EDUCATION AND OLDER WOMEN: A RESOURCE DEVELOPMENT PERSPECTIVE

by

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ABSTRACT

Older women are a rapidly growing sector of the Canadian population and will number about 4 million by the year 2031. They are also a group which must be recognized as being at risk in later life for reasons often beyond their control or comprehension. Elderly women experience higher levels of poverty, institutionalization and criminal victimization than older men. While many of the vicissitudes of old age are unavoidable, aging is much more problematic for women due to socially constructed inequities rooted historically in cultural patterns of age and gender relations. Consequently, women’s economic, social and personal resources are more vulnerable in old age because of gender limitations experienced across their entire life course.

Educational opportunities have not kept pace with the challenges encountered by women as they age nor has there been adequate educational programming to help older women negotiate the many changes in society that directly affect the quality of their personal lives. Yet education is considered to be a major strategy for developing and strengthening resources in later life and to be an effective means for promoting individual and collective empowerment among older women for improving their economic and social prospects as they age. By grounding educational objectives in a resource development paradigm, efforts can be made to enhance individual resources and to promote changes in the social relations of power, privileges and opportunities upon which current access and allocation of resources are based. Educational programming aimed at resource development falls into three categories: fostering political and social identity, facilitating economic equity, and aiding in later life transitions. Based on this approach to educational needs analysis, several program and policy recommendations are developed.
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I. INTRODUCTION

The quality of light by which we scrutinize our lives has direct bearing upon the product which we live, and upon the changes which we hope to bring about through those lives. It is within this light that we form those ideas and by which we pursue our magic and make it realized....As we learn to bear the intimacy of scrutiny, and to flourish within it, as we learn to use the products of that scrutiny for power within our living, those fears which rule our lives and form our silences begin to lose their control over us.

Audre Lourde
"Poetry is not a Luxury"
from Sister Outsider

I am luminous with age.

Meridel LeSueur
"Rites of Ancient Ripening"
from Ripening: Selected Work, 1927-1980

A. OLDER WOMEN: AN EMERGING ISSUE

Older women, those 65 and over, are the fastest growing sector of Canadian society and by the year 2031, they will number anywhere between 3.5 and 4.2 million people, about 15% of Canada's total population. By their sheer numbers, older women will bring to light important and often overlooked issues and concerns important to the wellbeing of elderly persons, male and female. But the degree to which these issues are acknowledged or addressed will most likely depend on the development of an active and vocal minority of women advocating on behalf of themselves and other aging women. Women's organizations and
seniors' groups will find many common threads of purpose and objectives as the two merge in their attempts to improve the quality of life of the elderly.

Social change and policy directives for changing patterns of social interaction at the institutional level are slow to evolve, however. Intervention measures with older adults currently focus around compensatory and remedial approaches designed to lessen the impact of aging problems but do little to alter the causes of these problems, many which have less to do with old age and more to do with issues of gender, race, and socio-economic relations. Older women, particularly, face specific hardships related to both their age and sex. Many of these hardships reflect structural forces within society that have rendered gender problematic across the whole of the female life course and through all aspects of social organization. Education, as a means of resource development with older women, could contribute not only to altering perceptions and experiences of old age but to changing the foundations of age and gender relations that currently undermine the wellbeing of older women. However, the need for special educational provision for older women has yet to be recognized by adult educators either in theory, policy or practice.

B. PURPOSE OF PAPER

This paper examines the problems and issues faced by older women as they might be addressed through educational intervention, particularly those problems created through the social construction of age and gender. Through the use of a resource development perspective as a conceptual base, assumptions about the goals and purposes of later life education can be comprehensively related to the concerns of aging women and linked to innovative means of
addressing these concerns. Most importantly, the study seeks to explore avenues of adult education that could lead toward changes in the concept and experience of being "old" and "female", not only for the individual woman, but at all levels of societal awareness.

C. FOCUS OF STUDY

This study focuses on the role of education in the development of economic, social and personal resources with older women. Aging brings in its wake significant changes in income, social networks and personal capabilities, health and self-perception. Many of these changes can result in weakening the resources available to older women to secure their economic and social wellbeing in their later years. Educational programs that are designed to focus on resource needs in later life can serve to offset resource vulnerability and to develop constructive and useful ways of changing aging patterns within our society.

1. Who is the Older Woman?

The older woman can be defined loosely as she, who by virtue of her age, is undergoing economic, social and personal transitions or life events related to the aging process. This loose definition is confounded by gender issues across the life-span unrelated to age. The older woman could be anyone from 40 and over, and a member of one of possibly three or four generations. For purposes of this paper, the focus is on those women 55 and older, with a predominant emphasis on those over 65. This somewhat arbitrary delineation of "old" is based on the most likely age at which women begin to retire from employment, move out of an active parenting role, and find themselves divorced, widowed or otherwise
Within this age bracket (those 55 and over) are two distinct groups of older women that may be referred to as the "young-old" and the "old-old", according, mainly, to their activity level and health status (Neugarten, 1982). The preferred terminology for this paper is the "fit" and "frail" elderly woman to emphasize the fact that one's physical, mental and emotional health are of paramount importance in maintaining autonomy and well-being in old age. However, well-being is also directly related to the personal, social and economic resources available to the individual, so that "fit" and "frail" can be understood as referring to all areas of resource strength and vulnerability experienced by the older woman that are not solely related to her age.

2. Resource Development, Education and Social Intervention

Any attempt to identify and consequently address the role of education in resource development within a certain population presupposes an interventionist approach on the part of the educator, particularly in the matter of social inequity and disadvantage. Educational intervention can be, and usually is, directed specifically at recognized "gaps" in learning (a "deficiency" model), but it can also involve a broader analysis of factors contributing to the creation and perpetuation of those gaps or deficiencies (what may be referred to as a "contextual" model). A contextual approach includes a consideration of the "deficiencies" or "gaps" in institutional, organizational and societal arrangements as well as those of the individual or target group. In other words, rather than focusing on individual shortcomings as being isolated incidents, attention is given to the context, that is, the environment and configuration of social interaction,
that shapes and makes problematic personal needs and deficiencies. This should lead to educational incentives to counteract those institutional and societal obstacles that contribute to unequal allocation of and access to resources.

In examining the interrelationship of gender, age and wellbeing, a contextual approach suggests that attention should be placed on the structural (societal) forces that dictate what constraints and opportunities will be experienced by women as they grow older. Consequently, the fundamental premise adhered to is that problems in the lives of aging women cannot be properly understood if seen as separate from problems facing an aging society or as unrelated to economic, social and political structures that shape the concepts and everyday reality of the aging process. In this sense, the problem of age and gender as experienced by the individual woman is understood as being the consequence of broader social forces, and the increasing number of older women insures that these issues are consequential to society as a whole.

For this reason, education as intervention directed at older women must be examined from a macro-sociological perspective that takes into consideration issues of structural agency and constraint as well as from a more specific or micro-sociological approach that deals with personal needs, roles and relationships. Structural constraints on women are reflected in either direct or indirect restrictions on their social and economic mobility. For example, primary domestic and childcare responsibilities, restricted career advancement opportunities (often rationalized as lack of seniority status), socialized patterns of deferrment and self-abnegation, and the threat of physical, emotional and intellectual abuse. Women must also be recognized as agents or actors in the social organization of their world, and the power and capabilities of women, both individually and
collectively, to create, change and influence institutional and personal patterns of interaction and organization must be stressed. Given that micro and macro-sociological issues are interdependent, the consistent bias toward an individualistic approach in educational programming that does not address ageist and sexist patterns of inequity needs to be counterbalanced by a broader, more critical and constructive analysis of the role of education in individual and social development, particularly as it relates to resource allocation and access and the factors that either promote or constrain resource development with older women. Such an approach is undertaken in this study.

D. ORGANIZATION OF PAPER

Chapter One introduces the nature of the problem and the purpose and focus of the study. The population of older women is defined and the focus on structural issues related to age and gender is established. It is suggested that educational theory for later life must be analysed in relation to the structural and conceptual problematizing of age and gender as much as to the individual woman's aging process.

Chapter Two outlines the methodology employed and the limitations and significance of the study. Both the empirical and theoretical bases of the research are grounded in sociological perspectives that critiques the construction of knowledge about aging and gender and attempts to re-construct a more useful and positive approach toward understanding the problem of aging for women. The rationale for the study centres on the need to develop stronger resources within the population of aging women for both personal and societal wellbeing.

Chapter Three explores the background to the issue of older women and
adult education. This section sketches out the problematic of aging women in demographic, economic, social and educational dimensions as discussed in various literature sources related to aging and gender.

**Chapter Four** analyses the construction of gender and age in contemporary society and examines how gender issues in aging studies have been conceptualized and researched. It is suggested that an overemphasis on "psychologizing" women’s aging has maintained a false split between the personal and political dimensions of women’s experience and, consequently, their needs.

**Chapter Five** develops theoretical approaches for analysing the role of education with older women. Allen and Britt’s (1983, 1984) resource development perspective in describing factors related to psychological health and well-being provides a micro-sociological approach for looking at the hardships faced by elderly women in contemporary society. Rubenson’s description of the role of adult education in resource allocation and access gives a macro-sociological perspective for developing a useful dialectic with which to examine ways of enhancing women’s wellbeing in later life through education.

**Chapter Six** examines theories and practices in adult education, educational gerontology and women’s studies as they relate to resource development with older women. The intent is to find points of intersection that can steer educational programming toward innovative and effective intervention strategies at all points of social interaction. Feminist theory/praxis at both the academic and grass roots level is cited as an educational process that offers significant innovative strategies for political, economic, social and personal change.

**Chapter Seven** presents a categorical description of the kinds of educational programming that would develop and strengthen resource options for older women.
in later life. Some current programs, recommendations, and descriptions of programs are cited from Canada and the United States as examples of resource development education.

Chapter Eight explores issues related to the provision, participation and practice of education with older women. It presents the four essential components of educational praxis: voice, skills, networking, and awareness. These four components distinguish education-oriented from service-oriented programming.

