a difference* • Social Generativity Scale score*	Postretirement choice of activity composite score
	Regression 9: 10 statements in a composite score, Generativity Scale score, individual factors from motivation to retire variables	boomer status, gender, age group	• Factors experienced at work* • Social Generativity Scale score* • Another job prospect*	Postretirement choice of activity composite score

Note. *Variables were significant at $p \leq .05$

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Phase 2

Phase 2 focus group data addressed Research Question 8, eliciting the insights and experiences of individuals who participated in the Phase 1 survey from a qualitative perspective. Two focus groups comprised of survey respondents participated in the second phase of this mixed-methods study. These individuals represented those who had not worked and those who did work again postretirement. Participants self-selected by indicating their interest in participating in a focus group when they completed the Phase 1 survey. Random number selection of focus group participants came from the larger group (N = 109) of willing participants. All respondents who expressed interest in Phase 2 received a summary of the survey results ahead of time, and a subset (n = 10) of those who expressed interest in the focus groups participated in Phase 2. Of the Phase 2 participants, four were female and six were male. Five retired and did not take an encore position and five chose some version of an encore position, although seven were retired completely at the time of the focus group discussions.

Structure and Preparation

Because this study was a QUAN(qual) → qual design, it was necessary to complete the results from Phase 1 prior to Phase 2 to incorporate them into the structure of the Phase 2 questions. An initial set of questions developed for the proposed methodology design were modified based on survey findings. Results from the survey centered on five key areas: the demographics of the survey participants, their experiences working in the Intelligence Community, what motivated them to retire, their sense of generativity, and their postretirement experiences. These themes led to the following five questions for the focus group discussions.

1. Demographics: Early boomers outnumbered later boomers two to one among respondents, men outnumbered women two to one, and respondents were

overwhelmingly White. Did that surprise anyone? How do you feel these results compare to the demographics of employees at that time—a reflection of the larger Intelligence Community? Other comments and thoughts.

2. Mission focus: The survey asked about experience as a member of the Intelligence Community. Of the factors listed, the commitment to public service and the ability to make a difference were statistically significant in several regressions. An opportunity to mentor younger officers was also mentioned. Is there anything about commitment to public service and ability to make a difference that stands out for you? Can you share your experiences mentoring younger officers?
3. Retirement motivation: One focus of the survey was on deciding to retire and factors that were a motivating force, specifically looking at survey respondents' sense of being pulled or pushed to retire. Results indicated a strong negative relationship with many of the usual pull factors, including buyouts, a job offer, health reasons, and care for family members. Just over 40% of survey respondents expressed a pull associated with a desire for a new direction and 33% expressed a push associated with changes in your work environment. Please share your thoughts about how you came around to your decision to retire and comment on any push or pull factors you experienced.
4. Generativity: Overall scores for generativity were quite high among survey respondents. A sense of generativity, a commitment to public service, and an ability to make a difference were statistically significant variables in these analyses. Does this surprise you? Which aspects of your public service experience do you feel personally contributed to your sense of generativity? Do you feel this was still evident as you considered postretirement options?

5. Postretirement activity: The survey results showed a statistically significant relationship between the experience of working in a mission-focused career on postretirement choices as well as on a sense of generativity. Survey results also indicated that 68% had chosen to work in some capacity after they retired. Please share your thoughts about what motivated you to a second career, or your choice of activities, given the insights from the survey.

Focus Groups

Of the two focus groups, one comprised survey respondents who retired following their Intelligence Community career and one consisted of survey respondents who worked after their retirement from the Intelligence Community. All focus group participants received the same four-page summary of the survey findings ahead of their scheduled focus group (see Appendix I), thus providing context for the five questions used in the focus group discussions.

Discussions took place using Zoom online conferencing software, with all conversations recorded. Transcribed focus group recordings underwent subsequent thematic analysis to extract comments in response to each of the discussion questions. Stories, anecdotes, and insights served as emphasis in supporting findings for Research Question 8. In the conversations among focus group participants, there were no discernible differences in the reflections and anecdotes shared by retirees who worked or chose to completely retire following their Intelligence Community career; this finding held across all five of the discussion group questions. Demographics, experiences working in a mission-focused environment, motivations to retire, generativity, and postretirement activities produced similar discussions within the two focus groups. Accordingly, results from both focus groups appear as a single integrated response to Research Question 8 rather than as distinct narrative sets of information. The goal of the focus groups was to have

participants engage in a conversation among themselves, guided by the focus group facilitator. Accordingly, results reflected a deeper qualitative narrative discussion to inform the research questions.

Findings: Research Question 8

Research Question 8 was, How did study participants' experience in the Intelligence Community influence their postretirement activities, and how do these individuals describe those postretirement activities? This section is a summary of the focus group discussions. Survey findings were summarized and provided to focus group members in advance. The summary structure included information on demographics of respondents, and a summary of each of the Likert-type response scale questions, with an overview of the results on mission focused work, retirement motivation, generativity, and postretirement activity.

Demographics. As a whole, focus group participants found the demographic distribution of survey respondents, which was heavily male and White, as a logical and reasonable reflection of the makeup of the Intelligence Community during their careers, especially with regard to their early years in the Intelligence Community. One participant noted, "At the time, there were not a lot of women going into the field," continuing, "A lot of intelligence agencies had success recruiting males from the Northeast region. They continued until around the mid-'70s and then it started to change." A second participant commented, "I observed that there were some glass ceiling issues, I would say, for women. From that perspective, I think it was harder." One participant suggested the lack of flexibility in the government related to childcare and families was likely a contributing factor to fewer women in the workforce.

Participants also noted efforts to address the imbalance during their careers. Several recalled hiring efforts by their management to recruit a broader demographic. For example, one

participant said their agency tracked the percentage of the workforce that was female, with management becoming concerned when it started to dip toward 30%. A female respondent acknowledged that, as a whole, “We have struggled to bring in and retain diversity, both in terms of race as well as gender.” One focus group member commented, “The vast majority were White males; most of them were prior military.” A female participant recalled often being the only woman at a meeting and found similar recollections in her conversations with Asian and African Americans who were also in the Intelligence Community.

Participants acknowledged observing changes over the course of their careers. One individual commented:

> You know, you had the civil rights laws in the ’60s, and they become more applicable as far as women were concerned. And, you saw women trying to get into law enforcement in the ’70s. And, the doors started to open to diversity because rules and regulations were such that it was kind of mandated. So, it forced agencies to be more diverse. A lot of agencies ran with it and started to hire different people.

In general, all participants felt the survey results accurately reflected the demographic distribution at their respective agencies.

Mission focus. Participants were reminded of the survey inquiry regarding the series of 11 factors described in statements that asked about their experience working in the Intelligence Community and to what degree each of these factors was a part of their personal work experience. The two highest-scoring factors were discussed in detail. Focus group participants were asked about particular aspects the work environment that focused on their perception of mission. These were *a commitment to public service* and *the ability to make a difference*. Both variables were identified as significant in the regression analyses and the focus group members agreed that both were a factor in their reason for working and also in their postretirement activity decisions. One participant recalled how “patriotism was a big practice” and that was why there

was commonality in the survey among respondents. Additionally, the focus group members offered their recollections about experiences either serving as a mentor or being mentored when working with other intelligence officers that were important to them. Several participants recalled specific events when their efforts made a difference to a warfighter or someone supporting a warfighter.

Public service. Participants generally concurred with the statement about the high scores associated with a commitment to public service as a part of their personal work experience. As one female participant noted, there was a general acceptance associated with that sense of service:

> I thought it was very interesting because I always felt like, in the beginning, that men didn't feel like women would have that sense of duty to country and stuff, but what I found was we're very committed to that, just as much as the men. I think that helped narrow that gap. When we started working closer together and they [men] found that we were just as committed to helping achieve the mission [and helped understand that] we were all fighting for the same thing and we're all trying to do the best for the country. . . . It opened more doors for women to be able to take on more responsibility in those mission areas.

One respondent felt that patriotism was a big factor that led people to work for the government. He commented,

> You are a product of your environment, and don't forget back then, every day everybody said the Pledge of Allegiance in classrooms. So you have a constant reminder of who you are as a country, your allegiance, which, as we see today, it is not the same.

Similarly, another participant questioned whether this same survey administered to Intelligence Community workers today would produce similar results because the focus on mission and service seemed to have changed over time.

Making a difference. Several participants recalled specific instances in which their efforts contributed to making a difference, along with the satisfaction it gave them. One individual shared,

> It made me feel good. . . . It made a difference when you're doing the mission plan at the time and we could get to something. I was glad to just get paid for doing the job. I didn't directly do the things but I was a contributor and that . . . always feels important and you feel better, like you're actually part of the general mission and what we are trying to do.

A second participant was more emphatic. In his view,

> I could leave and join a commercial company and make more money, but for some reason, I kept on sticking it out in the government. And it was because of a commitment to service and the idea that I had a mission, and there was something I really had to accomplish. I think those are the things that really help you in your career and keep you focused on continuing to plow through, even when you know things are not going well. You're really committed to try and keep on going toward the mission and trying to keep on and accomplish something for the public good.

One respondent reflected on his early career. He had started as a graphic designer and was leaving to move to a different position at the same agency where he needed clearances. It takes a long time to get security clearances and as he was moving to his new position, his boss said to him, "You will never be rich. You will never be famous. You will have a job." The message to this employee was that Intelligence Community workers have stability in their lives that other places cannot offer. This was a meaningful insight, because as a baby boomer whose parents and grandparents had been through the Great Depression, he understood the instability of the world; accordingly, the stability of a government position was significant.

One participant relished the opportunity and ability to use his knowledge to present a contrasting view of events, having been able to convince senior officials to make a different decision. Several participants noted they had been able to speak out against unwise actions and were successful in making a positive impact. All participants acknowledged that their specific action had been part of a larger initiative and perhaps was not, by itself, that impactful; however, they each felt they had made a difference, and that was immensely satisfying.

Another participant felt similarly, sharing,

> The reason you choose to go into this field is not for the money and it is not for public recognition; it is for your passion for giving to the country. Like all those government people who spoke at the recent hearing. They are there for the mission and the defense of our nation in feeling that we had a purpose at being there. It wasn't for glory, money, or anything else. It was a commitment to the nation.

Another interviewee agreed, saying the Intelligence Community was "a very, very unified kind of culture. We would not have been there if we didn't believe in what we were doing."

Not all participants were involved in operational activities but still felt their contributions had an impact. One individual related,

> I made a difference in the research and development world, either improving the way we did our work or testing things that would eventually improve our abilities. . . . [I] did a lot of sensor development and being able to see things we couldn't see before, to me, felt like a lot of fun to be able to break through barriers like that.

Another participant noted, "Some people go out of the Intelligence Community, get a little disappointed in the lack of mission, and come back because they miss that commitment to mission."

Mentoring. The discussion on mentoring younger intelligence officers likewise produced several comments and insights. Mentoring was not listed as high in the descriptive statistics for the survey question that asked respondents about factors that were part of their personal work experience. However, mentoring showed up as a significant influence on generativity in a regression analysis. Indirectly, mentoring is a way to influence the next generation of leaders and make a difference in their lives. One respondent, who had prior military service as well as time as a civilian in the Intelligence Community, noted that mentoring was a big part of military training that she also brought to her civilian position. She explained,

> People are trained how to do their jobs but not how to take and accomplish the mission. Mentoring helps build the skills that they have and how to do it better involves how to communicate and how to lead. It's kind of like a pyramid. Once you have this set of

> skills, you help develop their communication skills and then they are beginning to be leaders. You train them to be better leaders so they can replace you and your fellow leaders to take on this vital mission. So it's very important.

Another participant viewed mentoring as an individual effort. He said, "You have all the information, options and the manuals to read, but that person that took you aside and showed you the actual role was highly regarded." He also shared, "A lot of people, including myself coming up, remember what was shown to us and wanted to continue that process because you know what it meant to you."

Not all focus group participants agreed with these statements and some felt their respective agencies could have more formally embraced mentoring. One participant offered, "I didn't have a lot of opportunities to mentor younger employees until the very end of my career." A second participant added,

> I was involved in teaching some classes, formal and informal mentoring. After I retired, I was actually called back for a couple of months and my main focus was to train a couple of people to do the kind of work that I did.

A participant from a different agency reflected more positively on his mentoring opportunities:

> When I was at the Pentagon, they had a monthly group that would come in and we would teach them what we did. We also would bring people over and they had a program where they came over for a week and worked around different parts of the agency. I'd have them for at least a day and teach them battle damage assessment and other things.

Several respondents said the events of 9/11 led to an increased focus on mentoring. Specifically, post-9/11 hiring of young people demonstrated the need for more mentors. One person shared,

> The challenge of such a hiring event was that you had a large influx of young people and not enough staff to mentor them all because so many people were deployed. It was a backlash from that period that got a mentoring program going at my agency.

Seen as important in some instances, mentoring required commitment from both the mentor and mentee. One focus group participant commented,

> At my organization, mentoring was important but it really was up to the individual to make that commitment and carve out the time to do it. I certainly took it upon myself to make myself available. But I was a pretty demanding mentor. If someone came in to see me, I had to make sure they weren't just using me for my position and that they actually want to meet and wanted mentoring. I would give them homework and if they didn't do their homework, they would not get another appointment with me. So it's making sure it's the right mentoring.