Chapter Nine provides a conclusion and offers a summative list of recommendations for the development of educational programs for aging women and for educational strategies to change public attitudes and awareness about aging and older women.
II. METHODOLOGY, SCOPE AND SIGNIFICANCE OF STUDY

A. METHODOLOGY

Since this study is fundamentally a theoretical exploration of education and older women, the methodology employed consists of an extensive research of aging literature, an analysis of that literature, and a synthesis of themes, perspectives, and approaches found in educational gerontology, adult education, feminist and gerontological material. An outline of this process follows:

1. Background Literature

The initial investigation of the problems experienced in aging involves: 1) sketching out a demographic profile of older women in Canada; 2) identifying primary areas of concern to older women through various literature sources in which problematic issues have been discussed; and 3) analysing the construction of age and gender in as far as it contributes to these problems and undermines the well-being of elderly women. Cohen (1984), Gee and Kimball (1987), Gatz, Pearson and Fuentes (1984), Matthews (1979) and Borenstein (1983) have written extensively and analytically about women and aging. Phillipson (1982), Myles (1984) and Townsend (1981) have looked at various aspects of the political economy of aging. Sommers (1980) and Kuhn (1980) have spoken out on behalf of older women for changes in policy directives toward the aged. Grabowski (1980), Griffin (1987) and Walker (1985) have deplored the lack of comprehensive policies for senior education. This background literature forms the empirical base for an analysis of resource development through education.
2. Theoretical Perspectives on Resource Development

Allen and Britt (1983, 1984) have examined the lives of American black women through the use of a resource development perspective around issues of health, family and social relations, income and employment. This fundamentally microsociological perspective provides one means for examining changes in the personal lives of older women in terms of analyzing resource strengths and weaknesses. Rubenson (1980) offers a more critical approach for analyzing resource development which is lodged in a macrosociological analysis of the distribution of and access to economic, cultural and political resources. He presents a broader perspective for examining the role of adult education in resource allocation and development and extends the notion of resources to include participation in political and cultural activities that contribute to the functioning of democracy. These two resource development perspectives allow for a comprehensive look at what kinds of educational activities might aid in alleviating unnecessary risks to older women, and at possible policy and program initiatives needed for enhancing their wellbeing in the later years of life.

An important process in using a resource development perspective is to relate the risks and opportunities in aging to the kinds of agency and constraint that older women experience due to structural barriers and avenues established for her in the larger matrix of society. Political, social and economic relations of power based on a patriarchal hierarchy of values, attitudes and beliefs significantly undermine the feminine experience of aging. Yet the growing force of aging and feminist lobbies are enabling older women to become more powerful actors in society. This conceptual framework forms the theoretical base of the analysis of older women and education.
3. The Role of Education in Resource Development

The relationship between theories in educational gerontology and the concept of resource development in later life is explored. Current perspectives on life-span development and the educational needs of older adults are examined in the context of the lives of aged women. In this paper, the opinion is that there is a somewhat oblique and minimal relationship between stated goals and purposes of later life education and the reality of educational programming and practices with older women. More direct and effective action appears to be happening within feminist analyses and practices of education and within the women's movement at large, which is rooted in a grass roots paradigm of resource development. A grass roots approach to resource development allows individuals and groups to do their own problem-posing and problem-solving related directly to their own experiences and concerns. In other words, the analysis of the problem and the actions that result from that analysis are owned by the participants themselves.

4. Educational Programming with Older Women

Suggestions for educational programs are outlined in a categorical format with descriptions of existing programs included. A analysis of educational practice with older women is undertaken by looking at four essential components which distinguish innovative and transformative educational experiences from service-based programs.
5. Conclusion and Recommendations

After exploring the issues of participation, provision and practice, conclusions about the need for more extensive and innovative educational opportunities for older women are made and recommendations for future developments in educational programming are suggested. The paper projects that a developing "aging awareness" will result in a widespread paradigm shift in academic, public and governmental approaches to the needs, problems and potentials of an aging female population. Educational theories and practices currently evolving in feminist literature and just beginning within the field of gerontology will contribute to these changes.

B. SCOPE, LIMITATIONS AND SIGNIFICANCE OF STUDY

The topic of this paper is broad and the body of literature related to it is varied and profuse. The analysis, however, is confined to educational strategies available to older women to enhance their well-being in their later years. Emphasis is placed on long-term changes in resource development through collective efforts and structural reforms, but not at the cost of ignoring short-term gains through individual action and personal strategies in the struggle for security in old age. The underlying goal of this study is to point to ways of increasing the individual's ability to make appropriate choices and decisions regarding her own well-being. The ability to do this is directly related to the degree to which society recognizes older women as an important and expanding sector of the Canadian social fabric whose lack of adequate resources will result in increasing personal and social costs.

Thus, this study takes a sociological approach to the issues of aging,
gender and education and the emphasis remains on the construction of knowledge about aging and gender and the role of education in re-constructing a more fluid approach toward provision for and contribution from the older woman in all areas of social interaction. The significance of this study is that it brings attention to the present inexcusable waste of human energy in both numbers and years that can no longer be afforded in personal, social or economic costs.
III. THE AGING WOMAN IN AN AGING SOCIETY

The aging of the Canadian population triggers alarm in public and governmental organizations due to the association of old age with incapacity and dependency. The following demographic profile seeks to clarify and to dispel several myths about older women while simultaneously bringing to light the major issues and concerns facing an aging female population. Part of these concerns centre around how older women are viewed as subjects of research and how the compounding of age and gender differences in comparative studies between men and women creates misconceptions about the feminine experience of growing old. Consequently, aging becomes a "women's issue", not just because of the biological imperative of their longer life span or the demographic imperative of their expanding numbers, but because of the lack of regard for their needs, potentials and rights as older citizens.

A. DEMOGRAPHIC PROFILE OF AGING WOMEN IN CANADA

Older women, those 65 and over, are the fastest growing sector of the Canadian population. Along with the dramatic increase in the number and proportion of older adults is the significantly higher ratio of women to men in this age group. The following section gives a demographic picture of this expanding population of older women in Canada.

1. Present and Future Numbers of Older Women

Canada's elderly people presently comprise 10.6% of the total population, and by 2031 will comprise anywhere from 18.9 to 26.6% of the population, or approximately 7.1 million people (Statistics Canada, 1985a). Of this 7.1 million
people, 60% or about 4.3 million will be women. The most noticeable increase will be seen in the number of women 75 or older due to women's longer life span and the aging of the "baby boom" cohort (those born between 1945 and 1960) (ibid, 1985a). This shift in what Stone (forthcoming) refers to as the "age structure maturity" of Canada will have a profound impact on its political, economic and social organization. Older women will become an increasingly visible sector of this mature age structure of the Canadian population (see Figure 1).

2. Sex Ratio and Marital Status of Aging Population

The proportion of women to men rises sharply between the ages of 65 and 85 due to men's higher mortality rate. Women outnumber men 134 to 100 at ages 65-74, 164 to 100 at 75-84, and over 200 to 100 past the age of 85 (see Figure 2). The marital status of older women reflects this disparity with approximately 40% of women and 74% of men over 65 being married. Widowhood increases much more rapidly for women in the later years with 55.8% widowed at 75-79 and 73.9% widowed after 80 as opposed to only 16.3% and 31.9% of men widowed by these ages, respectively (Stone & Frencken, 1988). A greater percentage of men than women remarry due to the larger number of available women, the older man's desire to remarry, and their tendency to marry younger women (Gee & Kimball, 1987). The number of older single women due to divorce, widowhood or lifestyle choice as well as the disproportionately fewer number of available men is expected to increase in the future (Fletcher & Stone, 1982).
Figure 1: Population by Age and Sex, Canada, 1981 (Census), 2006 and 2031 - Projection 1.

3. Living Arrangements of Older Women

Although marital status and rates of widowhood indicate that a large proportion of older women lack the intimate support and companionship of a spouse, information about their living arrangements gives a clearer picture of the economic and social support network available to Canada’s elderly women.

Approximately 40% of women over 65 live alone as opposed to only 15% of men over 65 (Stone & Frencken, 1988), and the number of older women of all ages living alone is continually growing (Fletcher & Stone, 1982). The reasons for this have to do with increasing numbers of ever-single and child-free women.
and a growing preference for both parents and children to maintain separate residences (ibid, 1982). This increase in single member households, including older women's preference for private residence, reflects an affluent choice for those who can afford it. Adequate single dwelling residences are not as accessible or available for those on limited incomes, making housing a major concern for many elderly women. At the age of 80 to 85, there is a substantial drop in the number of older women living alone, indicating the need, if not the choice, of elderly women for more extensive daily care and support. According to Fletcher and Stone (1982), the immediate family of spouse and children still supply most of the personal care and support for the elderly, and it may be assumed that a significant number of aging women lack adequate aid and support on an everyday basis in the later years if they are single or if they do not have offspring or live too far away from their children.

4. Health Status of Canada's Older Women

Statistical evidence suggests that "women get sick - but men die" (Gee & Kimball, 1987). Older women suffer from more chronically debilitating illnesses such as diabetes, arthritis, and depression while men more often succumb to fatal illnesses such as heart and respiratory diseases (Gatz et al., 1984; Verbrugge, 1984). However, most older persons, male or female, are healthy enough to live independently with minimum care and support from others (McDaniel, 1986). Socio-economic level is linked directly with health status in old age, and the stress related to greater levels of poverty are linked to high levels of depression and poor mental health of many elderly women (Britt & Allen, 1983; Gatz et al., 1984).
It is difficult to distinguish sex from gender differences in the health status of men and women. Health and Welfare (1982) reports that more women than men suffer from mental disorders resulting from depression, and it is suggested that loneliness, lack of role alternatives, low self-esteem and stress account for the higher levels of depression in women than men (Gatz et al., 1984). Burnside (forthcoming) postulates that a social identity deficit (i.e. a lack of meaningful and valued social roles, relationships, networks) accounts for the higher levels of depression experienced by middle-aged and older women. These differences, which are gender rather than sex-related, begin to equalize in old age when substantially more men experience increased levels of depression (Weissman & Klerman, 1979). Mental illness remains significantly higher for older women, however (Dohrenwend & Dohrenwend, 1974). Recent research has revealed the complexity of both the types and causes of depression, but sex differences continue to feature as one of the major variables in rates of depression (Weissman & Klerman, 1987).

Due to their longer life-span, older women are more prone to experiencing health problems and are at greater risk for institutionalization (Gee & Kimball, 1987). Yet statistics indicate that the majority of elderly women remain reasonably self-sustaining in spite of increasing risks to their health (Fletcher & Stone, 1982, McDaniel, 1986).

5. Income of Older Women in Canada

There is no evidence, as of yet, that suggests older women dwelling on their own are adequately equipped financially to do so, compared to married couples or single men. Of unattached women 65 and older, 78% are poor or
near poor with 60% living well below the accepted poverty level (Gee & Kimball, 1987). Moreover, their disposable income level continues to decrease as they age. Most income received comes from Old Age Security (OAS) payments and other government sources as few elderly women qualify for private or public pensions or receive survivor’s benefits from their husbands’ plans.

Women’s incomes after age 65 are, on the average, about $10,000 compared to an average of $16,000 for men (Statistics Canada, 1985b). Although women’s poverty is expected to lessen as more women work extensively in paid employment, there is no indication that the economic marginality of Canada’s older women will change within the next twenty to thirty years (Baker, 1987; Gee & Kimball, 1987). Inflation in the cost of living as well as limited availability of affordable housing further exacerbates the problem of poverty for Canada’s older women (Task Force on Older Women, 1983a).

6. Employment and Educational Status of Older Women

The present generation of elderly women in Canada are financially handicapped by their generally low levels of occupational and educational achievement as well as the lack of monetary recognition of their domestic and caregiving roles in society. Women, on the whole, earn only 60% of what men earn, irrespective of education, due to the concentration of the female population in sex-segregated, low-paying and part-time employment which offers few retirement benefits. Approximately 78% of Canadian women are engaged in clerical, sales, and other service industries with limited opportunity for promotion or career flexibility (Armstrong & Armstrong, 1984; Hewlett, 1986). Of women 55 and over, 33.4% of those 55-64 are working, while 7.1% of those 65-69 and
1.9% of those over 70 still participate in paid employment (Statistics Canada, 1985b). As with older men, elderly women who desire or need paid employment to supplement their incomes do not easily find the opportunity to do so.