As a general statement about the Intelligence Community, one participant observed,

> You are dealing with a group of introverts. A lot of people that would not put themselves out to go mentor; they just wanted to go sit in their cube and do their thing. Now, if you put them in a situation where you assigned somebody to get them mentored, that might help a lot, but they weren't going out looking for that opportunity.

In general, all of the focus group participants expressed a strong commitment to mentoring at some point, both from the standpoint of having mentors and then turning around to become mentors later in their careers.

Retirement motivation. Survey respondents discussed their motivation to retire from a sense of being pushed toward retirement by internal events or conditions as well as being pulled to retire by external events or conditions. Individual stories of focus group participants covered the range of options presented in the Phase 1 survey.

Pull. One participant cited personal health reasons and family health needs as key factors that pulled her toward her decision to retire; even so, she felt it was a "really, really difficult decision to make because I absolutely loved it and have very cherished memories, but I'm in a different part of my life now." Another individual had a similar pull situation. She shared,

> Mine was mostly about family. My mom was ailing and I'm an only child. I had a young child and didn't want to go back to DC after being there for 20 years, so it's just one of those things that is more of a family decision.

One respondent shared a different type of pull, saying,

> I researched and found that for every year you work after 55, you lose a year and a half of life expectancy. So, that was one of the factors for me. I realized that if I retire early, even if I sacrifice a little income, it probably might lead to more years to enjoy life that I might not otherwise have. So, that was a conscious decision.

A final focus group participant talked about receiving a buyout offer that was an incentive for her. She related, "I also had a very bad management situation where my life had become pretty miserable, so together with the buyout, [that] drove me to retire."

Push. One focus group participant shared a story from a mentor who told him:

> "Hey kid, two things to remember: You will know it's time to retire when you see everything go full circle and your 20 years go by very fast." I'm thinking, "This guy's crazy, man; how can 20 years go by faster?" But you know, that's some of the best advice that I ever received, 'cause I got up to his position and age [and] I saw a lot of the issues come full circle again. It's almost like history repeats itself and I knew it was time to go. Once you make that decision, you can go peacefully and you're excited to try something different.

Another individual shared,

> I remember once a boss was talking about a person that was my age and said, "Well, we won't promote them. He's too old." And so, you start getting a little bit of ageism going on and that's a slight push.

Neither push nor pull. Some participants retired as a part of their plan and felt neither a push nor a pull. One individual shared, "For me, I said, 'I'm going to do 30 years here.' That was sort of my accomplishment and what I wanted to do. And when I had the option to retire, I retired and I was in 31 years." Another said, "I was getting older and in my mid-'60s and thought it was probably time to start doing other stuff, so that's when I finally decided to retire. That was my motivation but definitely not unhappiness with work." One respondent reflected on his time in the federal government and said,

> For me, 42 and a half years, I was getting up at 5:30 in the morning. At about 42 years, we had a reorganization and [were] hiring new people. I decided to stay long enough to

> give some turnover to the new people. It was a decision that I made. It wasn't any push and it wasn't any pull.

Another focus group participant said, "I had experienced everything I could experience at my agency and sort of wanted to try my hand in something different." As a final comment, a respondent shared, "I wanted to get out and pursue other things and do other things and spend more time traveling with my wife and such, which is what we're doing right now."

Generativity. The topic of generativity gave most participants pause more than any other question and required some explanation. Once defined, participants were not surprised by the high Social Generativity Scale scores measured in Phase 1. One participant commented,

> I don't know that it surprises me because if you're looking at a group of people who have a global mission set and the actual mission success is to ensure that you are providing national security or helping the warfighter as a whole, you are already looking at somebody who has a job that's helping a large group of people. So already they have got that type of dedication and commitment. I would expect them to always carry that forward with them.

One respondent shared that his commitment to future generations involved:

> [The] work I do with the county. My 50-year plan [is] to build an observatory and set up a program for training kids, and families. So I figure 50 years from now, I will have contributed to something that should be around in the future. I tried to invest in the future and what they gave me from my past.

Another participant shared,

> [I] wanted to do something where I can give back. I want to have more time to do that. I'm doing nonprofit work and more with kids in community forums and interaction with local people and to [give] to the younger generation.

One individual indicated that high generativity scores made sense because the focus at work was more on the mission of the country and the well-being of fellow humankind; it was logical that generativity would carry over outside of the work environment. He responded,

> I can't say I'm the most generous with my time helping mankind, but I do stuff from time to time. Like for instance, I do volunteer work. I pack food for kids on Tuesdays. On some nights late at night, I help deliver food to a food bank. And I work at the volunteer [desk] at the airport to help confused passengers trying to figure out where they are or

> what do next. . . . I often get cell phones over at the airport and I feel like a targeteer [target analyst] all over again, trying to figure out who owns that, how can I get it back to them quickly. A lot of things are lost and are critical, and you want to find them as quickly as possible. It reminds me of the sense of enjoyment I had when I was in the community.

Another respondent shared that his decision to become an instructor was specifically to help people coming after him do better than he did and not make the same mistakes. He explained,

> I'm still teaching to impart the knowledge and practical experiences that I've had, and continue to have so they can spend more time doing what they need to be doing as opposed to reinventing the mistake wheel. It's enabling a better future generation by teaching them what they ought to know now based on experiences that I've had over 30-plus years.

Postretirement activity. The final area of focus group discussions pertained to respondents' postretirement activity, with participants encouraged to share their thoughts while keeping in mind the context of the entire survey. The results, again, were wide-ranging and echoed some participants' responses on generativity. One individual had retired and focused on raising a grandchild; another used his training, knowledge, and expertise to work for an international organization that facilitated worldwide police cooperation and crime control before retiring again to write a historical fiction book. One respondent worked in research to help the Army and then moved to full retirement. One individual who volunteered as an information specialist for sea lions and turtles and also taught craft classes said, "It's not the Intelligence Community and I'm not saving the world, but I am trying to pass on knowledge to the next generation." Another person was working with a group to restore a steam engine. He had become a guide and overall briefer, not unlike a role he had while at the Pentagon.

One woman shared how her government career afforded her a sound retirement and therefore the ability to afford to give back to the community financially. This made her feel grateful because there were so many people who were less fortunate. She related:

> Just today, I went to get a Christmas wreath at an established location but not in the best part of town and I saw a young lady with her child. He wanted an ornament and she said, "I can't afford it honey; I just have enough for the tree." I could see the types of people that were in there and I went into the line and checked out and I said, "Here's $100. Give it to the next couple of people that don't have enough money to buy a tree and then give the other lady $10 because she didn't have enough." There are just so many people out there that can't afford the other things we can just write a check for.

One participant continued to teach Master's and doctoral-level students and travel while simultaneously traveling in retirement; another worked as a contractor before fully retiring and was then in the process of earning a wine education certificate to teach wine classes. She shared:

> I take those research skills I had as an intelligence analyst and apply them to really understanding all the wines, how they are made, and building relationships with people at the wineries and with their tasting room staff, winemakers, and owners. So I definitely use those intelligence officer skills and put them to use in a completely different way for fun.

Summary of Research Question 8.

All focus group participants shared recollections of the excitement they felt in the work they performed and pride at being a member of the Intelligence Community. Uniformly, they expressed strong enjoyment and even a love for their job and the contribution they had made. Not all participants were familiar with the meaning of the term *generativity*, so there was some discussion about what generativity meant among the groups. After the word was explained, the stories and experiences shared by participants clearly demonstrated a strong sense of generativity, which is consistent with the survey responses.

Although the focus groups were divided into Intelligence Community baby boomers who chose traditional retirement and those who chose a follow-on career, there was no clear

differences in the narrative reflections between the two groups. Both Intelligence Community baby boomers who retired and those who chose a follow-on career of some degree (encore, bridge, unretirement, or phased retirement) provided stories and reflections that highlighted a strong sense of generativity in their postretirement choices. A similar lack of distinction between the two groups was apparent in discussions about motivations to retire for individual focus group participants. Individuals shared stories about coming to their personal decision that it was time to move on to a subsequent phase in their life; however, there was no real differences between the reasons of those who chose traditional retirement and those who chose a subsequent career.

The two focus groups had different postretirement outcomes, as one group chose traditional retirement and the other chose a subsequent work opportunity. However, even the group that chose complete retirement shared examples of volunteer activities and other hobbies that allowed them to leverage some of the skills they had obtained in their Intelligence Community career. The discussion showed that individuals drew connections between their experiences at work and their sense of generativity and both of these influenced their postretirement activities.

This research question looked at the unique insights and experiences of a subset of survey respondents. Narrative data from the focus group participants were collected from the individual stories and personal reflections about participant's work experiences and postretirement activities. Ten survey respondents participated in one of two focus groups and shared their recollections from their Intelligence Community careers augmenting the findings from the Phase 1 survey. Participants' discussions covered the five key areas of the survey and their collective responses served to answer this research question.

Chapter Summary

Chapter IV presented the results from both phases of the research study. Phase 1 addressed seven of eight research questions, with Phase 2 covering the final research question. Data from the quantitative survey were analyzed with results presented in Phase 1. Highlights from these results were key to the phrasing and construct of the questions for Phase 2. The qualitative responses provided by a subset of survey participants in the focus group discussions contributed to the Phase 2 analysis. The qualitative focus group discussions amplified the results obtained in the quantitative survey. The focus groups led to several meaningful discussions by participants as included in this chapter, and helped bring depth to the quantitative results overall. Results indicated the impact of working in a mission-focused career on an individual's sense of mission and purpose as measured in generativity and postretirement initiatives.

The findings from this study also indicated that having both quantitative and qualitative components in sequence added context that provided maximum value. All data presented in this chapter are the experiences of participants and directly inform the results and outcomes of this study. In Chapter V, these results are reviewed and summarized against the research aims of the study, with a look toward possible future research.

Chapter V: Discussion

Today's baby boomers are senior citizens. Many are retired or are eligible to retire, yet continue to work or are otherwise actively engaged outside of work. Boomers have redefined retirement as they redefined earlier stages of their lives. Many choose to work in some capacity, even if only part-time or as a bridge to full retirement (Calo, 2007; Coleman, 2015; Kim & Feldman, 2000; Loi & Shultz, 2007; Schlosser et al., 2012). Second careers are not uncommon, although they may be in a completely different profession. Boomers volunteer in organizations and give back to society through any number of ways. What baby boomers choose to do still matters for several key reasons: (a) boomers remain a significant percentage of the U.S. population and the patterns and trends that define their choices have an impact on the economic outlook (MacKay et al., 2009; Russell, 2012, 2015); (b) boomers are still productive members of society with many choosing to work in some capacity following traditional retirement (Czaja, 2006; Coleman, 2015; Smyer, Besen, & Pitt-Catsouphes, 2009); and (c) boomers engage in activities where they pay it forward in some capacity (Armstrong-Stassen & Schlosser, 2012; Calo, 2007; Dingemans & Henkens, 2014; Pleau & Shauman, 2012).

Baby boomers who had worked within the U.S. Intelligence Community were the target cohort for this study. The intent was to focus on a unique group of baby boomers whose careers involved self-sacrifice and putting the mission first. The Intelligence Community fit these requirements. The overall effort was to examine whether and to what degree a mission-focused career and related experiences in the Intelligence Community influenced postretirement activities. The surveyed population were baby boomers whose experiences in the Intelligence Community underwent evaluation as a determinant in assessing generativity and characteristics important to their postretirement activity.

Chapter V begins with a summary of key findings organized by the research questions that framed this study and reflect the collected and analyzed survey data. Next is an interpretation of the findings set within the context of current literature, organized in five broad themes of the study based on the Phase 1 survey results and the focus group discussions from Phase 2. These five categories are demographics, mission-focused work experience, retirement motivation, generativity, and the characteristics of postretirement choice of activity. Following that summary is a section on key takeaways from the study. The chapter concludes with the study limitations and recommendations for future research followed by a discussion of the implications these findings for leadership and change.

Summary of Findings

Interest in this research area was described in Chapter I through four overarching questions:

1. What is the relationship between how individuals experience aspects of their career in the Intelligence Community and their overall sense of generativity?
2. How does generativity influence an individual's postretirement choices?
3. How do experience in an intelligence career, generativity, and reasons for retiring influence postretirement choices?
4. What types of postretirement choices and work patterns do retired federal baby boomers from the Intelligence Community select?

In Chapter III, these four overarching questions were further decomposed into eight research questions, several with multiple parts. This process yielded a total of 11 research questions that formed the foundation and structure of the survey. The sequential mixed-methods design comprised two phases: Phase 1 consisted of a 26-question survey administered online and Phase

2 consisted of facilitated focus groups conducted virtually. The total number of participants across Phases 1 and 2 was 280, with 10 individuals participating in both phases of the study. All participants were retired Intelligence Community baby boomers. Key findings organized by the eleven detailed research questions follow.

Research Question 1

What are the demographic characteristics of Intelligence Community employees who are retired baby boomers? Participants in this survey were early boomers, born between 1946 and 1955 (67.9%), or later boomers, born between 1956 and 1964, (32.1%), with 62.5% male and 37.5% female. Additionally, 92.4% were White; thus, the largest group of respondents was White, early boomer, and male. Survey data on length of time individuals had been retired and a crosstab analysis of data between early and later boomer category and length of time retired showed that close to three fourths of early boomers had been retired 6-plus years and three quarters of late boomers had been retired 5 years or less.