Each successive cohort of Canadian women has attained higher levels of education, particularly since WWII when only 1/3 of the population were enrolled in high school. By 1976, 95% of the population had attended high school (Simmons-Tropea & Osbourne, 1986). Nevertheless, about 80% of women over 65 have not completed secondary education, according to the 1986 Census (Statistics Canada, 1989). Older women, on the average, have lower levels of educational achievement than their male peers due to the traditional roles of marriage and childcare receiving priority over continuing education and/or occupational training. Although more women, both young and old are now participating in higher education, the effect of education on the older woman's income and well-being in later life cannot yet be adequately determined due to the continuing differences in career patterns and domestic responsibilities between men and women across the life span.

7. Aging: A "Women's Issue"

The above demographic sketch shows that women do not enter old age in the same manner as men nor do they possess the same resources as men. A summary of facts about women's aging indicate that:

1. Women far outnumber men in old age.
2. The majority of aged women do not have an adequate income and live at or below the poverty level.
3. Many older women lack a network of spouse and/or children to provide day-to-day care and support although they maintain intimate friendship ties.
4. Older women’s health is generally good although debilitating illnesses such as arthritis, diabetes, and depression are common.

5. An increasing number of elderly women either choose to or are obligated to live alone.

6. Although the educational and occupational status of women is changing, elderly women cannot yet expect to experience higher levels of income or social security in their later years, nor is there any indication that equitable employment opportunities for older women will increase over the next few decades.

The above facts suggest that due to their increasing numbers, longer life-span, and disproportionately higher rates of poverty, unemployment and health problems, older women constitute a sector of the population that challenges the responsibility of national, provincial and local agencies to provide economic and social assistance in order for them to survive in their old age. In addition to current "welfare" models of resource replacement and provision of services and programs aimed at reducing the problems of old age, innovative policy and education programs are required that will significantly alter the existing inequalities that are both age and gender-based. Until such measures are taken, aging and old age will continue to be, and must be understood to be, predominantly, a "women’s issue" (Gee & Kimball, 1987; McDaniel, 1989; Roebuck, 1983).

B. THE OLDER WOMAN AS SUBJECT OF RESEARCH

The older and aged woman has become a recent focus of research in both feminist studies and in sociology, psychology and gerontology. This growth of research on elderly women since the 1970's is a result of the increasing importance given to gerontology and the study of aging in the social sciences as well as the stronger influence of feminism and the women's movement on public
sensibility about all aspects of women's lives, including old age (Gatz et al., 1984). Much confusion still exists, however, in both the approach and methodology involved in research on aging women and the focus on women's aging still lies outside the mainstream of the social sciences, including the fields of social and educational gerontology (Fennell et al., 1988).

1. The Neglect of Aging Women

Until the 1970's, older women have been virtually "invisible" in academic literature and in research in gerontology, sociology and feminism, itself. According to Gatz et al. (1984), "most aging research has paid little attention to sex differences, while research in sex differences has rarely extended through the later part of the life span" (p. 274). What research on sex differences in aging that has been undertaken has focussed predominantly on an "ahistorical context-free approach" dominated by psychological development and social role change/loss paradigms (Meade & Walker, 1989).

The social sciences, including gerontology, have been monopolized by a male perspective regarding intellectual, emotional, psychological and social development across the adult life span. This has served to invalidate the distinct experiences and perspectives of women (Fennell et al, 1988; Gilligan, 1982). Within the study of aging, there has been virtually no reference to or consideration of the special problems, concerns and needs of women, and the elderly have been treated as a homogeneous, asexual group within a specifically masculine paradigm. As stated by Dulude (1988):

The ultimate irony, for women, is that after a lifetime of having a multitude of mythical qualities and failings attributed to them because
of their sex, they are suddenly told that after a certain age these differences between the sexes no longer exist. (p. 205)

Feminist research has begun to correct this bias but most feminist literature has been predominantly concerned with issues of political, economic and social equity as it effects the early and middle adult years of women. In this sense, both feminists and gerontologists, until recently, have failed to acknowledge and address the growing population of aging women in North America. It is no coincidence that the economic and social marginalization of aging women is reflected in their similar invisibility in academic research and their neglect by government policy-makers (Borenstein, 1983; Datan & Lohmann, 1979; Fennell et al., 1988; Gee & Kimball, 1987). Hess (1985) has pointed this out as follows:

Public programs have been shaped by assumptions based on the life experience of men....Yet not only are the real problems of old age disproportionately experienced by women, but it is women who are increasingly expected to bear the brunt of dealing with these problems. (p. 323)

The increasing press of women and elderly persons on public awareness will no doubt result in a growing emphasis on research about older women in the social sciences and a concomitant pressure on policy-makers to compensate and adjust to this changing and increasingly vocal population.

2. Confounding Age, Sex and Gender Differences in Research

As research on women's aging is expanded, a challenge is presented to social scientists, including gerontologists, to distinguish sex, gender and age differences in the characteristics, attitudes, and experiences of older men and
women. Little is yet known to what extent sex differences (those features based on biological differences) are operative beyond strictly procreative functions. Many differences between men and women are gender-based; that is, they are related to socialized behaviours, attitudes and values assigned to either particular sex. According to Fennell et al., "'Sex' becomes transformed into 'gender' through socialization processes by which males and females 'learn' roles and behaviours commonly associated with their 'sex'" (1988: p. 97). MacKie (1987) has described how gender is used to: (1) differentiate the sexes, (2) assign specific behaviour and attitudinal traits to each sex, and, perhaps most importantly, (3) establish a hierarchy of power, prestige and value based on sexual division in both private and public spheres of human activity. All societies are gender-ordered whereby learned sex roles are the primary organizing principle (McDaniel, 1988), and, as such, difficulty lies in distinguishing essential (sex-related) from existential (gender-related) characteristics in older men and women. Consequently, even such sex-related differences as mortality and morbidity rates, may be due more to differential roles and life experiences than to biological factors (Harrison, 1978).

When sex and gender are confounded with differences due to age, along with socio-historical variables of different cohorts, generations and cultural traditions, the picture becomes less clear and the "truth" becomes more nebulous. The issue of confounded variables in relation to older women is of paramount importance since sex and age differences, which account for so much statistical research, are rarely analysed beyond a superficial sociological perspective based on role variations. What is usually omitted in this analysis is a consideration of the relations of power, agency and constraint (i.e., the economic, social and political relationships within a society as they are hierarchically arranged and dictated
through cultural conventions and legal mandates) as these affect men and women differently and serve to determine the risks and resources dealt in old age.

3. The Double Jeopardy of Age and Gender

Both men and women encounter difficulties as they grow older. Most salient is the potential loss of robustness and decline in health, often accompanied by reduced mobility and social interaction. However, older women face specific economic, social and personal risks that are age and gender related. Many of these hardships are not the result of the aging process, nor are they inextricably related to their biological sex, but are due to structural forces within society which have developed out of the social construction of both age and gender (Fennell et al., 1988; Gatz et al., 1984; Gee & Kimball, 1987). Unlike men, who may face a loss of status, roles, and income in old age, the losses experienced by elderly women often represent a culmination of low status, economic marginality and social sanctions imposed across the life span. The ageism encountered by elderly men may simply introduce them to the fact that they are now "more like women" in their increased dependency, vulnerability, and marginalization, and perhaps this is part of the reason that aging and old age is so stigmatizing. Aging is, for the most part, a "feminized condition" (Roebuck, 1983) represented by low status, economic risk, and social exclusion.

The double jeopardy of age and sex, leading to higher incidences of poverty, isolation, institutionalization and debilitating illnesses, is confirmed through demographic and statistical evidence yet the possible causes of these problems for older women are not yet addressed in gerontological or sociological research. The predominantly individualistic approach to physical, mental and emotional crises in
the lives of elderly women by professionals does not allow for an adequate assessment of the ways in which the social matrix of the lives of older women contributes to increasing risks to their well-being. Consequently, although the burden of their sex and age may be recognized and attempts to help them may be made, the causes often go unperceived and few really preventive measures are taken. As Roebuck (1983) succinctly stated, "So closely are age and sex stereotypes intertwined that it is doubtful that one can be expected to change without the other doing so as well" (p. 255).

4. Summary: The Older Woman at Risk

The dominant interest in role transitions and life satisfaction in old age that characterizes gerontological research overlooks marked gender differences in the way that society supports, buffers, or endangers the well-being of the elderly. The older woman is much more at risk than the aged male yet her particular concerns and problems often go unheeded in theories and assumptions about aging and old age. Quality of life issues, which form the heart of gerontological ethics, appear to be minimally related to the mere survival quality of many elderly women's lives. Demographic realities of an aging female population, along with socio-historical patterns of dependency and powerlessness of women in general, point to the older woman as composing an "at risk" sector of Canadian society. To what degree the risks of aging can be reduced through educational channels forms the pivotal question of this paper. Necessary to addressing this question is an understanding of how the construction of age and gender serves to undermine the ability of women to establish adequate resources for successfully managing the transitions and changes brought about through the aging process.
IV. THE SOCIAL CONSTRUCTION OF AGE AND GENDER

That is why I find it so distressing to hear otherwise intelligent people put forth theories about aging that ignore the existence of the unequal distribution of wealth and power in society. At best all the talk and theories are misguided. At worst they are attempting to justify continued inequality and hardship.

Doris Marshall
Silver Threads

Age and gender are the two dominant organizing principles in most societies. Both serve to delineate what are considered to be appropriate roles, behaviours and attitudes as well as to bestow certain positions, prestige or sanctions on individuals (Fennell et al., 1988; MacKie, 1987; McDaniel, 1988). Opportunities and restrictions are often not only culturally approved but legally mandated according to one’s age and gender. For these reasons, the "importance of the social meaning of age and gender" cannot be overlooked (Lofland, in Matthews, 1979: p. 20). Women's old age has been shaped by social and historical forces that have rendered it problematic. These forces require greater scrutiny.

A. THE CONSTRUCTION OF OLD AGE AS A "PROBLEM"

Old age is usually described as a strictly individual phenomenon which, due to inevitable biological forces, results in loss of health, decline in physical and social mobility and eventual dependency and loss of personal autonomy (Levin, 1980). The field of gerontology, for the most part, has been concerned with this "decline" perspective of aging and, as such, has contributed to a predominantly
negative attitude toward old age. Consequently, old age is characterized in contemporary society as a time of increasing need and decreasing productivity and usefulness.

Aging becomes a social as well as an individual problem, however, when too many people grow old at the same time, as is currently happening in Canada and other industrialized nations. The changing demographic shift of the Canadian population towards large number of old persons is seen to require more resources and greater expenses for adequate housing, transportation, health care, income and community services. Many of the tensions in industrialized capitalist nations such as Canada stem from the contradictions between economic imperatives of a market economy and the social imperatives of a liberal ideological belief in wealth redistribution through statutory intervention (Phillipson, 1982, Myles, 1982, Moody 1988). Population aging reflects and exacerbates these tensions and contradictions in terms of straining the existing social and economic systems as well as challenging the legitimation of those systems, but it is not the cause of those tensions. When a higher level of age structure maturity is described as the source of strain on economic and social resources, aging becomes a "grand metaphor" for problems that, for the most part, lie within the domain of political and social value conflicts around issues of power, equity and wealth distribution (Thornton & Harold, 1988). Since aging is a "neutral" or "natural" phenomenon, responsibility for the "crises" created by population aging can be legitimately denied by policy-makers and attributed to the elderly, themselves. McAdam (1982) describes this form of ageism as a "blaming the victim" mentality which locates the problem outside social forces and places it "squarely at the feet of the elderly" (p. 247). To counteract ageism, according to McAdam
(1982), it is necessary to recognize:

First, that the current "crisis" of the elderly is a function of larger system processes, and, secondly, that our current conceptions of the elderly and "their" problems only serve to obscure these macroprocesses by describing the current "crisis" in terms of the personal characteristics of the elderly, themselves. (p. 247)

Caroll Estes (1979) has clearly and succinctly stated the way in which the concept and experience of aging has been constructed as problematic in contemporary industrialized societies:

The major problems faced by the elderly... are, in large measures, ones that are socially constructed as a result of our conceptions of aging and the aged. What is done for and about the elderly, as well as what we know about them, including knowledge gained from research, are products of our conceptions of aging. In an important sense, then, the major problems faced by the elderly are the ones we create for them. (p. 1).

These problems are part of the larger problem of what Riley and Riley (1989) refer to as "structural lag" within society that creates a "mismatch" - a gap between the talents and capabilities of long-lived adults and the lack of available role opportunities for these talents and capacities to to be utilized and rewarded (p. 15). Consequently, "to enhance the quality of aging, interventions are needed not only in the life course of individuals but, even more critically, in the social matrix in which these lives are imbedded" (ibid, 1989: p. 15).

Like issues in gender, class and race, aging must be viewed outside the narrowly defined area of individual problems and be seen, through a broader spectrum, as the complex process of age relations within a given social system.
According to Binstock (1983), this involves more than a "neutral" social science analysis, but entails an exploration of "the value conflicts involved in public policy issues" in as much as these age relations are created, maintained and legitimated by the political and economic systems of society (p. 143).

B. SOCIAL AND ECONOMIC STRUCTURING OF OLD AGE

As a society of "job-holders", occupational status has become more and more related to the individual's social and economic well-being (Canada, House of Commons, 1988; McDaniel, 1986). This is especially significant for the aging person upon retirement. Most literature on retirement is concerned with the disruptive effect that retirement has on the adjustment of the individual to changes in social roles and self-esteem. Directly related to this is the reduction in economic well-being of the retired person. How retirement is experienced depends, to a great degree, on the level of participation in the labour market. Dowd (1984), Walker (1981) and Crystal (1982) suggest that problems in retirement are linked to a dual economy system where those who work in the peripheral sector of the economy are more likely to experience economic hardship and reduced social resources than those employed in the main or core sector of industry. This is due to the lack of or limited availability of private pensions and retirement benefits and the basing of public pensions on occupational achievement and economic status.

An industrial achievement model of pension disbursement suggests that retirement funding must be seen as a continuation and maintenance of socio-economic status into retirement. Thus, public pensions based on income status rather than level of need transposes the dual economy of the labour
market into old age, creating what Crystal (1982) calls the "two worlds of aging". This is especially significant for older women whose involvement in the paid labour force has been minimal or non-existent. The lack of sufficient economic resources in old age, resulting in high levels of poverty within the elderly female population, is directly linked to the unequal acquisition of economic resources through the systemic structuring of both labour participation and retirement.

Mandatory retirement at 65 has created an age criterion for occupational withdrawal and has structured an age-based relationship between labour and leisure. Since concepts of productivity and generation of wealth dominate a monetized economy, all activity that does not generate monetary rewards is viewed as non-productive. Chronological age has come to be associated with non-productive activity and the aged are seen as consumers or "users" rather than as producers and contributors in society. The structured dependency of the aged is even more evident in the double jeopardy faced by elderly women whose "shadow work" in the form of non-monetized activity in the home and community goes unacknowledged and unrewarded (Gee & Kimball, 1987; Illich, 1981; Task Force on Older Women in Canada, 1983a).

The creation and expansion of social security and in-kind benefits for the aged has evolved out of a compensatory approach to the economic needs of retired persons and out of a need to modify and offset the market forces of capitalist economic development (Myles, 1984; Walker, 1981). Aged-based social policies tend to create a homogeneous image of the elderly, resulting in a universalistic approach to problem-solving with little reference to who benefits from these policies and programs (Crystal, 1982). Few older women benefit
substantially from private or public pensions and retirement programs.

Age-based policies and programs have fostered what Estes (1979) refers to as an "aging enterprise" of professional service providers who have conceptualized the aged as needy, dependent and helpless, and have "constructed an effective rationale" for the development of an industry based around the older person (McAdam, 1982). Nowhere is this professional ageism more visible than in the care and treatment of elderly women who suffer from over-medication (Gatz et al., 1984), and whose mental and emotional problems are often attributed simply to the process of aging by psychologists and social workers. Many symptomatic illnesses and forms of psychological and social maladjustment in old age are swept under the cover of individual problems of aging. Phillipson (1982) has criticized the field of social work for the "individualization" of what might be social or collective problems and has argued against treating these problems as "exclusively individual dilemmas to be resolved primarily by individual casework" (p. 110). He has suggested that the roots of an individualized approach used by the helping professions can be found in both the political ideology of liberal capitalism and in the dominant functionalist paradigm of sociology and social gerontology (ibid, 1982). Under a structural-functionalist perspective on aging, older women's problems are not seen to be different from those of older men nor are they seen to be located in issues of conflict related to gender and age-based constraints and inequities. Instead, an overemphasis on individual role changes, personality adjustment, and morale occupies the major portion of theory and practice in social gerontology.
C. THEORETICAL APPROACHES TO THE STUDY OF WOMEN'S AGING

The structured dependency of older women results not only from the way in which age relations are created and maintained but also from the structuring of gender relations that assigns secondary status to females and undermines women's ability to develop and secure adequate resources for an independent and successful old age (Fennell et al., 1988; Gottlieb, 1980; Harrison, 1983). The convergent impact of both structured age and gender relations (ageism and sexism) that places older women at the bottom of a hierarchical social order has yet to be adequately addressed by the social sciences. McDaniel (1989) has suggested, however, that the incipient interfacing between the sociology of aging and the sociology of women should yield valuable and insightful research and theory into the lives and experiences of aging women.

The feminine experience of old age is shaped by both internal and external forces that create conflict and stress in the aging process quite distinct from the male experience. These conflicts can be described around two aspects unique to women's development in adulthood. One is the internalization of traits and characteristics to which most women have been traditionally socialized, such as passivity, deferred individuation, and self-abnegation. The second is the external social forces that dictate and restrain the kinds of active roles and modes of power and influence open to women across their life-span. The interconnectedness of internal (i.e. psychological) and external (societal) patterns of a feminized life-course can make the study of women's aging a somewhat difficult undertaking. However, social organization and structured patterns of gender relations take primacy over psychological factors in influencing women's experience of growing old primarily because it is these structural factors, more so than
individual psychological factors, that dictate the access to and allocation of resources in later life.

Theories of gender differences in the experience of old age have focused almost exclusively on role changes and social and psychological adjustment to role loss and change from an individualist perspective. Little analysis given to how easy or difficult societal values and structures make the loss and appropriation of these roles problematic for either men or women. Preoccupation in the field of social gerontology with issues related to personal interaction through roles and relationships (i.e. family, friends and neighbourhoods) to the exclusion of macro-sociological issues of relations of power, wealth distribution, and access to cultural and social resources has served to obscure research and studies of women's aging. Nevertheless, psychological and sociological theories that employ an "ahistorical and context-free approach" and which have "been largely abandoned in recent times" (Meade & Walker, 1989:179) bear examination in as much as they cast illumination on the interrelationship between the problems and risks faced by older women and the construction of a masculine hegemony which places feminine roles, values and characteristics secondary to those attributed to males.

Harrison (1983) has examined some major perspectives on aging (i.e. disengagement, activity, and lifespan development approaches), showing how they all fall short in their analysis of both objective and subjective accounts of women's aging process. According to Harrison (1983), mainstream perspectives in the sociology of aging deal with an objective interpretation of role loss, personality changes and altered exchanges of social resources as entirely individual dilemmas, and it is these theories that underscore most of the research
on gender differences in aging. She has suggested that a feminist perspective must be brought into the study of aging:

The feminist perspective is regarded...as an appropriate critical theory for the study of elderly women, since it may be identified as an approach which allows for the presentation of subjective experience while necessitating a political analysis of the subjective account. (p. 214)

The "personal as political", being "the guiding principle of feminist analysis and action", offers a more encompassing approach to understanding women's aging in that it marries subjective and objective accounts of old age within the larger political and economic structures of society (ibid, 1983). Industrialization brought, in its wake, a division between domestic and commercial domains of labour around which social and public policies have been formulated and implemented. The notion of the "personal as political" is a response from feminist and other critical social analyses as a means to break down the false, but nonetheless, powerful dichotomy between domestic and public life as a concept which has been utilized in sociological analysis and has been instrumental in guiding public policy directives. Meade and Walker (1989) suggest that the "most promising framework(s) for considering the impact of gender in later life" can be found in the political economy perspectives (as developed by Phillipson (1982), Walker (1981), and Townsend (1981)), and in recent theories on the life course in terms of "family time" and "historical time" (Finch, 1987), "multidimensional stratification" (Dale, 1987), and "gender-trajectories" (Oakley, 1987). These recent sociological approaches to viewing the individual woman's life course locate her experience of life events and transitions within the framework of changes in household economy over time and within gender-differentiated norms and
negotiations of family obligations within a socio-historical context. Thus, Meade and Walker (1989) state that "the development of a feminist view of the world has been built on awareness of the vital importance of the interface between the personal lives of women and the external structures and power relations that give rise to, and perpetuate, their situation"; however,"it is only now beginning to address the sexual divisions of later life" (p. 171). The following section examines these differences as they have been discussed in social gerontology literature and critiques research on gender and aging from a macro-sociological and feminist perspective.

D. GENDER DIFFERENCES IN AGING

The study of gender differences in aging have centered around role changes and loss, psychological development, biological processes (i.e physical and mental health), and friendship and family patterns. These areas form the basis of social gerontology and are examined below.