Some early boomers (26.8%) had been retired 5 years or less, indicating that they did not retire as soon as they were eligible. All participants were between 55 and 73 years of age at the time of the survey. The youngest early boomers would have been eligible to retire for at least 10 years at the time of the study, so some of the early boomers had worked at least 5 years past retirement eligibility, and perhaps longer. Similarly, the number of years participants had been retired was not proportional to the ratio of early versus later baby boomers. An equal number of early and later boomers had been retired between 3 and 5 years, although twice as many older boomers completed the survey. These demographic data are consistent with and support survey results that showed almost two thirds of respondents chose to work in some capacity after retirement from federal service.

Research Question 2

Which aspects of public service work are part of retired Intelligence Community baby boomers' personal work experience? Eleven statements, measured with a 6-point Likert-type response scale, represented factors respondents might have experienced in their Intelligence Community careers. Mean scores for each factor showed respondents saw the listed characteristics ranged from a *moderate* to *strong* ($M = 4.36$) to a *strong* to *very strong* part of their work experience ($M = 5.49$).

The ability to make a difference, service to the country, and mission-focused work were the highest rated of the 11 statements. Respondents also added narrative comments, such as love of tradecraft, access to cutting-edge technology, and intellectually stimulating and rewarding work. Overall, these comments supported the high mean scores that indicated respondents' high regard for their Intelligence Community work experience.

Research Question 3

What is the generativity score for retired baby boomer Intelligence Community federal employees as measured by the Social Generativity Scale? Assessing generativity scores was by using the validated Social Generativity Scale based on research by Morselli and Passini (2015). Six statements, measured with a 7-point Likert-type response scale, assessed respondents' sense of social generativity. As adult development theories would suggest, these older retired respondents perceived themselves as having a high degree of social generativity ($M = 5.49$) where individual mean scores for each of the six statements ranged from a low of $M = 5.00$ to a high of $M = 5.72$.

Research Question 4a

What aspects of work in the Intelligence Community are important or valued by respondents? Based on the mean scores for positive aspects that were part of their work in the Intelligence Community, survey respondents shared a positive view of their careers in the Intelligence Community. Narrative comments about their careers offered additional evidence of this positive view. Forty-six percent of respondents spoke to the uniqueness of the work and the mission, the sense of greater purpose of their work, and how they felt their efforts contributed to and supported key national and international historic initiatives.

Respondents also provided comments in response to the question about the most positive part of their careers. These narrative results combined to produce a word cloud prominently featuring terms such as mission, country, opportunity, work, and security. A third survey question on how much individuals personally valued their experience showed almost two thirds (64.6%) rated their experience a 10 on a scale of 1 to 10, and 94.2% rated their experience 8, 9, or 10.

Research Question 4b

What reasons motivated baby boomer Intelligence Community federal employees to retire? Respondents evaluated the influence of specific reasons for retiring using a 6-point response scale. The 10 reasons listed in the question were either classified as pull, meaning driven by external factors, or push, meaning driven by internal factors. Among reasons for retiring, the pull factors most frequently rated as a *strong* or *very strong* influence were (a) the desire to pursue a new direction with my life (41%) and (b) financial security and personal wealth (31.9%). Similarly, among push-to-retire reasons rated as a *strong* or *very strong*

influence, the most frequently selected were (a) changes in their work environment (33.5%) and (b) I no longer felt I had good opportunities within the government (21.6%).

Equally interesting were the reasons that did not influence a respondent's retirement decision. Seventy-four percent reported that a new job prospect did not at all influence their decision to retire, although some of these respondents chose traditional retirement and did not intend to work. Similarly, 70% of respondents indicated that the need to help care for a family member was not a factor in their decision to retire, which is surprising, because boomers often care for aging parents (Carr & Kail, 2013; Fingerman, Pillemer, Silverstein, & Suitor, 2012; Guberman, Lavole, Blein, & Olazabal, 2012). Perhaps the earlier retirement age for federal employees was a factor where aging parents were not a significant issue at the time surveyed boomers retired. Among respondents, 71.6% indicated a buyout did not influence their decision, which could mean they were financially secure or that a buyout was not offered at the time they decided to retire. Finally, 65.1% indicated personal health reasons had not influenced their decision, which could mean that survey respondents who retired when they became eligible had fewer health issues in general because they were younger.

Since these results were intriguing, further analysis took place. A *t* test was run to examine the differences between early and late boomers for each of the 10 retirement reasons. This analysis showed there were statistically significantly different mean scores between early and late boomers for two pull and for two push retirement reasons. Early boomers felt a slightly stronger pull toward retirement for *another job prospect*, and later boomers felt a slightly stronger pull for *personal health reasons*. Later boomers expressed a slightly higher sense of being pushed to retire for two reasons, *I was tired of working* and *changes in my work environment*, than early boomers.

A second set of *t* tests occurred to examine whether there were statistically significant differences in influence on reasons for retiring based on the length of time someone had been retired. Results for these *t* tests showed the same two pull and push retirement reasons as for the early and late boomers. Respondents who were retired more than 10 years felt *personal health reasons* were less of a pull to retire than respondents who retired in the past 10 years. In contrast, those retired more than 10 years felt a slightly stronger pull from *another job prospect* than respondents retired within the last 10 years. Respondents retired 10 years or less expressed slightly more of a push to retire for both reasons: *I was tired of working* and *changes in my work environment.*

Finally, responses to a question designed to determine how strongly respondents felt pushed or pulled to retire produced a varied response. Results indicated that 13.6% felt strongly pushed to retire by selecting a value of 1 on a response scale of 1 to 10. This question also underscored the difficulty of assessing retirement decisions, with about half the respondents selecting answers on the push (47.7%) and the pull (52.3%) sides of the scale. It is worth noting that respondents who chose 8, 9, or 10, indicating an overall strong pull to retire, made up 38% of the survey group. At the same time, the middle scores (4, 5, 6, and 7) were chosen by 37.5% of respondents, a percentage almost equal to those who chose 8, 9, or 10. It is likely that respondents were reflecting on the complexity of factors that are part of making the decision to retire. The mix of both push and pull reasons could cause the two to work against each other such that a score in the middle of the scale masks the individual factors and reinforces the notion that retirement is a complex question not easily reduced to a simple scale.

Research Question 4c

How did retired Intelligence Community federal employees view their postretirement position or activity? Postretirement activity was assessed through several survey questions to understand participants' choices and experiences. A key data point came from responses to a 6-point Likert-type response scale question with eight statements about experiences related to postretirement choice of activity. These statements were similar in form to the question about respondent work experiences in their Intelligence Community career. In general, respondents *somewhat agreed* or *agreed* with five of the eight statements in this survey question. Mean scores for aspects that were part of postretirement choice of activities statements tended to be high, although not as high as for the factors that were part of their Intelligence Community work experience.

On the 6-point scale, the highest mean score was 5.25 (between *agree* and *strongly agree*) and the lowest was 3.35 (between *somewhat disagree* and *somewhat agree*). Three of these statements—*I am making a difference, I feel needed*, and *I enjoy what I am doing*—had mean scores over 4.50, indicating respondents *agreed* these statements were a factor in their choice of postretirement activities. Three statements—*I found an activity or position that values selflessness, I am able to mentor younger people*, and *I share a sense of solidarity with others*—had a mean score closer to 4.00, indicating respondents *somewhat agreed* with these statements as a factor in their choice of postretirement activities. Two statements influencing postretirement activity, *I am able to contribute to national security* and *I found an activity that values individual sacrifice for the greater good*, had a mean score below 3.70, meaning responses fell somewhere between *somewhat agree* and *somewhat disagree* on the response

scale. This split could indicate that survey respondents, although still reflecting a high degree of generativity, were now more focused on more personal issues.

As a group, survey respondents identified several different patterns to describe their transition to full retirement following their federal career. Most respondents were fully retired when they completed this survey, but many had worked at least part-time in some other job after retiring from the Intelligence Community. Comparing early and late boomers by retirement patterns overall, considering bridge jobs, encore careers, and phased retirement together, early boomers were more likely to choose to work in some capacity after retirement. Members of this group also had more time to reenter the workforce than late boomers. Of all respondents, 37.4% chose a traditional retirement from their federal government career. Remaining respondents either worked full time or part-time or were self-employed. Of the close to two thirds who chose nontraditional postretirement patterns, about one third opted for either a phased retirement or encore career and the other third opted for either unretirement or a bridge job. The high percentage of retirees choosing alternate patterns instead of traditional retirement is consistent with the literature (Dingemans & Henkens, 2014; Kim & Feldman, 2000; Maestas, 2010; Pengcharoen & Shultz, 2010; Ulrich & Brott, 2005).

In general, survey respondents felt their postretirement jobs provided some of the same satisfaction in terms of mission-focused experiences as their jobs in the Intelligence Community, although not to the same degree. The types of jobs and activities were varied but included roles that allowed some respondents to continue working in national security, such as contracting work as well as completely unrelated jobs such as novelist or adjunct professor. Respondents were also directly asked, on a 10 point sliding scale, to estimate how much they believed the

mission-focused nature of their experience in the Intelligence Community influenced what they looked for in their postretirement activity. The mean for all responses was 6.51, indicating respondents identified a positive relationship between the mission-focused nature of their Intelligence Community work and their postretirement activities. The highest scores (8, 9, and 10) were selected by 48.4% of respondents.

Regression analysis. Three control variables—boomer status, gender, and age—were used in nine regressions. There were no statistically significant control variable differences between early and late boomers, between those age 64 and under or those age 65 and over, or male and female gender groups for sense of generativity or choice of postretirement activity.

Research Question 5a

What influence did working as a public servant in the Intelligence Community have on postretirement choice of activity for baby boomer retirees? Results from a regression analysis that evaluated 10 different work experience factors identified that two factors, a commitment to public service and the ability to make a difference, were statistically significant influences on the characteristics of respondents' postretirement choice of activity. The commitment to public service accounted for 15.5% of the variance, and the ability to make a difference accounted for an additional 3.7% of the variance, for a total of 19.2% of the variance in choice of postretirement activity.

Research Question 5b

What influence did working as a public servant in the Intelligence Community have on generativity scores? Results from this regression analysis with the control variables and the factors that were part of working in the Intelligence Community as independent variables showed that three factors were statistically significant influences on the generativity score

dependent variable. These independent variables were *a commitment to public service, the opportunity to mentor younger intelligence officers,* and *individual sacrifice for the greater good,* explaining 23.1% of the variance in the generativity score.

Research Question 6

What influence did working as a public servant in the Intelligence Community and generativity have on postretirement choice of activity for baby boomer retirees? Results from this regression analysis used the same control variables as earlier regressions: the specific factors that were part of individuals' personal work experience, plus their generativity score as independent variables and the postretirement composite score as the dependent variable. The regression results showed two factors plus the generativity score were statistically significant influences on the *postretirement choice of activity* dependent variable. These independent variables were a commitment to public service and the ability to make a difference and, together with the generativity score, they accounted for 36.3% of the variance in the choice of postretirement activity.

Based on the standardized betas (β), generativity scores had the most influence on postretirement choice of activities, with both a commitment to public service and the ability to make a difference having a smaller influence. However, it is important to note that in the regressions that looked at factors impacting generativity, *a commitment to public service, the opportunity to mentor younger intelligence officers,* and *individual sacrifice for the greater good* all significantly influenced generativity scores. Overall, this result underscores the strong relationship between work experiences in the Intelligence Community on generativity, and that both of these influence the choices of postretirement activities for retirees.

Research Question 7

What influence did working as a public servant in the Intelligence Community, motivation to retire, and generativity have on postretirement choice of activity for baby boomer retirees? The last regression analyses series retained the same control variables and included factors that were part of an individual's personal work experience, their generativity score, and their reason to retire, as well as their postretirement choice of activity as the dependent variable. Three regressions were run both with composite variables and the individual statements of the factors that made up the composite variables. Statements from the independent variable on factors that were part of an individual's work experience found *a commitment to public service, the ability to make a difference,* and *a sense of enjoyment at being a member of the Intelligence Community* were significant. The final regression looked at *individual factors related to retirement motivation* using the composite score for *factors experienced at work* and *generativity*. This regression showed that another job prospect was the only statement as a retirement motivation that statistically significantly impacted postretirement choices.

The final regression was the most impactful of the three regressions run for this research question. The three independent variables that accounted for 41.8% of the variance in the choice of postretirement activity were the *composite score for factors experienced at work*, the *generativity score,* and the individual factor of *another job prospect*. In the final analysis, the first two regressions that used the composite variable for *reasons for retiring* did not provide as meaningful a result as using the individual components for that variable, based in part of the overall mix of push and pull factors in the composite score, limiting its utility as a composite variable.

Research Question 8

How did study participants' experience in the Intelligence Community influence their postretirement activities, and how do these individuals describe those postretirement activities? Ten focus group participants addressed Research Question 8. The two focus groups comprised one group of retirees who chose an encore career and a second group who chose traditional retirement. Each group discussed the survey results in five key areas: (a) demographics; (b) mission-focused work experience, specifically the commitment to public service, the ability to make a difference, and mentoring opportunities as key components of that work experience; (c) retirement motivation; (d) generativity; and (e) postretirement activity. In general, focus group discussions supported the key findings from the survey results. Participants shared personal anecdotes and insights, providing additional depth to the findings. Although individual experiences and stories were unique, it is worth noting that there was no discernable difference in the participants' views on any of the five key discussion topics between those who chose traditional retirement and those who opted for some type of work experience following retirement from the Intelligence Community. The discussion group successfully augmented the survey results, adding depth and personal context about key aspects of working in the Intelligence Community.

Discussion of Findings

Baby boomers were the optimum target population to evaluate the impact of current retirement trends focused on encore careers and other postretirement activities (Alboher, 2013; Briscoe & Hall, 2006; Dingemans & Henkens, 2014; Farrell, 2014; Laskow, 2014). Key reasons for their appropriateness included the significant size of the boomer cohort and reputation for changing societal norms throughout their lives (Freedman, 2007; Monhollon, 2010). Federal

employees in the Intelligence Community represented a further narrowing of the target study group because their career focused on public service with a mission of protecting the country. Public service was a logical choice for a type of career in which experiences could affect an individual's sense of generativity. In this study, I looked at boomers with careers in the Intelligence Community; I surveyed their work experiences, retirement motivations, sense of generativity, and types of postretirement experiences to determine how these different facets related to understand whether and how mission-focused careers impacted an individual's sense of generativity and retirement plans. Figure 5.1 is the research study model showing the four areas of data collection from the survey and focus groups evaluated with respect to postretirement choices, although not all areas were equally influential.

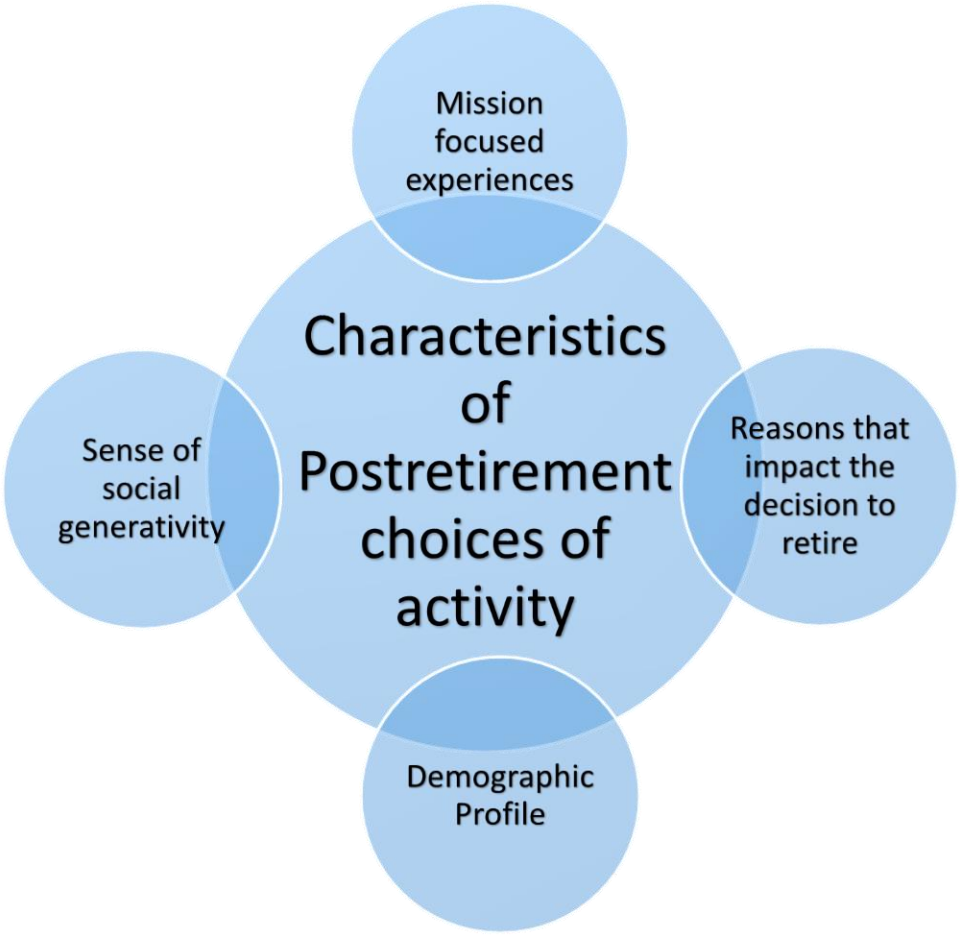

Figure 5.1. Research study model.

The interpretations of findings occurred around the five major areas of inquiry in the research model: demographics, Intelligence Community work experiences, retirement motivation, generativity, and the characteristics associated with postretirement choice of activity. Each area receives explanation, revisited within the context of the literature.

Demographics

This study was not designed to investigate gender or racial data makeup of baby boomers in the Intelligence Community. Rather, demographic questions were a way to understand the makeup of the survey population and inform other research questions. Representation by survey

respondents of ethnicity, age, and gender composition of baby boomers was consistent with historical demographic data from the Bureau of Labor Statistics estimates of the workforce composition (Klein, 1982; Toossi, 2015). Reported estimated workforce gender mix was 61.5% male and 38.5% female in 1972 (Klein, 1982); in turn, survey respondents were 62.5% male and 37.5% female. Workforce percentages based on the 1970 and 1980 census data estimated 85.0% of the workforce was White (Klein, 1982). A 1995 labor force projection estimated that 86.2% of the labor force would be White and projected the number of women and minorities would grow faster than the overall labor force between 1982 and 1995 (Fullerton & Tschetter, 1983). A high 92.4% of the survey respondents were White, somewhat higher than for the 1995 labor force as a whole. However, the survey respondents were primarily professional white-collar workers, which could account for the higher number as well as overall hiring practices at the time many of the baby boomers joined the Intelligence Community.

Both male and female focus group participants acknowledged the overall lack of ethnic diversity. Respondents commented on the significant White male presence as an accepted and recognized fact during their early years working in the Intelligence Community. One focus group participant acknowledged that although women may have had more of a challenge upon entering the Intelligence Community, once they were engaged in their positions and demonstrated that their commitment to the mission and support to the warfighter was just as strong as their male counterparts, they were accepted as equals. The need to demonstrate or prove equality against a high standard was also noted and was a fact to which several female focus group participants agreed. These reflections are supported by the regression analyses results that did not find differences by gender to be statistically significant. There were very few minority participants

who responded to the survey, so I did not have any substantive data on minority input on the lack of diversity.

The literature reviewed on baby boomers for this study showed the evolution of women's rights, which is a foundational component of the women's movement coming out of the large number of college-educated women who were boomers and recognition of increased opportunities for women in the workforce (Monhollon, 2010; Pleau, 2010; Voss, 2010). A 1999 Bureau of Labor Statistics report stated that between 1970 and 1980, women in the age groups of 16 to 24 years and 25 to 34 years experienced the largest increase in labor force participation rates of all groups (20.5% for those aged 16 to 24 and 14.4% for those aged 35 to 44; Fullerton, 1999). A 2018 Intelligence Community Annual Demographic Report showed that 38.8% of the workforce were women and 12.1% were African American, indicating that the percentage of women and African Americans has continued to grow (Office of the Director of National Intelligence, 2018). Overall, women have continued to make significant progress in successful careers in intelligence, including leadership roles at the very highest levels (Kelly, 2012; Martin, 2015).

Study participants experienced their early careers when the workforce was expanding, becoming more diverse and reflecting the broader population of baby boomers (Monhollon, 2010). Focus group participants commented on their recollection of working in a primarily White male environment. Interestingly, the gender diversity of the focus group roughly paralleled the survey findings, meaning that out of 10 focus group participants, six were male and four were female. One participant recalled, "There just were not a lot of women going into the field [in the beginning]. . . . It was primarily a White male field." He further stated, "The intelligence agencies had a lot of success recruiting males from the Northeast region . . . until around the mid

’70s . . . that started to change.” Another focus group member recalled often being the only woman in the meeting, an experience echoed by other female focus group participants. A Bureau of Labor Statistics report from 2007 showed how female participation in the labor force grew from 1950 through 2000, while male participation declined. (See Figure 5.2.)

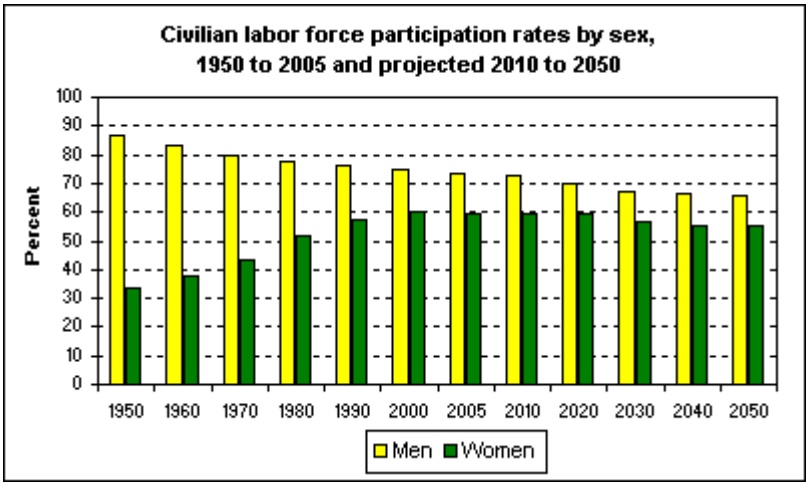

Figure 5.2. Changes in men’s and women’s labor force participation rates. Adapted from Bureau of Labor Statistics, U.S. Department of Labor, The Economics Daily.

Mission-Focused Factors of Work

Survey results showed career Intelligence Community baby boomers experienced a range of factors at work that supported a strong sense of commitment to mission. Most respondents reflected positively on their careers and highlighted mission-focused work, service to country, and the ability to make a difference as experiences that were between a strong and very strong part of their Intelligence Community career. Regression results showed that two factors from a list of 11, a commitment to public service and the ability to make a difference, were significant influences on retired baby boomers’ choice of activities postretirement. Additionally, a commitment to public service, the opportunity to mentor younger intelligence officers, and individual sacrifice for the greater good were each a significant influence on retired boomers’

sense of generativity. Mor-Barak (1995) supported the relationship between jobs with a generative nature and higher job satisfaction. Although Mor-Barak's study focused on job-seeking older adults, not retirees, the tie between work experiences, job satisfaction, and generativity is a logical connection supported in other studies (Amabile & Kramer, 2012; Dingemans & Henkens, 2014; Dychtwald & Baxter, 2007; Topa et al., 2014; Ulrich & Brott, 2005).

Comments from survey respondents reflected a sense of mission and pride in the role that working in the Intelligence Community afforded them. Comments included love of tradecraft, making a tangible contribution to national security, service to a higher cause, and the opportunity to know things others did not know or to know them sooner and with more clarity. Mitzel, Nedland, and Traves (2007) contended that both leaders and employees within the Intelligence Community saw themselves as servants to the country, and that an altruistic calling was a prominent factor in their decision to work for the government. Mitzel et al. also stated that given the motivation to serve, principles of servant leadership and transformational leadership would be more effective in the Intelligence Community environment than the more prevalent hierarchical and transactional styles of the past. Research on public service motivation supports this finding (Herman, Deal & Ruderman, 2012; Homberg, McCarthy, Tabvuma, 2015; Wright, 2007). Added to that, several focus group participants spoke about the ability to make a difference as being extremely motivating and meaningful to them. One focus group member shared,

> It was the ability to make a difference and seeing it. . . . A lot of the time, you can actually see the difference by, say, catching a spy. . . . It's the ultimate game of chess because you don't know if they are aware of you. You have to come up with a concept and operation and something that is unique and the other side may not be attuned to, so you go back and forth, and then when you have success, that, I think [relates to] all those

> comments: . . . self-sacrifice, making a difference. . . . There's not a lot of occupations [where] you can get those big results.

Another focus group participant recalled the technology he worked on ended up in the battlefield environment, where it made a difference. Another shared an experience outside of the operational environment. She commented, "We did a lot of sensor development and being able to see things that we couldn't see before . . . was just a lot of fun to be able to break through barriers like that." In both phases of the study, comments from participants consistently reflected positive views of mission-focused work experiences in the Intelligence Community.

Feedback provided by the respondents, such as "I was very proud to have been able to use the skills and abilities I learned in my career through training that the government provided for me" and "As a CIA officer, I thought I was part of an elite organization," pointed to the study participants' positive views of their work experience. These reflections are consistent with the high mean scores in the survey specific to work experiences, underscoring the sense of potential positive aspects of respondents' Intelligence Community work experience. Most respondents chose to add narrative comments to their survey responses, indicating they felt strongly enough about the question to note their personal thoughts on the experience.

Findings from this research study indicate that exposure to certain experiences and behaviors during a working career has a definite impact on an individual's perceptions of themselves beyond their working career. Not only do these feelings carry into retirement and their postretirement choice of activities, but they have been confirmed in studies of generativity in older adults (Rubinstein et al., 2014; Schoklitsch & Baumann, 2011). Mission-focused work experiences contribute positively to an individual's sense of generativity, which is evident in postretirement choices of activities whether or not they are work-related. This finding

corroborates research that job satisfaction is linked to having a mission and purpose at work (Amabile & Kramer, 2012; Dingemans & Henkens, 2014; Dychtwald & Baxter, 2007).

Retirement Motivations

There is substantial literature on retirement and retirement motivation indicating the shift from traditional retirement to a variety of patterns that are much more common today, such as a bridge job, unretirement, encore careers, and phased retirement as previously reviewed (Freedman, 2007; Kim & Feldman, 2000; Lawrence-Lightfoot, 2009; Topa et al., 2014). Researchers have also confirmed the changing perceptions of retirement as boomers opt for second careers. Increased life expectancy has contributed to the changing perception of aging, along with the economic and cultural challenges that come with age. For example, marketing to boomers for services and goods is big business (Kapteyn, 2010; Rix, 2009; Wise, 2010). The phenomenon of population aging is often tied in with an individual's decisions to continue working after retirement age (Lee, 2015; Torp, 2015).