1. Role Differences

It has been suggested that women adjust more easily to old age than men (Cumming & Henry, 1961; Kline, 1975; Lowenthal et al., 1975). Kline (1975) has theorized that the multiple and discontinuous roles experienced across the life-span (i.e. marriage, motherhood, homemaking, paid employment, etc.) have prepared women for a smoother and less troubled adjustment to role changes that ensue with old age. It has also been assumed that since women operate predominantly in the private domain of home, community and neighbourhood, older women are already familiar with and socialized to a narrower horizon of
daily life patterns than men, and, as such, do not experience the same disorganization as older men upon retirement. (Cumming & Henry, 1961). Others have theorized that the confinement of women to the major roles of wife, mother and homemaker leaves her ill-prepared for the necessary transitions in later life when these roles no longer exist (Abu-Laban, 1981; Blau, 1970). By confining the analysis of role differences between aging men and women to personal experiences of later life transitions, sociologists and gerontologists overlook the way in which assigned roles based on gender affect the individual’s ability for self-management and control over one’s life in old age. The lack of meaningful and valued role alternatives in later life is severely limited for older women. Consequently, the transition from domestic roles of mother and wife are often met with difficulty by many aging women (Bart, 1971; Campbell, 1983/84). Equally important is the undervaluing of the domestic roles fulfilled by women which is evidenced in unequal pension distribution between husband and wife, and the lack of homemakers’ pension plans and benefits. A macrosociological perspective on role change emphasizes the difference between ascribed and achieved roles, and points to the ways in which social conventions prevent women from achievement and confine them to ascribed roles that do not fulfill the need for a strong social identity outside the traditional domestic domain (Burnside, 1990). This has been particularly true for recent cohorts of older women who find themselves straddling two worlds of differing expectations and opportunities, often falling between the two.
2. Psychological Development and Gender Cross-over

Related to theories of role change and loss as they affect aging, are psychological theories of gender-role convergence or cross-over wherein men develop more "feminine" traits in the later years and women develop "masculine" characteristics (Gutmann, 1975; Neugarten & Gutmann, 1968; Lowenthal at al., 1975; Sinnott, 1980, 1986), resulting in older people becoming more androgynous and gender-identical (Rossi, 1986). The tendency for polarized gender roles and behaviours to give way to more androgynous characteristics in later life has been attributed to the need for less distinct social and family sex role divisions (Gutmann, 1975), and to the process of psychological development towards fuller self-actualization (Bakan, 1966; Erikson, 1950; Jung, 1933; Sinnott, 1986). Livson (1983) has shown that women who remain essentially nurturant (i.e feminine) but expand their psychological repertoire to include elements of assertiveness and individuation are mentally and emotionally healthier than those who fail to actualize cross-gender characteristics.

The degree to which such traits as individuation, assertiveness and ambition are inherently "masculine" properties or, conversely, to what degree communion, nurturance, affiliation and personal deferrment are intrinsically "feminine" qualities must be questioned. Moreover, it has been pointed out that the traditionally "male" traits are more highly valued (by men and women alike), probably due to the fact that they bring more monetary reward and social recognition than do feminine behaviours (Livson, 1983; Lowenthal et al., 1975). By emphasizing the negative characteristics and consequences of what are assumed to be typically "feminine" qualities, and assuming that "masculine" traits are somehow more positively related to good mental health, psychologists and social scientists have
failed to recognize that both sets of characteristics can be valuable (or detrimental) in relation to other forces that play upon adult development. For example, the stress of being confined to (and defined by) a particular set of qualities and characteristics, the frustration of being socially condemned for exhibiting cross-gender characteristics, and, most importantly, the low or negative valuing of traditional feminine roles and traits contributes immensely to the low self-regard and poor psychological health of many women, old and young. Livson (1983) has stated that, due to the enforced skew in personality development, "women move more slowly than men into their full adulthood" and are, "in this sense, late maturers" (p. 139). Although there is some truth to this statement, what is often not examined are the premises on which "adulthood" is based (masculine-based ethical, intellectual and psychological paradigms). Men's often poorly developed expression of communicative, affiliative, and nurturing qualities is rarely considered a reflection of deferred maturity. Thus, Gilligan (1982) has stated that to measure women's development according to a male standard is to ignore "the possibility of another truth" (p. 170) and:

In this light, the observation that women's imbeddedness in lives of relationship, their orientation to interdependence, their subordination of achievement to care, and their conflicts over competitive success leave them personally at risk in mid-life seems more a commentary on the society than a problem in women's development. (p. 171).

Gilligan (1982, 1988), among others, question the criteria used to assign developmental value to characteristics deemed either masculine or feminine, and suggests that a separate, conceptually-distinct paradigm must be used in analysing adult development in women. Whether distinct criteria are needed or
separate patterns do, in fact, exist, and are related to sex differences, Gilligan's critique of the different ethical, intellectual and psychological development of women suggests the need for further research around this ontological and ethical debate. Bakan (1966), earlier on, offered a non-sexist approach to human psychological development as a process of balancing and harmonizing both the qualities of agency and communion. It is debateable whether psychological development in later adulthood can be considered outside the limited analysis of gender-related roles and behaviours, however, due to the way in which gender differences pervade our sexual and social identities and development. In any case, the aging woman's resources to develop both adequate and satisfying levels of communion and agency need to be examined. An important part of this analysis must include a look at how the positions and privileges traditionally held by men have been dependent upon the perpetuation of distinct gender-based psychologies that has placed women's development in a secondary place and has ascribed women's roles, values, and perspectives an inferior status.

3. Mental Health Differences

Women's "deferred maturity" in terms of their individual agency in society is considered to be closely related to their high rates of depression and mental health problems. Equally, their poor mental health can be understood as resulting from low social valuing of their behaviours and roles and the lack of meaningful and challenging opportunities in later life (Gatz et al., 1984; Gee & Kimball, 1987; Gottlieb, 1980). Studies have confirmed that women suffer from higher levels of depression across their life-span (Butler & Lewis, 1982; Dohrenwend & Dohrenwend, 1974; Weissman & Klerman, 1979). Depressive symptoms in older
women have been related to self-criticism (Lowenthal et al., 1975), low self-esteem (Gatz, 1984), less control over one's life (Seligman, 1975) and internalization of cultural definitions of femininity (i.e., negative socialization) (Klerman & Weissman, 1980). Matthews (1979) has studied elderly women's coping behaviours and subjective understanding of their attempts to maintain self-esteem in the face of negative attitudes and relationships they experience with others. Often "successful" aging requires pathological behaviour as an appropriate response to pathological environments, such as "learned helplessness" in institutional settings and assumed passivity in exchange for support and care from more powerful others. All these factors point to the importance of negative social attitudes and values as well as situational and cultural restraints in adversely affecting the older women's self-development and well-being in old age.

The continual focus on role loss and psychological adjustment (or maladjustment) to life transitions in the lives of aging women can not and will not, at this point, add to further understanding of the challenges of the feminine experience of aging. A macro-sociological perspective points to the need to change an "unhealthy" society that breeds unhealthy behaviours, rather than the traditional micro-sociological approach that only looks at unhealthy individuals or environments as separate from the social systems that perpetuate them. Contributing to older women's poor mental health, then, is the lack of political, economic and social power and control to function healthily and successfully within society.
4. Social and Economic Factors

The older woman faces an interesting and challenging dilemma as she ages in that the "resurgence of individuation, the urge toward identity formation and attainment of psychological independence" meets with both internal and external obstacles (Livson, 1983). She often lacks education and experience, is handicapped by low self-esteem and lack of confidence and faces limited opportunities and situations in which to develop new skills and competencies (ibid, 1983). Her attempts to develop a more positive self-image is constantly undermined by negative social stereotyping and attitudes toward her. As Sontag (1972) has pointed out, women are seen as old, unattractive and useless at a much earlier age than men. At the very time when she experiences the desire and chance to take more personal initiative and risk to individuate and actualize, the older woman faces insurmountable odds against ageist and sexist forces in society that discourage and prevent her from developing much needed resources for her later years.

Women's economic and social marginalization have historical roots in their confinement to the "private domain" of domestic and communal relations and activities, while men have organized and dominated the "public domain" of commerce, industry and politics (Bernard, 1982; Fennell et al., 1988). From a feminist perspective, this dichotomous and false split between the public and private matrices of human industry and interaction based on a sexual division of labour has led to women's economic and social dependency on men and has curtailed their pursuit of careers, interests and education independent of the domestic sphere. Women who have fulfilled society's expectations by concentrating their energies in homemaking and childcare are not only unrecognized or
neglected by policy-makers but are, in fact, penalized by inequitable and inadequate benefits in later life (Sommers, 1980). According to Cass (1989):

Gender based explanations of poverty emphasise the 'disabling' outcomes of the inequalities resulting from women's dependency as household workers and childcarers. Non-market caring work is according no monetary value, but is used to legitimate women's industrial marginality, discontinuous labour force participation and relatively low pay in sex-segregated occupations and industries....These inequalities have their effect through the female life-cycle for single women, mothers who do not live with a male partner and for older women. (p. 114)

The fact that single mothers, divorced women and widows comprise the majority of women in North America today belies the still existing myth that women are taken care of by men throughout their lives (Burden, 1980). The disproportionately high levels of poverty evidenced in this growing population of women results from public policies based on a questionable ideology of 1) private provision of services, and 2) traditional gender roles (Hess, 1985). The increasing "feminization of poverty" seen in single mothers, divorced and widowed women (Cass, 1989; Minkler & Stone, 1985)speaks of: 1)the de-valuation of women as both personal nurturers and communal caretakers of society, as well as 2)the non-utility of outmoded concepts and practices of sex-role divisions of labour.

Employment opportunites beyond a replication of the same low-level, service-oriented domesticity are not readily forthcoming for older women whose personal lack of competencies and experience are cited as the major deterrents to job placement. Lack of employment opportunites is of major importance since paid employment is the most salient predictor of self-esteem in middle-aged women
(Baruch, 1984). Older women who are or have been employed still exhibit high rates of poverty, inadequate incomes, and low pensions reflecting their marginal status in a segregated labour market that has disqualified many women from career advancement (Armstrong & Armstrong, 1984; Gottlieb, 1980; Hewlett, 1986). Income is cited as the number one concern of women aged 50 to 64 and as second only to transportation problems for women aged 65 and over (Task Force on Older Women, 1983b).

Retirement, once thought to be predominantly a male issue, has been shown to be equally if not more problematic for women due to lack of preparedness, lower income, and the often concomitant experience of widowhood (Gottlieb, 1980; Szinovacz, 1982). Women are also less likely to achieve valued social identity or recognition for their work before or after retirement (Gee & Kimball, 1987). Moreover, middle-aged and older women are more likely to quit work or to retire due to care-taking responsibilities for aged parents or or an infirm spouse (Chappell, 1982a; Brody & Schoonover, 1986, as cited in Novak, 1988).

Satisfaction in retirement, according to Matthews and Brown (1988, cited in Meade & Walker, 1989) depends a great deal on the reasons for retiring (i.e voluntary or involuntary) with women often retiring involuntarily and evidencing less satisfaction due to family responsibilities, loss of independence and income, and anticipated death of spouse or parents. It is still generally assumed that women's primary responsibilities are the care of other family members, and "informal" and "community" care are really euphemisms for care by middle-aged and older daughters, wives and mothers (Aronson, 1985; Chappell, 1982a). The years spent tending frail or ill family weakens the older woman's health, financial stability and social networks, leaving her ill-prepared for her later years.
The three most important predictors of satisfaction and well-being in old age have been reported to be: (1) socio-economic level, (2) perceived health, and (3) informal social interaction (Edwards & Klemmack, 1973). Gender factors into these three variables, with women evidencing poorer health and lower economic resources than older men. Differences between men and women in patterns of social interaction are also noteworthy.