Factors that influenced respondents' retirement decisions were either external incentives described as pull-to-retire or internal incentives that were primarily push-to-retire. Statements in the survey included both push and pull reasons to retire, and results reflected the entire range of choices from Intelligence Community baby boomer retirees. Almost three times as many respondents felt a strong pull as opposed to a strong push to retire. Of retirement reasons cited as *strong* or *very strong* retirement influences, one pull-to-retire reason, *a desire to pursue a new direction in my life*, and one push-to-retire reason, *changes in my work environment*, were each selected by over a third of respondents. On the other hand, over two thirds of respondents felt that three pull-to-retire reasons, *another job prospect*, *the need to help care for a family member*, and *a government retirement incentive*, did not influence their retirement decision. For many

respondents, deciding to retire involved both push and pull factors, recognizing that these tended to offset each other. For example, a strong pull factor might also color the value associated with other aspects of work; accordingly, aging parents as a strong pull factor could lead someone to feel more dissatisfied with work as they worry about their parents.

Other comments from survey respondents added insight into retirement motivations and confirmed that this was often a difficult decision for many individuals. One respondent recalled both push and pull factors in her decision.

> It was a really difficult decision to make. . . . There had been some external factors. . . . My parents had [a] bad accident. . . . I really felt the pull to be closer to the family to take care of them. And I was having some medical problems, and I couldn't get some answers or some solutions that I really couldn't do that job and so I needed to think about stepping down.

Another respondent shared a different push-and-pull dynamic:

> The agency moved locations . . . from basically across the street . . . to 20 miles away. So, that would have been a push factor for me to leave but not enough for me to do so. And I would have been eligible to retire at that time. But . . . I liked the work that I did. I liked going to work.

And still a third perspective from another focus group member showed both push and pull factors working against each other.

> I had a very bad management situation where my life had become pretty miserable. And, with the buyout offer . . . I'd already worked more years than I needed to and I don't need to be miserable. They are going to give money to get . . . out, so that's what drove me, but I would have stayed if not for the work situation.

Within the focus groups, participants found that making the decision to retire was difficult. The responses from this area of inquiry underscored the profile of the dedicated mission-focused Intelligence Community officer. Focus group reflections on retirement were supported in the literature, including the psychological experience of aging (Fasbender et al., 2014). With the large number of retirees who chose to work in some capacity after retirement,

the results could mask other factors affecting retirement decisions, such as financial needs, the need for social interaction, or just the need to fill a time gap created by ceasing full-time work (Atchley, 1989; Dance, 2018; Maestas, 2010; Shackleton, 2003).

The sense of being pushed or pulled to retire provoked some discussion among focus group respondents, confirming that deciding when to retire was difficult for many in the survey and easy for others. One participant reflected, “I chose to retire after 37 years” and “I had considered retirement . . . and even turned down a couple of buyouts a number of years back.” Another participant said, “For me, 42 and a half years [and] I was tired of waking up at 5:30 in the morning.” He also shared, “I said [to myself], I’ll hit that 42-year mark and that will give me my 80%,” but added, “I told my branch chief . . . I’ll push it back till the end of the year . . . because I wanted to make sure I could give some turnover to the people.” He finished with, “It wasn’t any push. It wasn’t any pull.” The participant’s reference to 80% referred to the policy that, upon retirement, federal employees under the Civil Service Retirement System receive 80% of their salary based on the 3 highest salary years.

Generativity

The literature on generativity goes back 70 years to the pioneering work of Erik Erikson (1950), who looked at the broad topic of adult development and progressive stages during a lifetime. Over the years, scholars developed tools to assess generativity within narrower contexts. For this study, a social generativity scale assessment tool developed by Morselli and Passini (2015) was incorporated into the quantitative survey component of this study to assess generativity among retired Intelligence Community baby boomers.

Retired Intelligence Community baby boomers assessed themselves as having a strong sense of social generativity, which could be partially explained by their stage in life, as theories

on generativity indicate it is most pronounced in individuals after middle age (approximately 45 years and older; Erikson & Erikson, 1997). Generativity was also a factor in several planned regression analyses where results consistently showed generativity to be a significant factor for Intelligence Community retired baby boomers. Mor-Barak (1995) found that jobs with opportunities to share experiences with others provided higher satisfaction. Within the Intelligence Community, many experienced a sense of service to the country and the ability to make a difference as crucial factors of their work experience. Similarly, Kotre (1984) viewed generativity more as active mentorship; survey respondents identified mentoring as a significant factor in the analysis of their generativity assessments.

Mentorship was important in participants' careers and a significant factor in the regression results that asked about working in the community and generativity. Focus group participants recounted stories of mentors who helped them during their early careers. They also shared stories of their interest and experiences mentoring junior officers, which was a factor in their intent to give back to another member of the Intelligence Community. One focus group participant recalled, "I had great bosses. . . . They would mentor me and teach me and help me along." Alternately, the same individual recalled, "I took it upon myself to make myself available . . . and I was . . . a pretty demanding mentor." Another participant shared, "I mentored several college students when they came in and sponsored them . . . so they had someone to talk to with their questions. . . . Even today, I still do that with . . . our neighborhood kids that are starting to work for the government."

Comments from the narrative write-in portion of the survey and the focus group discussions further validated that working in a mission-focused career had a positive influence on an individual's sense of generativity. One of the focus group respondents shared,

> I want to help the people who are coming after me do better than I did and not make the same mistakes as I did, you know? Well, the big reason why I'm still teaching is to impart the knowledge and practical experiences that I've had, and in some cases, continue to have on them. So they can spend more time doing what they need to be doing as opposed to . . . reinventing the mistake wheel. It's really enabling a better future generation by teaching them . . . based on the experiences I've had over 30 plus years.

Another focus group member talked about his perspective on generativity both during his career and after retiring. After discussing the high generativity scores, he shared,

> It doesn't surprise me because someone who is focused on something that is beyond them and not focused on . . . how much money I have . . . what's in the bank or how many houses or cars I can have, but focus more on outside of themselves in terms of the mission of the country . . . the well-being of their fellow man, as far as the work goes, that would carry over outside of the work environment as well as postretirement. . . . I can't say I'm the most generous with my time helping mankind, but I do stuff from time to time, and that was one of my motivations for going back to work was also to help future generations carry on with what I've been doing for almost 40 years. Now I'm retired I do volunteer work on issues; for instance, I pack food for kids on Tuesdays. On some nights late at night, I help deliver food to a food bank. And I work as a volunteer at the airport to help confused passengers trying to figure out where they are or what to do next.

Overall, generativity was a critical factor in the findings linking retired Intelligence Community baby boomers to their work experiences and their choices of activity following their retirement. Literature on generativity has shown it often apparent in care for family members, care for others at work, and volunteerism, each of which directly contributes to life satisfaction (Erikson & Erikson, 1997; McAdams & de St. Aubin, 1992). Other researchers have looked more specifically at gender and racial differences in generativity (Ochse & Plug, 1986).

Characteristics of Postretirement Choice of Activities

A key question underlying this study pertained to postretirement choices and the impact of a mission-focused career on those choices. Initial research posited the evolution of traditional retirement patterns and that baby boomers were catalysts in changing how individuals embraced retirement. Postretirement choices for activities by baby boomers in the survey group were

measured through Likert-type response scale statements and parsed with control variables and independent variables in a series of regressions based on data collected through the Phase 1 survey. The survey questions were primarily centered on the relationship between the experiences of working in the Intelligence Community and whether these factors were considered by retired boomers when deciding what they wanted to do following their retirement.

Findings are consistent with the current theory on active aging contending that encore careers, bridge jobs, phased retirement, and unretirement scenarios are components of a successful active aging strategy for older adults (Calo, 2007; Coleman, 2015; Walker, 2006). The research confirmed that individuals' ideas of aging are changing, as evidenced by almost 60% of the surveyed population confirming a choice to work in some capacity following their retirement. Research also links active aging to better physical and emotional health as well as increased life expectancy (Calo, 2007; Coleman, 2015; Walker, 2006).

The most significant result was a positive correlation between factors experienced working in a mission-focused environment and an individual's sense of generativity, which also influenced their postretirement choices. Overall, individuals' generativity score, shared sense of purpose, and opportunity for a job after they retired from their career were significant factors in their postretirement choices. The most impactful work factors were a commitment to public service, the ability to make a difference in their Intelligence Community job, and a sense of enjoyment at being a member of the Intelligence Community. Research on public service motivation and sense of community responsibility shows that an organization's mission increases work motivation in the public sector, with employee motivation affected by organizational cultures (Boyd, Nowell, Yang, & Hano, 2018; Wright, 2007).

In the Phase 2 focus group discussions on postretirement choices, whether a second career, volunteer activity, or something else, input from participants supported the lasting impact from a career in a mission-focused environment. One woman who fully retired and spends time volunteering compared her experiences and shared, "When I did hiring [in the Intelligence Community] and what you are looking for in people, I use those skill sets now in my time with the Cub Scouts." She further clarified, "It's a lot of fun to train them to become leaders and to take the . . . citizenship skills and help them understand it's important in a bigger global setting . . . and to know duty to country." Another individual went on to a second career in an international law enforcement organization and then worked for a nongovernment organization with a global mission. In both cases, he brought his Intelligence Community skills in counterintelligence to bear on new problems, thus providing him with a sense of satisfaction. He shared,

> Because of my training, knowledge, and expertise with terrorist-offensive operations, when I retired, I was able to do the same thing, worldwide on different operations and use very innovative thinking. When you think of the Peace Corps, you don't think of anything related to [terrorism], they've had a number of things worldwide since 1966 when they started, and so I was brought in to look at how they did things, and I mentored them and helped them with the inspections. But, more importantly, they never had anyone to do cold cases. . . . I was able to do that and solve some for them. So there was some satisfaction.

Another focus group participant whose career had been in research retired and took a second job for a short time where he used his Intelligence Community experience to help the U.S. Army with research. When he left that position, he shifted his time to focus on STEM in his local community. He shared,

> After I retired . . . [I got a] job with the U.S. Army because I'd done human subjects research. In the Army, I served on their IRB, and it was good because I did a lot of medical stuff, like testing new vaccines against mosquito-borne illnesses, for example. . . . As far as the future, I work with one organization building an observatory with the county. . . . My 50-year plan to build an observatory and set up a program for training

> kids and families. I figure that would be something I contribute that should be around in the future. I tried to invest in the future with what they gave me from my past.

Key Takeaways

The two key findings from this study that have the potential for the greatest impact in the future are:

1. A measured positive influence of work experiences on an individual's sense of generativity, and
2. A measured positive influence between generativity and what individuals choose to do after they retire.

Study findings showed that those in a public service focused role working in the Intelligence Community had a positive view of the impact they had been able to make during their career. Statistically significant values were measured for their commitment to public service, the opportunity to mentor younger intelligence officers, and their individual sacrifice for the greater good, on their sense of generativity. Key factors of their public service role accounted for 23.1% of their measured sense of generativity meaning that a career in a mission-focused role positively impacted how individuals value their contributions to future generations.

Building upon that finding, the second key finding showed that those in a public service role also measured a positive influence between their sense of generativity and the choices they made for either a subsequent career, hobby, or volunteer activities following their retirement. Generativity was the largest measured value among factors that influenced retirees' considerations in choosing their postretirement activity accounting for 17.1% of a measured influence of work experiences and generativity on postretirement activities. Since work experiences positively impacted generativity and generativity positively impacted postretirement

choices, the study showed an overall positive relationship between work experiences on postretirement choices.

Both findings indicate opportunities for future research and consideration as a factor in leadership. Recommendations are included in subsequent sections.

Summary

The discussion of findings summarized the five key areas in the research model and highlighted the major takeaways from this research study. Demographic findings were consistent with historical trends and data on federal employment as a component of the workforce. The importance of mission focus as an element of an individual's work environment clearly emerged in survey results. Results supported recent studies in public administration research and are a critical component of how government leaders need to consider the impact of both mission and the altruistic views of individuals who choose to work in the federal sector. Generativity results brought additional insights into the value of understanding its influence beyond an individual's work environment. More specifically, results demonstrated how a strong sense of generativity continued to impact individuals' choice of activities after retirement. Data on retirement motivations confirmed that many factors govern an individual's decision, which is no longer as simple as in earlier generations when traditional retirement was the norm. Results on the complexity of both push and pull factors that baby boomers face added insight into the population of boomers as they face a wide range of options for retirement. Findings on activities retired individuals chose provided new details about how these retirees valued their Intelligence Community experience with anecdotal stories that demonstrate retirees finding purpose and value reusing their skills in new ways.

Limitations of the Study and Directions for Future Research

The research described in this exploratory study has several known limitations, which help define opportunities for future research. The study itself is a base whereby future additional research would advance the social sciences.

Limitations

Study participation was limited to retirees who were members of one or more intelligence agency alumni organizations, as well as individuals I reached through personal solicitation via social media. Although the organizations I contacted were willing to assist me and provided an appropriate outreach venue, such as a newsletter, to reach their members, this approach limited participants to a subset of the larger population of Intelligence Community retirees. All organizations were willing to post my request to their members who would respond if they were interested in participating; however, two of the organizations went further and personally solicited each of their members. None of the organizations were willing to provide me with e-mail lists so that I could contact their members directly, citing privacy concerns. There was a proclivity among these organizations to protect the privacy of their members, and considering their professional affiliation within the Intelligence Community, I was willing to accept this limitation.

As the researcher, I shared the survey link with my own retired Intelligence Community contacts to increase participation. My outreach efforts, therefore, included a natural bias based on my personal contacts from the agency for which I worked. Additionally, most but not all of the alumni groups tended to originate from and were composed of retirees from the Washington, DC, area, lending a geographic bias toward this region. It would be interesting to conduct a more geographically diverse study to see if results would be different.

Another limitation involved the total number of participants. Although having 280 participants provided statistically significant results, the overall number is a small fraction of the number of baby boomer retirees from the larger Intelligence Community. The population from which I solicited participants was a subset of the agencies and organizations that make up the Intelligence Community. In a future effort, it might be worthwhile to include retirees from the broader Intelligence Community, which is comprised of 17 agencies or components, whereas this study was heavily weighted toward retirees from the agencies who had alumni organizations that responded to my solicitation for assistance. This limitation could inadvertently have resulted in more similarity in replies among respondents.

Self-reported surveys introduce a number of risks, including the willingness of respondents to provide honest answers against a temptation to manage their image, the ability of respondents to correctly interpret the questions, and the capacity to be sufficiently introspective when providing responses (Hoskins, 2012). Therefore the risk is that the researcher is unable to control or limit individuals' truthfulness and their ability to accurately respond to the survey questions. Essentially, the researcher assumes that all respondents complete the survey questions with a consistent effort to respond accurately and completely to the best of their ability.

Questions in this research study required respondents to reflect on experiences from a previous time when they were working. Asking respondents about past events, in some cases over 10 years in the past, could introduce bias toward or away from recollecting certain events as either more positive or negative than they were at the time. There is also a limitation by targeting this study to the Intelligence Community instead of a larger population of federal employees, or even the larger population of the U.S. Department of Defense employees, to survey a broader baby boomer population.

From a data and variables perspective, the study was limited by challenges in developing sufficiently strong variables to allow for meaningful analysis. The primary study components involved a list of factors associated with work experience, where one factor had to be eliminated from each of two sets of variables because of high correlation with another factor. The research model involved multiple efforts to design appropriate measures for key variables so that the results from regression analysis would not be affected by multicollinearity limitations. Other variable limitations included deriving the push/pull set of retirement reasons and associated measures and the list of alternate retirement patterns. For ease of quantitative analysis, the list of push/pull reasons for retirement was limited to those most commonly discussed in the literature. Significant research also exists in the area of postretirement work patterns; however, I had to limit the number of nontraditional patterns to those most often cited in research based on my research and literature review. Four respondents indicated their postretirement work pattern was different than the listed options.

Additionally, the demographic makeup of the study participants limited the generalizability of results—specifically, the primarily White male population of baby boomers in the workforce meant a disproportionate number of study participants would also be White and male. There was also a proportionate number of female baby boomers in the study, and the overall demographic makeup was both a true reflection of the population and a known limitation. On the other hand, there was strength in knowing participants were an accurate picture of the larger baby boomer population.

Finally, the study was limited by the source organizations from which I drew both quantitative participants and by extension, qualitative focus groups. I specifically included known social organizations whose members were among the population I targeted for this study.

These organizations were willing to provide access to a number of federal retirees who were interested in participating in the research study. I made every effort to select a well-rounded sample of retirees; however, access was a known limitation. A final limitation was the extent to which I was able to infer meaningful insights about complex topics such as generativity, the attributes gleaned from one's career, motivation to retire, and choices in postretirement activities for individuals using limited statistical analysis of data obtained through a survey instrument.

Future Research

One of the interesting results from this research involved the factors associated with individuals' personal work experiences. In this study, the ability to make a difference and a commitment to public service were significant factors for many respondents. Future research could focus on these two factors to understand which experiences and activities contribute to strong responses. It would be interesting to expand beyond the Intelligence Community to other areas within the federal government and understand how different parts of the government respond to the mission-focused statements that resonated with the Intelligence Community retirees.

Expanding on the possible generalizability of these findings beyond the Intelligence Community, future research could look at other professions that match some of the constraints from this study, such as a public service mission and earlier retirement age. It would be interesting to see responses from another profession using similar survey questions and a model similar to the one from Figure 5.2. Today, the teaching profession, military services, a range of health care professions, and public services such as police and firefighters all fall into this category. The self-sacrifice messaging associated with professions during the COVID-19 pandemic bring these roles to the forefront. It would be interesting to survey retired baby

boomers from several of these populations to understand their views on work experiences, generativity, and postretirement activities.

Another area of future research could expand on generativity with studies to look at experiences that contribute to a strong sense of generativity. In this study, I evaluated generativity in retirees, but social generativity might be measurable earlier in an individual's career and could be assessed for Millennials and Gen-X. It would be interesting to apply the generativity assessment to other occupations and industries. Today, essential workers include grocery store clerks and delivery drivers among a long list of professions, and it would be valuable to understand if and how the self-perception of being an essential worker during a pandemic might impact a sense of generativity. I've noted in suggestions in the leadership implications later in this chapter, generativity may be a desirable trait for a successful leader and a trait that a leader cultivates within a workforce.

Along those same lines, having employees with high generativity levels might also be a desirable trait within an organization. High generativity could also serve as a benefit of hiring older adults, especially considering the degree of generative behavior attributed to older individuals as part of aging. Understanding how different aspects of generativity could be measured would provide additional research opportunities.

Although, based on adult development theories, generativity should be a factor in older populations, there could be differences in generativity scores among employees in different professions and careers. Because generativity was a strong variable in this study, further examination of generativity as a characteristic of leadership would be an area for future study.

There are also broader implications in how people understand aging. One area briefly touched on in the literature was the concept of active aging, credited as a way to mitigate some

of the negative aspects associated with aging (Calo, 2007; Coleman, 2015; Venneberg & Eversole, 2010; Walker, 2006; Wiatrowski, 2001). Disengaged senior citizens are more likely to experience loneliness and depression, yet actively engaged citizenry tend to be healthier and have more meaningful retiree experiences. Understanding this desirable outcome and knowing that it is far more likely that engaged individuals will continue to contribute to society, a reasonable question becomes, Is there a relationship between someone who is more likely to age actively and generativity?

A longitudinal look at retirees at the point of retirement and following them over 10 or more years with periodic evaluations of their generativity score would be insightful. For the Intelligence Community retirees, the additional time provided by earlier retirement would translate to a longer timeline for a study. Determining the level of active engagement of a senior cohort to add to the understanding of disengagement would also prove valuable. Results would be insightful for the expanding number of older adults. Given projected labor force shortages, understanding options for this cohort of federal employees could serve as a model for other federal employees approaching retirement.

It is worth noting that recent worldwide health issues associated with COVID-19 are not yet reflected in any type of aging study; however, there are a number of ways that mandatory social distancing will affect the willingness for a population that is disproportionately affected by a virus to engage in society as an older cohort. At the very least, future research should involve teleworking opportunities and the ability to provide a viable alternative for postretirement activities.

Future research could also take a qualitative approach to understanding what retired baby boomers are choosing to do in the time after retirement. Are they continuing to change society as

they age? Are the differences between early boomers and later boomers convergent or divergent as they age? Some scholars have suggested boomers are actually three different subgroups instead of two. Further research into boomer groupings would also be of interest. Insights on aging baby boomers would help others understand how to design their own retirement years.

Qualitative studies could include understanding more about the decision between continuing to work and the advantages associated with the social, economic, and intellectual aspects of remaining in a career versus the decision to retire to pursue different opportunities as an older individual. The tension that many Intelligence Community employees face when deciding when to retire would be worth a more in-depth look because separation from the Intelligence Community means stepping away from an entire community and associated lifestyle, which often takes on a very personal meaning for each person. This insight would be of interest and value to younger federal employees nearing retirement and would help federal agencies manage their older workforce, as well.

Another interesting area to explore with a qualitative research study would be a study of life patterns postretirement for Intelligence Community retirees. Such an exploration could be a study that tracks individual Intelligence Community retirees over time to better understand their individual journeys, the impact of their careers, their personal decision to retire, and their choices and decisions postretirement.

Another area of future research could be a mixed-methods study assessing the differences between subpopulations within the cohort of baby boomers and the differences across gender and ethnicity. Monhollon (2010) asserted there are subtle yet significant differences in the experiences of different demographics of baby boomers, such as gender and race.

A final area for future research could be to look at specific postretirement activities more closely, such as volunteerism. Existing research centered at levels of volunteerism in retirees and whether baby boomers tend to volunteer more or less than the previous generation. It would be interesting to investigate levels of volunteerism among federal baby boomer retirees who have more time after retirement.

Implications for Leadership and Change

Opportunities for leadership and change include opportunities to build upon the findings by sharing the results to help affect workforce change, broader opportunities for considering generativity as an element for leadership and opportunities to impact policies on aging, as well as ways to improve efforts within the Intelligence Community stemming from the process of interfacing with the focus group participants and the retiree alumni organizations.

Recommendations for Sharing Study Results More Broadly

The interdisciplinary nature of this research opens up leadership opportunities to take the study results and create mechanisms to share results both within the government and outside. For example, a seminar or workshop based on the key findings of the study could easily be integrated into a range of programs such as supervisor training, workforce development, and retirement planning. Government agencies are a logical target considering the focus of the study, but the results could also be generalized to other organizations that have a strong sense of company mission, which would allow a much broader audience.

Recommendations on Generativity

Whether within the Intelligence Community or otherwise, there is value for organizations to encourage generative behavior. Highly generative retirees bring a valuable perspective with

them in follow-on activities, whether to new employers, starting their own activities, and volunteering in organizations.

As a hiring qualification. Based on this study, strong generativity scores carried over to influence postretirement activities, manifesting in behaviors such as a sense of selflessness, a sense of solidarity, activities that value selflessness, and mentoring young people. Such individuals would be valuable assets to an organization. Generativity is an important aspect of good leadership as and followership, and a valuable skill that retired Intelligence Community baby boomers are likely to possess. Managers would benefit by considering the value of an applicants' generative views as a way of assessing their suitability for employment.

As a leadership skill. Understanding generativity and the behaviors that manifest a strong sense of generativity is a vital skill for all leaders. Generativity is not only a component of adult development from a traditional sense; more broadly, generativity reflects an emotional intelligence and overall sense of social maturity. Leaders should consider the value of creating an environment within the workforce that encourages generative behavior and action. Further, there may be opportunities to develop the concept of generative leadership as more general sense of caring for the workforce which is not necessarily limited to a particular generation, but could be viewed as a valuable trait that leaders possess.

Recommendations on Aging

Global aging, as described by Lee and Mason (2011), shows that although the United States currently has one of the oldest populations worldwide, overall global aging is affecting all continents to some degree, and this phenomenon will continue in the future. Challenges for an aging population also bring opportunities, and well-managed aging policies can improve the

experiences of both retirees who choose to an active retirement involving postretirement careers and organizations that benefit from the experience of these individuals.

The large number of retirees in this study who chose a follow-on career is significant and indicative of how much postretirement opportunities have expanded over the past 20 years. These results provide opportunities for policymakers to take a leadership role in establishing aging policies that understand and value generativity, creating an inclusive environment for older members of the workforce. This could have more broad-based implications for societies that will be dealing with aging populations in the future. Recent world events associated with the global pandemic provide disproportionate risk to the health of older members of society and must also be considered in any recommendations.

Recommendations for the Intelligence Community

There is much that the Intelligence Community can gain from increasing their existing relationship with retirees and associated alumni organizations. Frequent engagement between retirees, alumni groups and intelligence agencies. Increase the frequency and focus of engagement between Intelligence Community agencies and associated alumni organizations. Some intelligence agencies have a nominal and primarily social interaction with their associated alumni organizations and meet with them on an annual basis, usually a luncheon where the agency representative serves as a guest speaker and shares agency or Intelligence Community updates. More frequent outreach involving the workforce, especially cross-generational interactions, will help each side realize the additional value from each other.

Better integration among retiree organizations. Considering the commonality of experiences among focus group members, expanding outreach and exchanges among Intelligence Community alumni groups would be beneficial. Agencies could create a listing of

alumni organizations and share this information with all Intelligence Community member agencies as part of every retirement package. Most alumni organizations are agency-specific and could benefit from broader interaction across individual alumni groups. It would also be worthwhile to encourage agencies to create a listing with contact information for all alumni groups on their respective websites so current Intelligence Community employees can more easily find out about different alumni organizations.

More active use of retirees. Given the number of retirees who opted for postretirement work in some capacity as shown in this study, the Intelligence Community as a whole could benefit by more directly utilizing the skills and abilities of retirees. Such engagement could be as simple as involving retirees in programs within each agency that help prepare current employees for retirement. Current retirees would be well suited to host sessions or workshops on postretirement employment for current government employees to advise them on opportunities and next steps as they prepare for life after government employment. Considering current global health concerns, many of these suggestions avail themselves to virtual sessions so that older individuals can participate remotely with no loss of effectiveness.

Retirees could serve as mentors for younger government employees where their experiences while working for the government would provide much-needed continuity. There could be value in organizing retiree mentoring across agencies to allow participants to draw upon their experiences from one organization to provide parallel advice in another. In these cases, not being from an agency but mentoring as an Intelligence Community retiree could provide additional value for the mentees. There might be more value in the objective, shared experience without the associated agency organizational history.