5. Friendship and Family Networks

Although men appear to experience more general and somewhat formal social interaction than women in the later years, women develop and maintain more intimate and supportive friendships outside of family relationships (Beeson, 1980) and this buffers the negative experience of "cohort attrition" (Stone, 1987) or what Lopata (1966) calls a "shrinking circle" of intimate relationships due to death of friends and spouse. Since one's daily activity pattern in old age revolves around one's neighborhood and friends, old women are seen to possess better social resources than older men because of their ability to create, maintain and expand their intimate relationships.

Widowhood is still deemed to be the most significant and difficult adjustment for older women since it demands a re-ordering of one's personal and social identity as well as adjustments in one's financial and domestic patterns (Lopata, 1979). Abu-Laban (1981) has also suggested that widowhood entails a significant drop in social status, wherein the widowed woman loses not only one of her most intimate relationships and a means to certain forms of socializing, but her chief form of social recognition. Casserta, Lund and Dimond's (1989)
research on new widows aged 50 to 84 has revealed that self-esteem, a sense of competency, adequate income and outside paid employment all contribute independently to better adjustment to the death of a husband. Age, alone, did not make a significant difference in bereavement outcomes. According to Lopata (1973), 81% of the widows that she interviewed expressed no desire to re-marry, which belies the myth that widowhood is always a negative experience or that being married is preferable to being single. The experience of widowhood involves too many different variables to generalize about the degree that bereavement affects the older woman. As reported, it often opens up opportunities and freedom previously unavailable or releases a woman from a bad relationship. However, for all women it creates a period of disorganization and stress as well as presenting new tasks and competencies for which traditional feminine socialization has not prepared them.

For many, a sense of security in old age often depends upon establishing a day-to-day routine which involves one’s friends, family and, often overlooked, one’s neighbourhood. Displacement is experienced more by older women who are often forced to move upon the death of their spouse and the concomitant reduction in income. Psychological and physical illness has been linked to the stress of re-location on older people. Housing is considered to be one of the major three concerns of aging women (Task Force on Older Women in Canada, 1983b). Residential development and gentrification often force older women to leave well-known and loved neighborhoods and friends. Since transportation and mobility becomes difficult in the later years, re-location results in virtual ostracism and banishment. Entry into long-term care facilities and nursing homes often results from the loss of informal support systems and inadequate alternatives for older
women, not only from failing health. Loss of social communion, support, and a sense of identity can result from forced re-location.

6. Criminal Victimization

Elderly women are more likely than men to experience various forms of violence against them. Approximately 75% of criminal victimization of the aged is perpetrated against women in the form of (from most to less frequent) 1) financial, 2) psychological, and 3) physical abuse (Cohen, 1984). The vulnerability of older women to criminal victimization is augmented by their lifetime patterns of dependency and passivity as well as their increasing physical and mental fraility in old age. Most crimes against elderly women are perpetrated by family or primary caregivers, but a proportion of financial swindling results from dishonest or opportunistic businesses.

7. Gender Differences and Male Hegemony

Traditional approaches to gender differences based on a role loss/change paradigm fail to give full credence to the effects of gender discrimination characteristic of the broader social, economic and political organization of society. Harrison (1983) and Meade and Walker (1989) have pointed to other paradigms necessary to the understanding of gender differences in the life cycle. These perspectives (political economy and feminist approaches) locate the stigmata of age, gender and dependency as "related constructs" within the wider framework of the social, economic and political conditions wherein "older women as a group continue to be "denied access to resources and power through the structural organization of society" (Meade & Walker, 1989: p. 174). These approaches to
the study of women have their roots in the "conflict" paradigm of sociological analysis common to Marxist, feminist and critical social theories. Radical feminism likens gender relations to a class structure wherein women are second-class citizens confined to the role of "handmaidens" in a political and economic structure designed for the benefit of males. Moreover, the structural organization of society is supported and dominated by a patriarchal hegemony that instills in women a "false consciousness" reflected in their acquiescence to the values, norms and ideas of a male culture. The notion of "hegemony", as developed by Gramsci (1988), is an attempt to not only explain the material oppression of one class by another, but to give equal power to the cultural and intellectual dominance or imperialism that orders the relations of power between classes. Feminists have highlighted how women enact many forms of resistance (i.e. "counter hegemonic" activity) along with compliance to the dominant ideology and structure of social relations (Miles, 1985; Spender, 1983). Women's marginalization results, therefore, from both external restrictions their economic and political resources and from a form of intellectual imperialism that renders their knowledge, experience and beliefs less "real" or "valuable" than that of males. Given this "conflict" perspective on gender differences, it is clear that older women are not accorded the respect, recognition or value as are older men, nor are they likely to have as intact or viable resources in later life.

8. Summary

Older women, in spite of the societal constraints they undergo in the face of loss of kin and friendship networks, show an amazing resiliency and strength of character as well as an array of competencies and coping strategies with
which to deal with their losses and difficulties (Borenstein, 1983). The social sciences have overstressed the importance of familial and domestic role loss at the expense of underestimating the negative impact of a dominant patriarchal ideology expressed through the unequal allocation of and access to economic, political and social resources that results in physical and psychological damage to women across the life span. The lack of meaningful and valued role alternatives in later life is a major factor in low life satisfaction and morale in old age. Transitions from parenting, marriage, and employment may be experienced as stressful life events, but the factors which affect the ease or dis-ease of negotiating these transitions are related to the older woman’s economic, social and political resources and to society’s attitudes and practices that either support or undermine these resources. Individual competencies and/or deficiencies can only be understood in relation to these powerful factors in determining well-being in old age.

The factors that predict good psychological functioning for elderly women and men are the same - higher levels of education, being married, good physical health, a level of income sufficient for daily needs, leading active lives that offer a variety of rewards that are perceived as being obtainable through his/her own efforts. In this sense, then, elderly men and women are clearly very much the same psychologically. However, the Canadian historical and cultural contexts provide the two sexes unequally with these resources and so lead to different outcomes in the experience of aging for women and men. (Gold, 1984: p. 34)

The question of resource allocation, access and development becomes the pivotal issue, then, in examining women’s aging patterns and the relationship between social organization, individual needs, and educational opportunities.
V. A RESOURCE DEVELOPMENT PERSPECTIVE ON WOMEN'S AGING

Female aging patterns point to ways that the social construction of age and gender puts the older woman at greater risk - economically, socially and personally. For this reason, any interventionist or preventive strategies aimed at securing the well-being of elderly women must necessarily focus on developing, strengthening and maintaining adequate resources into and throughout old age. This chapter outlines the meaning of resource development as it pertains to the aging woman and to the relationship of personal risks and resources to the constraints and opportunities she experiences within the larger social context.

A. CONCEPTUAL APPROACHES TO RESOURCE DEVELOPMENT

Resources can be defined as the attributes and possessions of an individual, group of individuals, or a society that are enabling and/or enhancing of the physical, cultural and psychological survival and wellbeing of that individual, group or society. In terms of the individual, the Swedish Survey of Living Standard (Johannson, cited in Rubenson, 1980) defines resources as follows:

The individual’s disposition of resources in money, possessions, knowledge, skills, physical and psychological energy, social relations, confidence, etc., with the help of which the individual can control and consciously command his life situation. (p. 25)

Allen and Britt (1983, 1984) have categorized individual resources into three groups: economic resources, social resources and personal resources. Economic resources are often compounded with social class, income and education. In assessing economic resources, three important factors must be considered. These are: 1) the subjective interpretation of what constitutes economic vulnerability in
relation to one’s reference group; 2) one’s present and future ability to generate and maintain an income (capacity); and 3) one’s financial stability and status (capital). Social resources refer to both primary and secondary interpersonal relationships, in the form of family, friends, neighborhood and community attachments, and associates. As Britt and Allen (1983) point out, these resources vary in their degree of emotional support, informational value, instrumental use, and contribution toward self-identity and esteem. Although Allen & Britt refer to only personal or immediate social resources, the notion of social resources is expanded in this paper to include cultural and political resources (i.e. resources through which an individual achieves a sense of identity, satisfaction and power as a member of a group or a citizen of a society, culture, nation, etc.). Personal resources refer to one’s character (i.e intelligence, integrity, responsibility), one’s personality (self-concept, communicative and coping skills, self-esteem), one’s physical body (appearance, health, gender, race, age) one’s faith (i.e. values, hopes, aspirations) and most importantly, one’s physical, mental and emotional health.

The individual’s resources are considered to either heighten or diminish one’s "proneness" to being at risk. Allen and Britt (1983) propose that differentiating among the various kinds of resources provides "a convenient wedge for disentangling and clarifying the interrelationships of class, disorder, and stressful life events" (p. 153). It also places the focus on what they refer to as "the proper loci of intervention", that is, on the weaknesses and strengths in one’s resource network rather than on personal deficiencies or incompetencies of the individual (ibid, p. 156). The implications of this perspective are stated as follows:
Vulnerability is thought of as a property of the resources rather than that of the individual. This is more than a semantic difference, and has implications for how interventions are designed and implemented. Making vulnerability a property of individuals shapes efforts toward more clinical or individually based responses; viewing vulnerability as a property of resources biases our conceptualization of the intervention process toward community-based and social-policy-oriented solutions. (Allen & Britt, 1983: p. 156)

This fundamentally "ecological" approach to resource development which emphasizes the interaction between people and their social environment focusses on the "centrality of social contexts" in evaluating the strengths and risks in the individual's resource network (Vincent & Trickett, 1983: p.75). Social services and programs, then, should be more than "nets" of intervention but should serve as "resource-enhancing activities" (ibid, p. 70).

Allen and Britt's community psychology approach for analyzing resource vulnerability with certain populations implicates the social environment in terms of how it contributes to enhancing or weakening the individual's resources. However, in spite of their attempts to open up the problems of individual resource vulnerability to "community-based and social-policy-oriented solutions", this essentially microsocial concept and analysis of individual resources, as valuable as it is in delineating interrelated aspects of one's personal life, falls short in framing out the entire spectrum of resource strengths or vulnerabilities found in individuals or groups of individuals within the socio-political and economic organization of society. It fails to draw sufficient attention to the ideological premises on which resource allocation and access are negotiated and legitimated and, as such, lacks a sufficiently critical perspective by which to understand
resource vulnerability.

According to Rubenson (1980), who provides a more macrosociological perspective, resources within a democratic society extend to and include both political and cultural resources that can redirect the distribution or allocation of economic resources and influence the development of individuals through personal and collective social participation. This broader political perspective on resources focuses on citizenship and democratic involvement for social change as opposed to a strictly individualistic or microsociological approach that focuses on self-development and personal growth. Rubenson's conceptual approach, however, acknowledges personal development and wellbeing as the overriding goals of resource development, emphasizing the instrumental value of political, economic and cultural resources for providing the "necessary conditions for a rich and full life" (p. 10).