Intraorganizational alumni exchange. It was clear from focus group discussions that none of the individuals knew each other; however, their comments in exchanges during the focus groups showed they shared similar Intelligence Community experiences. Providing opportunities for retirees to socialize across alumni organizations or even among individuals from different organizations would be beneficial to both the organizations and the individual retirees.

Conclusion

This study indicated how the experiences of Intelligence Community members could influence postretirement choices. More specifically, data in the regression analyses showed that experience in a mission-focused work environment influenced the choices an individual made after retirement as they move on to a new postretirement career or other activity. The study also showed that Intelligence Community retirees self-assessed as having a strong sense of generativity that also influenced their view of their postretirement activities.

One intent behind this investigation was to understand and shed light on the less-tangible experiences at work and understand their significance. It was encouraging to realize the data from this study consistently showed that the ability to make a difference and a commitment to public service resonated among Intelligence Community retirees. The regression analysis supported the findings, as did the focus group discussions where participant's individual stories added insightful narrative support to the measured trends.

Another motivation was to look at a cohort of federal employees who retired and understand what they chose to do after retirement and whether their Intelligence Community work experience influenced these choices. The investigation showed that experiences Intelligence Community retirees had at work were consistent with the choices they made for

postretirement activities. Findings from the survey emerged from the focus groups with the stories provided by individuals.

Narrowing the participants to a specific cohort of Intelligence Community retirees helped to focus on a gap in the literature on baby boomers. The Intelligence Community consistently ranks as one of the top places to work in the federal government by Partnership for Public Service (2020), which made it an attractive target for a closer study. What is it about the Intelligence Community that makes it special? Data indicated that work experiences such as a sense of sacrifice and commitment to public service were important factors. Results from this study might apply to other populations; further research in this area is warranted. Beyond specific populations, there is value in understanding the relationship between the types of work experiences that influence generativity and if and how generativity carries over after individuals retire. In the language of adult development research, generativity does tend to increase as people age and should be a component of any study that incorporates an assessment of generativity. Nevertheless, results in this study reflected higher generativity scores among Intelligence Community retirees.

Final Reflections of the Researcher

The most satisfying aspect of my investigation was discovering how strongly retired Intelligence Community baby boomers viewed their work efforts as part of a higher purpose and how the focus group participants could trace the ways they used their work skills in their postretirement activities. Since I started this investigation, my intent to understand the value of work on postretirement choices has expanded in a significant and meaningful way with the research on generativity and including a generativity assessment as a component of my study.

Not only did my findings affirm that the cohort of Intelligence Community retirees have an incredible and sustained sense of the difference they made, but they also brought their strong sense of generativity to influence their choices across their lives. The reputation baby boomers have as change agents made them a likely target for adopting an active aging mindset. In looking for a target cohort that would have experienced career engagement and provide a good baseline for measuring the transfer of that engagement beyond working life into retirement, the Intelligence Community was a logical choice, because the careers had a mission characterized by a strong sense of self-sacrifice. Examining a cohort of retired members of the Intelligence Community who were also baby boomers and asking them about their career experiences, measuring their responses, assessing their sense of generativity and motivations for retiring and then inquiring about postretirement activities provided insights on current trends that could apply to other groups.

As a member of the Intelligence Community myself, this study affirmed my sense of the value and impact of a career in public service. Through both phases of my study, I felt a strong sense of hope and optimism about the future from the shared stories and experiences of individuals I encountered. Despite the impact of recent worldwide health issues associated with COVID-19, nothing in recent events has faded the sense of optimism I have from the results of my research. I close with a renewed sense of purpose that my postretirement choices will also be influenced by my work experiences, as will be the case for those around me. In the future, those of us yet to retire have the opportunity to continue to make a difference. I know now that we will succeed in that endeavor.

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Appendix

Appendix A: The Seventeen Organizations of the Intelligence Community

1	The Office of the Director of National Intelligence
2	The Central Intelligence Agency
3	The Defense Intelligence Agency
4	Federal Bureau of Investigation (components within)
5	The National Geospatial-Intelligence Agency
6	The National Reconnaissance Office
7	The National Security Agency/Central Security Service
8	The Department of Energy (components within)
9	The Department of Homeland Security (components within)
10	The Department of State (components within)
11	The Department of the Treasury (components within)
12	The Drug Enforcement Administration (components within)
13	The United States Air Force (components within)
14	The United States Marine Corps (components within)
15	The United States Coast Guard (components within)
16	The United States Army (components within)
17	The United States Navy (components within)

Appendix B: Letter of Introduction

Dear [redacted]

Hello! My name is Marianne Kramer and I am a doctoral student in Leadership and Change at Antioch University. I am also a current member of the Intelligence Community and have been for the past 25+ years. As part of my graduate work, I am looking at how our work influences the choices we make after retirement.

Today I am asking for your help. My study looks at retirement choices for federal employees from the Intelligence Community who are baby boomers. I am interested in your decisions, opportunities, and experiences since you retired from Federal service. Your views and insights are valuable input into current trends and patterns. The survey should take less than 15 minutes to complete and can be found at [redacted]

As federal employees, we have the opportunity to retire earlier than the general population which leaves more time for postretirement activities. Given retirement at younger ages, what might postretirement life offer? And how do career experiences influence postretirement choices? Since we are also living longer, due to better medical knowledge, technological advances, and smarter health choices, many of us will contemplate a second or 'encore' opportunity to do something else after we retire.

Please consider participating and please share this link with other IC retirees. I appreciate your consideration and assistance in helping me reach my goal.

Your participation is voluntary and you can discontinue at any time during the survey. Your privacy is important and will be protected. You will not be identified by name in any reports using information obtained from this survey. All uses of records and data will be subject

to standard data use policies, which protect the anonymity of individuals; however, data and analysis from the survey may be used for future scholarly presentations and publications.

This survey has been reviewed and approved by the Institutional Review Board (IRB) for studies involving Human Subjects at Antioch University. Participation in this survey implies consent. If you have any questions, please contact [redacted]

For further information on the study and survey, please contact:

[redacted]

Marianne V. Kramer

Appendix C: Phase 1: Survey Introduction Page

Today we are living longer, due to better medical care, advances in technology, and smarter health choices. Many of us will contemplate a second or 'encore' opportunity to do something else after we retire. That opportunity comes sooner for federal employees because they can retire before the age of 60. What options might be available for younger retirees? And how do the experiences from a career influence postretirement choices? While our initial career choice may be based on a commitment to public service, a need or security, or something equally tangible; what might a second opportunity offer – a different career, volunteering for a favorite charity or public interest, travel, interest in art, etc.?

My name is Marianne Kramer and I am a doctoral student at Antioch University. Through this survey, you will have an opportunity to share your views about retirement choices for federal employees from the Intelligence Community who are baby boomers. My survey is about looking at life choices after retirement. I am interested in your decisions, opportunities, and experiences since you retired from Federal service.

This survey should take less than 15 minutes to complete.

Your participation is voluntary and you can discontinue at any time during the survey. There are minimal, if any, risks from participating. All survey responses will be kept confidential and anonymous and any data being collected will be reported as aggregated information.

Your privacy is important and will be protected. You will not be identified by name in any reports using information obtained from this survey. All uses of records and data will be subject to standard data use policies, which protect the anonymity of individuals; however, data and analysis from the survey may be used for future scholarly presentations and publications.

This survey has been reviewed and approved by the Institutional Review Board (IRB) for studies involving Human Subjects at Antioch University.

Participation in this survey implies consent. If you have any questions, please contact Lisa Kreeger at [redacted]. For further information on the study and survey, please contact [redacted]

Thank you,

Marianne V. Kramer

Appendix D: Phase 1: Survey Instrument

Postretirement Life for Baby Boomers from the Intelligence Community

The Changing Face of Retirement

This part of this survey asks about your background and reasons for retiring.

* 1. Are you a baby boomer (born between 1946 and 1964)?

Yes, born between 1946 and 1955. (early boomer)

Yes, born between 1956 and 1964. (late boomer)

No, not a baby boomer.

Retirement Status

* 2. Are you currently retired from the federal government?

YES

YES, but after retirement worked as a contractor or a rehired annuitant for the federal government

NO, still a federal employee

Did not work for the federal government

Intelligence Community

* 3. While a federal employee, were you a member of the Intelligence Community?

Yes

No

Intelligence Community Length of Time

* 4. If YES, did you work in the Intelligence Community for at least 10 years?

Yes

No

Time Since Retirement

* 5. Please indicate how long you have been retired?

Less than 2 years

3 to 5 years

6 to 10 years

11 to 15 years

16 or more years

6. From the options listed, please identify the category that most closely approximates your career in the Intelligence Community at the time you retired.

Official or Administrator	Para-Professional
Professional	Administrative Support (Incl. Office, Clerical and Sales)
Technician	Skilled Craft Worker
Protective Service Worker	Service/Maintenance Worker

If none of the above categories fit, please describe in your own words the last position you held at the time you retired.

This part of the survey asks you to share your thoughts on your experience with various aspects of working in the Intelligence Community.

* 7. Thinking about your experience working in the Intelligence Community, to what degree was each of the following factors a part of your personal work experience?

Not at all a part	A very minor part	A small part	A moderate part	A strong part	A very strong part

a. The selfless nature of the work.

b. Individual sacrifice for the greater good.

c. The opportunity to mentor younger intelligence officers.

d. A commitment to public service.

e. A shared sense of purpose.

f. Solidarity with fellow intelligence officers.

g. A sense of enjoyment at being a member of the Intelligence Community.

h. The ability to make a difference.

i. Mission-focused work.

j. Service to my country.

k. Supporting the warfighter.

l. Other

Please add any other thoughts or comments.

8. Reflecting on your Intelligence Community career, please describe what you saw as the most positive part of your career.

9. Reflecting on your Intelligence Community career, please describe what you saw as the most challenging part of your career.

10. Overall, thinking about your time working in the Intelligence Community, on a scale from (1) to (10) how much did you personally value this experience?

1 - Did not value 10 - Highly valued

Decision for Retiring

* 11. Thinking about your decision to retire, how strongly did each of the following factors influence your decision to retire?

Did not at all Influence	A very minor Influence	A small Influence	A moderate Influence	A strong Influence	A very strong Influence

a. The desire to pursue a new direction with my life.

b. A government retirement incentive (buy-out).

c. Financial security/personal wealth.

d. Personal health reasons.

e. Another job prospect.

f. The need to help care for a family member (aging parent, child, sibling, etc.).

g. I was tired of working.

h. Changes in my work environment (organizational, geographic, etc.).

i. Dissatisfaction with the specific job I held.

j. I no longer felt I had good opportunities within the government.

k. Other

If other, please describe

12. Reflecting on your decision to retire, in your own words, what were the primary factors that influenced this decision?

13. Thinking about all of the factors that influenced your decision to retire, would you say the reason you retired was more because you felt pushed by negative aspects of your working life (1) or because you felt pulled by things you wanted to do after retirement from your Intelligence Community career (10)?

1 - Mostly Pushed 10 - Mostly Pulled

* 14. Thinking about what is important to you in your life, how strongly do you disagree or agree with each of the following statements?

Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree

a. I carry out activities in order to ensure a better world for future generations

b. I have a personal responsibility to improve the area in which I live

c. I give up part of my daily comforts to foster the development of next generations

d. I think I am responsible for ensuring a state of well-being for future generations

e. I commit myself to do things that will survive even after I die

f. I help people to improve themselves.

Postretirement Work Status

15. What is your current postretirement work status?

Working Full-Time

Working Part-Time

Self-Employed

NOT Currently Working

Ever Worked Postretirement

16. Was there a time since you retired from your career in the Intelligence Community that you worked full or part- time?

Yes, full time

Yes, part time

Yes, a combination of full and part time

No

Postretirement Non-work Activities

17. Please identify any categories that describe your current postretirement activities. (Check all that apply)

a. Volunteering

b. Enjoying a hobby

c. Spending time with family

d. Enjoying leisure time

e. Traveling

f. Attending school or similar learning activities

Other (please specify)

Postretirement Experience

18. Thinking back over the time since you retired from the Intelligence Community, which, if any, of the following patterns best fits your postretirement experience?

Un-retirement: Retired and then re-entered full-time employment

Bridge Job: Shorter-term job following retirement and before permanent withdrawal from the workforce Encore career: Retired and began a second full-time career

Phased retirement: Gradual step-down from full-time to part-time and then retirement.

Retirement

None of the above (please describe)

* 19. Thinking about your postretirement time, to what degree was each of the following statements a factor regarding your choice of activities?

Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree

a. I found an activity or position that values selflessness.

b. I found an activity or position that values individual sacrifice for the greater good.

c. I am able to mentor younger people.

d. I am making a difference.

e. I share a sense of solidarity with others.

f. I enjoy what I am doing.

g. I feel needed.

h. I am able to contribute to national security.

i. Other, (please specify)

20. Reflecting on your postretirement time, what are the most positive aspects of your choice of activity?

21. Still reflecting on your postretirement time, what would you say is the most challenging aspect of your choice of activity?

22. Thinking back on both your work in the Intelligence Community and your postretirement choices, on a scale from (1) to (10) how much do you believe the mission-focused nature of your experience in the Intelligence Community influenced what you looked for in your postretirement activity?