Resource development, therefore, involves two interrelated concepts. One concept refers to the enhancement of the individual's (or group of individuals) ability and effectiveness in executing certain roles for the benefit of themselves and society (i.e. in one's occupation, family, community, etc.) (see, for instance, Moody, 1988). The other concept focuses on the access, allocation and availability of resources within a society for the benefit of individuals and groups of individuals, such as the provision of health care, education, and social welfare, as well as political, economic and cultural opportunities for personal development and citizenship. The degree to which individuals or groups of individuals can function optimally within their society depends upon the resources possessed by or available to them.

A functionalist approach to resource development assumes that individuals
have equal access or opportunities to access available resources. A critical approach points to the inequitable social policies and structures that allow some individuals better access to societal resources and more opportunities for personal resource development according to class, race, gender and age. The interplay between individual and societal resources is such that those who possess greater individual resources are most likely to have greater access to available societal resources. Contrarily, those with less resources are more likely to be unable or prevented from accessing societal resources. For example, education can be seen as both an individual resource (leading to employment, income, social status, etc.) and a societal resource (the availability of institutions, agencies and organizations for education and training in one's city, neighbourhood, or country). Statistics indicate that those with higher levels of educational attainment are more likely to avail themselves of further educational opportunities throughout their lives (Cross, 1981).

One of the more salient features of old age is the diminishment of one's personal, social and economic resources and the concomitant reduction in available means to re-fortify these through adequate societal resources. For elderly women, vulnerability of their resources in old age is further compounded by the constraints on their ability to secure and maintain resources across their adult life course as well as limited means of exercising personal or collective influence over the ways in which they could develop or access political, educational and economic resources. A feminist critique would cite the lack of societal resources that benefit women (such as child care, occupational training and education, and family support services) as directly relating to their limited attainment of certain individual resources for their present and future well-being.
The perspective taken in this paper is that the purpose of societal resource development, in the form of health care, education, and other cultural and social services, is to help develop and enhance but not to replace or compensate for the loss of individual resources unless no other alternatives exist. In other words, societal resources should strengthen the viability as well as prevent the erosion of individual resources rather than create further vulnerability and dependency. Consequently, the emphasis on resource development and its relationship to wellbeing in old age is one means of gaining a greater understanding of adult education, as a major societal resource, in developing greater personal efficacy and resiliency in the aged population. This will, inevitably, necessitate changes in societal as well as personal attitudes and modes of being, influencing the economic, political and cultural ideologies and practices that currently shape our society.

B. THE RESOURCES OF OLDER WOMEN - HOW VULNERABLE?

The older woman's economic resources are often those most at risk. Traditional dependency patterns on men, particularly one's spouse, has not always served women well due to divorce, death, or the limited finances of many single-earner families. However, discriminatory private and public policies toward retirement pensions, social security, and widows' benefits create the greatest risk to women's financial well-being in old age. Actuarial rates applied to pensions discriminate against women on the basis of both their projected longer life-spans and on their fewer years in contributing toward pension schemes through paid employment (Cohen, 1984; Gee & Kimball, 1987). Those women who do pursue out-of-home employment (by far now the majority) are still handicapped
economically by confinement to segregated low-paying occupations and limited opportunities for advancement, even in professional careers. Older women returning to work never recover from the "missed" years spent in homemaking and childcare activities and are unable to reach their career aspirations before they retire. Often the older woman wants and needs to pursue further education to enhance her chances of employment yet many barriers exist that might prevent her from realizing this ambition. Family responsibilities, lack of support, unsuitable course-scheduling and expensive fees are some of the situational barriers that often defeat her (Schlossberg, 1984). Personal barriers, such as lack of confidence and poor health, may also stand in her way (ibid, 1984). For these and other reasons, economic resources are one of the major areas of risk facing the older woman. Not only do weak economic resources affect her social resources, but poverty can be deleterious to her health and personal sense of well-being.

An individual's social resources include not only personal networks and support systems through family, friends and associates, but also the notion of social or political power in terms of influence over how one lives, works and relates to the wider society as a whole. Social resources, in this sense, include interpersonal, cultural and political dimensions of one's identity, lifestyle and sense of citizenship. In the case of older women, intimate social networks may be strong whereas wider social resources, in the form of political and public recognition are very weak. The aging woman's intimate social resources often substantially ameliorate the effects of her weak economic resources and reduce risks to her wellbeing through various forms of support to her physical and social wellbeing. Women, at all ages, establish stronger and more
mutually-supportive relationships with family and friends than do men. Although self-identity and a sense of belonging come as much from her social relationships as from her occupational status, the lack of valued public roles undermines the individual woman’s sense of identity and, consequently, affects her wellbeing in general. Men possess greater social resources of a different kind in the form of instrumental and informational support through career associations, "old boy" networks, mentors, and occupational peers.

In terms of social agency, women do not wield the same degree of power or influence within societal institutions and structures as men, and do not, therefore, have access to the same kinds of social resources (political, economic and academic influence) as men. This is seen most strongly in older women’s lack of political representation or voice in terms of numbers as well as influence in the political and legislative organization of Canada’s government. In this way, limited political and social resources effect her access to economic resources (i.e. through job creation, salary negotiation, unionization, equity programs and other forms policy-directed affirmative action).

Weak economic resources can threaten the older woman’s daily social resources due her inability, oftentimes, to travel, to go out in the evenings, or to sustain an equitable level of "exchange" with others in the form of gifts, entertainment, and so on. Risks to one’s social resources also come in the form of death of spouse and friends, geographical distances from other family members, and loss of acquaintances and associates upon retirement. Due to her longer life, the older woman is more likely to experience the loss of intimate and supportive friendships and kin, which are difficult to replace. Re-location due to high costs of rent or inability to maintain one’s own home results in a
change of neighborhood which can seriously undermine one's social network.

Although community interventionists recognize that supporting and enhancing social support systems is an important preventive tool with the aged, societal resources, in the form of medical care, welfare, institutionalization and other kinds of "do for" approaches, often tend to replace or weaken natural support systems rather than re-fortify the social resources that have become at risk. When the notion of social resources is expanded to include instrumental and informational value of access to broader forms of social agency (through community-based institutions and organizations, employment, political processes, etc.), then elderly women are still at a serious disadvantage due to the pervasive devaluing of the aged woman as invisible, useless, or of little social consequence. In this sense, short term compensatory services and programs often tend to camouflage underlying social and economic policies and practices that make these services necessary in the first place.

The personal resources of older women are often the least recognized, valued or utilized by society and by the elderly, themselves. Across her life course, woman's self-concept, her sense of self-esteem and self-valuing is continually attacked by gender discrimination that results in feelings of incompetency, passivity, and worthlessness. Self-deprecation is common in recorded dialogues with aged women (Cohen, 1984; Matthews, 1979). Women live with a tension between their sense of "achievement" and their sense of "femininity" -- a tension that does not enter the minds or lives of men (Gilbert, 1984). Often the woman feels the need to make a "trade-off" of one for the sake of the other. Traditional feminine values, in this sense, can often undermine the acknowledgement of one's personal strengths and capabilities in later life.
The older woman's personal resources, however, offer her a significant buffer against the loss of economic and social resources, but it is these resources that are put at risk by societal attitudes and behaviours toward elderly women. Most older women, in chronicling their lives show tremendous integrity, responsibility and flexibility, as well as highly developed coping and communicative skills (Borenstein, 1983). They have proven records of resourcefulness and competency in dealing with a society that puts obstacle upon obstacle in front of them. However, without social recognition of these resources and opportunities for role performances related to these capacities, elderly women lose sight of them, and most damaging, they lose their aspirations and hopes for the future.

The two personal resources which are given greatest importance by older women and men alike are health and a sense of competency. Women’s health, including their attitudes towards their bodies, is undermined by personal and societal beliefs, values, and behaviours toward the feminine body. The medical profession (comprised mainly of males) has been most instrumental in creating a "pathology" model toward normal and healthy functions of the female body (i.e. childbirth, breast-feeding, menopause). Over-medication and often unnecessary gynecological surgeries on older women also adversely affect their health (Gatz et al., 1984; Gottlieb, 1980). Likewise, constraints have been found on sports and recreational activity among women due to an ingrained attitude that physical development is not a necessary or desired "feminine" quality (O’Brien & Vertinsky, 1989).

Efforts to change these beliefs and attitudes have made slow progress in altering the physical behaviour of older women in general. Poor health makes all other forms of resources vulnerable (such as ability to work and make money,
mobility and opportunity for social interaction, ability for self-care and maintenance). One of the greatest risks to aging women's health is the effect that structural and social inequalities and discrimination have on her mental and emotional well-being. Depression, phobias, and exacerbated fears for her safety reduce the physical activity of women, and lead to further disintegration of her health. In spite of a high rate of chronic health problems, however, most elderly women remain reasonably active and are not seriously disabled until very late in life.

Closely connected to health, competency features as a major concern to older women. Competency, as personal resource, can be described as 1) physical mastery (effective interaction with one's environment), and 2) social and interpersonal skills (ability to elicit desired responses from others) (Giesen & Datan, 1979). Kuypers and Bengston (1973) define competency according to three features: 1) effective social role performance, 2) ability to cope, and 3) feelings of inner control and mastery.

According to Kuypers and Bengston (1973), a sense of competency requires both an internal feeling of worth as well as social recognition and valuing of one's abilities and talents. Their theory of the "social breakdown syndrome" is built on the belief that a lack of normative guidance for behaviour, a loss of social roles, and a non-existent or minimal reference group through which to locate one's identity all contribute to a sense of reduced competency in old age. Their assumption is that older people lose their competency (learned helplessness) as a response to negative social labeling (assumed helplessness). In the case of women, their sense of competency has been challenged across their life course, and, at all ages, women see themselves as less competent than they really are
(Barnett & Baruch, 1978). For many elderly women, self-worth is often associated with the ability to maintain one's home and take care of oneself as evidence of competency (Matthews, 1979). Giesen and Datan (1979) show that mid-life women (women aged 40 to 65) feel they have gained in competence, have learned through experience and have acquired greater sense of self-confidence. They claim that this sense of competency is not relinquished in the later years, which belies the assumption that aging results in a loss of competency, even in the face of increasing limitations and obstacles. The "double standard" that questions the elderly woman's competence is based on "misconceptions" about her abilities, self-concept and learned coping mechanisms in dealing with her precarious economic and social resources that supply the necessary positive feedback about her sense of personal competency and value.

C. AN EDUCATIONAL APPROACH TO RESOURCE DEVELOPMENT

Education is a major source of "resource-enhancing activities" for personal, social and national development. The purposes and goals of adult education are based historically in a resource development paradigm. As a potentially rich part of the adult's social context, adult education is well suited to an "ecological" approach described by Allen and Britt as a fruitful environment for strengthening the economic, social and personal resources of the individual. According to Rubenson (1980), adult education, as a potentially influential organizing institution of society, can be seen as instrumental in redistributing economic, political, social and cultural resources (see Figures 3, 4 and 5).
Figure 3: Effect of Adult Education on Economic Equity

Participation of those with low or no economic resources in adult education,

- increased possibilities to compete for a job that would improve the economic resources,
- influence upon the political resources,
- use of political resources to change the creation of jobs or setting of salaries,

redistribution of economic resources.