1 - Not an influence 10 - A significant influence

Demographics - Please tell us about yourself

23. Please identify your gender.

Male

Female

Other

24. Which category includes your age?

55 - 59

60-64

65-69

70 or older

25. Please identify your ethnicity.

White

Black or African-American

American Indian or Alaskan Native

Asian

Native Hawaiian or other Pacific Islander

From Multiple Races

Some Other Race (please specify)

26. Thank you for your time and assistance.

If you enjoyed this topic, please consider participating in a one-time follow-on discussion group where I will share the survey results. This will take the format of a small group discussion either online or an arranged location. My goal is to gather your individual stories to enrich the quantitative data collected in the survey. As always, your privacy will be protected at all times.

No thanks
Yes I am interested. (Please provide your contact information - e-mail and/or text number).

Appendix E: Demographic Survey Variables

Demographic	Response options	Type of measurement
How long since retirement	• Fewer than 2 years • 3 to 5 years • 6 to 10 years • 11 to 15 years • 16 years or more	Select one option
Type of work when working in Intelligence Community at the time you retired	• Official or administrator • Professional • Technician • Protective service worker • Paraprofessional • Administrative support (including office, clerical, and sales) • Skilled craft worker • Service/maintenance worker • Other (please describe)	Select one option.
Reasons for retiring	• The desire to pursue a new direction with my life • A government retirement incentive buy-out) • Financial security/personal wealth • Personal health reasons • Another job prospect • The need to help care for a family member (child, sister, brother, parent, etc.) • I was tired of working. • Changes in my work environment (organizational, geographic, etc.) • Dissatisfaction with the specific job I held • I no longer felt I had good opportunities in the government • Other (specify)	6-point Likert scale: *strongly disagree* to *strongly agree*
Current postretirement work status	• Working full-time • Working part-time • Self-employed • Not working	Select one option
Ever worked postretirement?	• Yes, full time • Yes, part time • Yes, combined full and part time • No	Select one option

Table continued

Demographic	Response options	Type of measurement
Postretirement activity	• Volunteering • Enjoying a hobby • Spending time with family • Enjoying leisure time • Traveling • Attending school or similar learning activity • Other (please specify)	Choose all that apply.
Postretirement pattern	• Unretirement • Bridge job • Encore career • Phase retirement • Retirement • None of the above (please specify)	Select one option.
Gender	• Male • Female • Other	Select one option.
Age category	• 55-59 • 60 to 64 • 65-69 • 70 or older	Select one option.
Early or late boomer	• Between 1946 – 1955 (early boomers) • Between 1956 – 1964 (late boomers)	Select one option.
Ethnicity	• White • Black or African-American • American Indian or Alaskan Native • Asian • Native Hawaiian or other Pacific Islander • From multiple races • Some other race (please specify)	

Appendix F: Variables for Regression Analysis

Type of variable	Specific variable	Survey data for measurement	Measure for regression analysis
Independent	Baby boomer	• Early or late	Dummy variable 1 = *early* 0 = *late*
	Gender	• Male • Female • Other	Dummy variable 1 = *female* 0 = *male/other*
	Age	• Under 60 • 60 to 64 • 65 to 60 • 70 or older	Dummy variable 1 = *64 and under* 0 = *65 plus*
	Postretirement work status	• Working full time • Working part time • Self employed • All other non-employment activities	Dummy variable 1 = *any employed status* 0 = *all other activities*
	Respondent view of the degree to which a list of factors were a part of their work experience	• The selfless nature of the work. • Individual sacrifice for the greater good • The opportunity to mentor younger intelligence officers. • A commitment to public service • Solidarity with fellow intelligence officers • A sense of enjoyment at being a member of the Intelligence Community • The ability to make a difference • Mission-focused work • Service to my country • Supporting the warfighter • Other	Overall Likert scale mean score, average responses across all twelve aspects

Table continued

Type of variable	Specific variable	Survey data for measurement	Measure for regression analysis
	Motivation to retire	Thinking about all of the factors that influenced your decision to retire, would you say the reason you retired was more because you felt pushed by negative aspects of your working life (1) or because you felt pulled by things you wanted to do after retirement from your Intelligence Community career (10)?	Scale score
Independent	Generativity: Social Generativity Scale (SGS; Morselli & Passini, 2015)	• I carry out activities in order to ensure a better world for future generations. • I have a personal responsibility to improve the area in which I live • I give up part of my daily comforts to foster the development of next generations • I think I am responsible for ensuring a state of well-being for future generations • I commit myself to do things that will survive even after I die • I help people to improve themselves	Overall mean score across Likert-scale responses to all generativity items.
Dependent	Postretirement activity	• Value of postretirement activity • I found an activity or position that values selflessness • I found an activity or position that values individual sacrifice for the greater good • I am able to mentor younger people • I am making a difference • I share a sense of solidarity with others • I enjoy what I am doing • I feel needed • I am able to contribute to national security • Other	Overall mean score across Likert scale responses for all statements

Table continued

Type of variable	Specific variable	Survey data for measurement	Measure for regression analysis
Dependent variable for second analysis	Generativity: Social Generativity Scale (SGS; Morselli & Passini, 2015)	• I carry out activities in order to ensure a better world for future generations. • I have a personal responsibility to improve the area in which I live • I give up part of my daily comforts to foster the development of next generations • I think I am responsible for ensuring a state of well-being for future generations • I commit myself to do things that will survive even after I die • I help people to improve themselves	Overall mean score across Likert-scale responses to all generativity items.

Appendix G: Phase 2: Final Focus Group Questions

1-DEMOGRAPHICS: Among respondents, early boomers outnumbered later boomers 2 to 1. Men outnumbered women 2 to 1. Largest component were white male.

Did that surprise anyone? From your recollection, how does that compare to the demographic profile of employees. Same for racial makeup, was that a reflection of the larger IC at that time? Other comments and thoughts on the demographic findings?

2-MISSION-FOCUS: Survey asked about your experience as a member of the Intelligence Community with 11 statements about facets of a mission-focused activity. A commitment to public service and the ability to make a difference were statistically significant in several regressions. The opportunity to mentor younger officers also mentioned.

What is it about commitment to public service and ability to make a difference that make them stand out? What about mentoring younger officers?

3-RETIREMENT: One focus of the survey was on your decision to retire and which factors were a motivating force, looking at your sense of being pushed to retire or being pulled to retire. Results did not show a strong response to many of the usual pull factors including buy-outs, a job offer, health reasons, and care for family member. Just over 40% of you expressed a pull associated with a desire for a new direction and 33% expressed a push associated with changes in your work environment.

Can you share your factors that were key in determining it was time to retire?

4-GENERATIVITY: Overall, your measured sense of generativity, your motivation to retire, and the factors you experienced during your IC career, could, in a regression, predict almost 36% of the measured value of your postretirement choice. The commitment to public service and ability to make a difference were statistically significant in these analysis.

Does this surprise you? Which aspects of your public service experience do you feel personally contributed to your sense of generativity during your postretirement time? Which contributed to your postretirement sense of mission?

POST RETIREMENT: Survey results also indicated that 68% of you had chosen to work in some capacity after you retired. Please share your thoughts about what motivated you to your choice of activity or activities?

Appendix H: Preliminary Questions Phase 2 Qualitative Semistructured Discussions

1. Retirement from federal service is a significant milestone. Can you tell me how you reached that decision?
2. Can you talk a bit about your experience and the thought process you went through in deciding how you wanted to spend your time after you retired?
3. Tell me about your decision to continue working or not working after retiring.
4. How important to you is working after retirement?
5. What is the most satisfying aspect of your current activity or position?
6. How important is giving back to society when considering your postretirement choices rather than simply for compensation?
7. Thinking about your time as a federal employee and your current job, how do they compare from a mission perspective?
8. How do you think generativity factors into your current situation?
9. What, if anything, would you do differently?

Appendix I: Summary of Survey Results Provided to Focus Group Participants

- The following questions summarize the key inquiries of my survey:

- 1) What are the demographic characteristics of Intelligence Community employees who are retired baby boomers? (Who answered the survey?)
- 2) Which aspects of public service are important to retired baby boomers from the Intelligence Community? (How did working in the Intelligence Community impact respondents?)
- 3) What reasons motivated baby boomer Intelligence Community federal employees to retire and how do they view their postretirement position or activities? (What motivated respondents to retire?)
- 4) What influence did working as a public servant in the Intelligence Community, motivation to retire, and sense of generativity have on postretirement activities? (What relationships did I find by using regression analysis?)

- Survey and respondents
  - 26 questions administered online using Survey Monkey.
  - 280 completed responses
  - Respondent characteristics.
    - 62.5% male and 37.5% female
    - Age spread – 55-59: 12.3%; 60-64: 33%; 65-69: 32.5%; 22.2% over 70
    - Survey group was predominately white (82.9%)
    - 67.9% early boomers, 32.1% late boomers
    - 12.9% retired less than 2 years, 29.6% between 3 and 5 years, 23.9% 6 to 10 years, 17.9% 11-15 years, and 15.7% 16 years or more

- A majority of respondents indicated that mission-focused factors **were a strong part or a very strong part** of their personal work experience:
  - 91.7% -- mission-focused work
  - 89.6% -- ability to make a difference
  - 89% -- service to my country
  - 86.5% -- shared sense of purpose
  - 81% -- commitment to public service
  - 77.5% -- supporting the warfighter
  - 76% -- sense of enjoyment at being a member of the Intelligence Community
  - 72.6% -- solidarity with fellow intelligence officers
  - 68% -- selfless nature of work
  - 65% -- individual sacrifice for the greater good
  - 51% -- opportunity to mentor younger intelligence officers
  - About 46% of respondents also identified other qualities such as:
    - Using cutting edge technology,
    - Serving as an example to younger generations to consider an IC career,
    - Focusing on national and world issues,
    - High caliber co-workers, teamwork spirit, and tradecraft,

- Being part of an elite organization,
- Supporting our country at various critical junctures was its own reward

➢ Comments on the most positive part of a respondent's career produced this word cloud:

Created using Nvivo 12 Plus software, version 12.4.0, under a student license.

➢ Comments on the most challenging aspect of respondent's career produced this word cloud instead. The size of the word bureaucracy features prominently.

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- Overall, respondents highly valued their career with 60% of respondents rating the experience a 10.
- A series of questions asking about motivations to retire generated the following results:
  - 74% were not motivated by another job prospect
  - 71% indicated a buy-out was not an influence
  - 70% were not motivated by a need to care for a family member
  - 65% were not motivated by health reasons
  - About 41% felt a desire to pursue a new direction in life
  - 33.5% indicated that changes in their work environment was a strong motivator

- The word cloud below represents the collective 'other' comments for this question.

Created using Nvivo 12 Plus, version 12.4.0, under a student license.

- Another word cloud reflecting comments on the reasons for retiring is very similar:

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- When asked about being pushed or pulled to retire, responses spread across the range from 1 to 10. The largest number were clustered around 10, 5, and 1.

- Responses on the Social Generativity Scale were high, averaging between 4 and 5 out of 6 for each question. The mean ranged from a low of 4.34 to a high of 4.88.

- Working post retirement
  - Over half of respondents (60%) were not currently working.
  - 53% indicated they chose not to work once they retired
  - Over 1/3 chose straight retirement; however, most selected a more gradual approach to retirement with 14% phasing into retirement, 13% choosing an encore career, and 8% choosing a bridge job. Almost 10% retired and then reversed that decision.

- Respondents either **agreed or strongly agreed** that factors found in their Intelligence Community careers were a part of their postretirement activity:
  - 86% - Enjoy what I am doing

- 62.5% - Feel needed
- 56% - Making a difference
- 51% - Sense of solidarity
- 40% - Mentoring young people
- 39% - Selflessness
- 32% - Contribute to national security
- 28% - Individual sacrifice

- 20% of respondents felt strongly that the mission-focus of their Intelligence Community experience influenced their postretirement choices to the maximum degree (10). However, 43% of respondents also ranked this question high at either 8, 9, or 10.

- Of all the factors respondents experienced as part of their job, the ability to make a difference and a commitment to public service were influential in how respondent's viewed the value of their postretirement activity.

- I also found a positive relationship between value of work experienced and generativity scores. Of the list of values, a commitment to public service, the opportunity to mentor younger intelligence community officers, and the ability to make a difference were statistically significant and influenced 24.6% of the generativity score.

- In a different regression analysis, I found a positive relationship between experience working in the Intelligence Community and a sense of generativity together influencing 36.3% of the value of a postretirement activity. Again, a commitment to public service and the ability to make a difference were significant among the list of variables.

- Another regression showed a relationship between the values of working in the Intelligence Community, a high sense of generativity and the composite score measuring motivation to retire on the value of a postretirement activity. Key variables were again a commitment to public service and the ability to make a difference. These variables together were able to predict almost 36% of the posts-retirement value.

Marianne Kramer, 24 November 2019

Appendix J: Copyright Permission for Figure 2.1

ANTIOCH UNIVERSITY [redacted]

requesting permission to use one of your charts in my dissertation

Joseph Pereira [redacted] Thu, May 28, 2020 at 10:25 PM
To: Marianne Kramer [redacted]

Hello Marianne...
Thank you for reaching out to me regarding the use on your PhD dissertation, of the graphic I produced for my blog post.

I hereby grant you permission to use it as you've indicated and requested.

I'm glad you are exploring and aim to advance society's understanding of this often neglected topic, especially since; nine years after I shared my thoughts, the issue remains and in-fact has worsened across the "developed" world.

So, I wish you Godspeed, Wisdom and Persistence in completing and defending your important dissertation on the 16th of June.

Blessings to you my newly found friend... JP

Joseph A. Pereira

M: [redacted]
B:
E:
S:
T:

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