Figure 4: Relationship Between Adult Education and Political Resources

Persons with low resources participate in adult education

Training in "applied democracy"

- "Subject" Knowledge
  - instruments indispensable to participate in decision-making (skills, knowledge, values, etc.)

Participating in political, labour or other organizations

- Looking after one's own interests as against those of official authorities

Redistribution of political resources

Figure 5: Adult Education and the Development of Cultural Resources


Unfortunately, the role of adult education in developing economic, political, and cultural resources throughout the Canadian population is not without disparities in access, allocation, and availability of educational opportunities. These disparities can be seen in participation rates according to age, gender, ethnicity and socioeconomic status. Moreover, the kinds of programs and the content and processes that compose various educational programs do not necessarily lead to the development of much needed resources within those populations which are more disenfranchised than others. Adult education reflects the same tendency as formal schooling to increase the "gap" between the "haves" and the "have nots". This gap widens over the lifetime of individuals so that older age groups show greater disparities in economic and social wellbeing. For older women, the
this case, the expression "knowledge is power" is reinforced by the notion that "participation is power". Again, in Figure 5, participation in adult education furthers the development of social and cultural resources, not only through accessing traditional cultural and ethnic heritages through music, art, literature and other modalities of communication, but also through reassessing values and beliefs associated with traditional cultures and through the creation and transmission of new forms of shared culture. Such has been the largely educational component of the women’s movement in generating a "women’s culture" through the development of new "ways of knowing" (Belenky et al., 1986; Gilligan, 1982) and through critiquing the hegemonic dominance of a male-oriented culture.

It is to these kinds of issues that Rubenson has addressed the following question: "What are the cumulative effects of education and learning, taking place in formal and nonformal settings, on the distribution of resources in the population?". What is being asked by this question is how effective and equitable is adult education in resource development with various groups of people in society?

Unfortunately, the role of adult education in developing economic, political, and cultural resources throughout the Canadian population is not without disparities in access, allocation, and availability of educational opportunities. These disparities can be seen in participation rates according to age, gender, ethnicity and socioeconomic status. Moreover, the kinds of programs and the content and processes that compose various educational programs do not necessarily lead to the development of much needed resources within those populations which are more disenfranchised than others. Adult education reflects the same tendency as
formal schooling to increase the "gap" between the "haves" and the "have nots". This gap widens over the lifetime of individuals so that older age groups show greater disparities in economic and social wellbeing. For older women, the resources developed across their life spans are significantly less secure than those of older men, and their opportunities to improve their situation are limited by a lack of policy initiatives to address their resource needs.

Consequently, the answer to Rubenson's question can only be tackled, first, by recognizing that the kinds of education, both in content and process, along with the accessibility of educational opportunities, are closely tied to the political and economic ideologies that dominate a society. The importance of the ideological stance behind the provision (or lack) of educational programming for older women cannot be understated in this light. The current age and gender bias found in our current social organization is reflected in the lack of relevant, useful, and accessible educational programming with this population. The confinement of educational programming in later life to a "keep busy" approach centered around leisure, recreation and social activities bespeaks the pervasive attitude among educators, like so many others, that older women do not constitute an esteemed resource nor an active population interested in other forms of productive, contributive roles in society.

D. SUMMARY

The concept of resource development through education is useful at both the micro-sociological level of enhancing the older individual's resources by mobilizing the resources within the social and community context of her everyday life, and at the macro-sociological level of changing social and educational policy directives
that will seriously address the needs of an aging female population. The extent to which these needs are acknowledged or explored in the field of educational gerontology or adult education is minimal; the extent to which educational intervention is appropriate or feasible in addressing these needs is not so unclear. It is the premise of this paper that educational intervention, taken in the broadest sense, could make substantial and significant changes in the well-being of elderly women if it were aimed at altering societal attitudes, public policies, and economic practices toward the aging female population as well as providing women with the knowledge and skills to gain control and power over their lives in old age. By examining the present context and kinds of educational programming for older adults, a clearer picture of the educational needs of aging women emerges and the gaps in educational policy and provision become apparent.
Basting the faces together, just to try this place on for size. Basting stitches. Basting in my own fat, that’s what. The best place here’s the coffee shop. All the pretty girls don’t have kids at home, and the gray-haired, super-natural women scare me. They’ve thought about too much. It shows in their choice of shoes. My shoulder hurts this bag’s too heavy. In the registrar’s office they told me You’ve got all deficiencies! No grade point average. No math. No science. No foreign language. No English composition. No employer’s name. No spouse to speak of. As if deficiencies were badges. As if I’d earned them.

No softness in my voice. That cuticle’s bleeding again. They’re polite to me, but no one has the slightest idea of the mess in the kitchen or the kid with bronchitis. What did she mean reentry woman? I never had the chance to be here before. Too many shadowy hours they’d never dream it cost to clean, care, cook, cope. Women’s work turned to the inside. Blind hems. Hidden seams. Who counts the thousand stitches it takes to make a deficient life? One that doesn’t fit anymore. Swelled Head, he said. Sore head’s more like it.

It’s true—I want more than his mother, or mine. Is that a crime? Mama left me her gold thimble: an inheritance from her mother. It’s not that I think I’m better. Good women, daughters of farm women, raised in the church. At sixteen, mama embroidered linens. At sixteen, I made that green dress and failed math. My only farm’s the windowsill. Still, by the time I was nineteen, I had a daughter, and a husband. There’s been plenty of growing-up around me. Deficiencies? Maybe. To some. But raising kids gives you persistence, and what I want is what I’d like for them.

Last night I heard the hyacinth crack its plastic pot.
A root clawed through the green shell.
I heard a crackling, scratching, breaking sound—
thought some black beetle was hatching in there and would
crawl out -- but it was just this one white root tip
lengthening through the split it made.
No needle. No thimble. Just that thread.
Ate a peephole, then let her rip -- the coiled growth
from inside straightened out, nosing into space.
Tree roots heave paved roads.
Seed leaves lift pebbles.
The blind morning glory rises through
cement step, baseboard, window frame,
climbs summer long inside the front hall.
Such common, vulnerable threads of life.

All deficiencies? Reentry? The force that drives
a hyacinth root comes from its ups and downs, the years it
blossomed and sank. I'm going to show the kids -- anyone who
looks -- that just because you're vulnerable
doesn't mean you're weak.
Made, mended, remade. A thimble's
a tiny cup, a shining cap. Mama would push me into this
if she could. Perhaps that's reentry -- generations
packed into my head and heart, a full bulb, freshly planted.

Jane Munro, 1988

Jane Munro's poem echoes the frustrations and concerns of older women
returning to education only to find that their life experiences count for nought in
the academic and business world. Midlife is a time that many women return to
education, and it is during this period that education may have the greatest
impact on their lives and have a continuing influence in their old age. For many
midlife and older women, educational programming that helps them prepare for
and negotiate the later years is neither available nor accessible due to situational
and institutional as well as dispositional barriers. Consequently, current
participation rates, although on the rise for women, still reflect the gulf between
the educationally disadvantaged older woman and other groups in accessing
suitable education programs.

Yet many of the issues and concerns of older women could be addressed through appropriate educational programs that are geared toward developing and strengthening their economic, social and personal resources. Adult education, in philosophy and practice, is grounded in a resource development paradigm. The nature of the educational enterprise can best be described as a process of encouraging and directing the intellectual, occupational and social development of individuals to meet society's need for a participating and informed citizenry and a skilled and literate labour force. In this sense, although the aims and objectives of educational programming may vary widely, from an individualistic perspective of personal growth and fulfillment to an economic context of human capital investment, the underlying equation is that the development of the individual's resources is reflected in and contributes to the economic, cultural and social development of the society.

At the policy level, however, the relationship between individual and societal resources and needs and between the espoused goals of education and the legislation of educational provision is not problem-free or without conflict. As Thomas (1987) has stated "the favoured languages of learning do not translate easily into the languages of legislation, rules and regulations" (p. 105). It is within this context, that is, within the existing tensions between individual and societal needs and between the potential and limited provision of educational programming that the role of education in resource development with aging women is explored. Four major factors underly the basis of this exploration:

1. The predominance of a human capital bias in adult education policy and programming that neglects older people;
2. The individualistic and normative orientation in educational gerontology towards the educational needs of older adults;

3. The paucity of research and policy directed toward the educational needs of women, particularly older women; and

4. The lack of interface between the fields of adult education and educational gerontology in relation to the resource needs and potentials of older women as workers, students, and community members.

When the above issues are explored in relation to resource development with aging women, a more comprehensive and meaningful picture of their educational needs emerges.

A. ADULT EDUCATION, EMPLOYMENT AND THE OLDER WOMAN

Adult education is increasingly becoming an object and a channel of state-sponsored and directed social engineering (Griffin, 1987). The focus of adult education has shifted from one aimed at developing a literate and informed citizenship to one aimed at economic production and human capital development. Consequently, vocationally-oriented adult education has perhaps received the greatest policy incentives due to the dominance of a human capital development ethos that views education as, foremost, a strategy for and investment in economic and industrial growth (Moody, 1988: Myles, 1982). Human capital theory in adult education acknowledges little conflict between the notions of social and personal investment within an economic context of resource development (Rubenson, 1987). However, funding and program opportunities for women and the aged to gain employable skills and "retool" for economic mobility are limited. In Canada, education and retraining for the older worker (50 to 64) has not been recognized as a priority, and there has been virtually no consideration of the educational and vocational needs of those over 65. Situated on the periphery
of adult vocational education, the educational needs of the older adult have been neglected through what Grabowski (1980) has called "the politics of non-consideration". Older adults, especially women, have not been seen as a worthwhile investment for education and training given their perceived limited time left in the labour force.

For older women who need to augment their income due to widowhood or divorce in the later years, the problem of securing employment after years of being out of the labour force (or, perhaps, never having been in it) is compounded often by a lack of marketable skills and the confidence in themselves to assess their capabilities and educational needs accurately, as well as the possible avenues open to them. There are currently few support services available for them to help with the transitions needed to find and maintain suitable employment. Although statistics indicate that employment rates have increased for older women, as opposed to a decrease for older men, the predominant areas of opportunity for older women are in low-paying service sector jobs with few or no benefits or little job security (Canada Employment and Immigration Advisory Council, 1985). Vocational education aimed at re-training and re-employing the older person has not been encouraged or supported in either the public or private spheres of government, industry and business. The Canadian Employment and Immigration Advisory Council has recommended to the federal government in several reports (1985, 1986, 1988) that the older worker be identified as a special group in need of active programs for retraining, job creation, and employment incentives, but these reports have met with inaction and resistance. The recommendations made by the Council include: (1) community-based job placement and counselling services, (2) a national campaign to dispel
misconceptions about older workers, and (3) special incentives to employers to hire and maintain older persons as employees (CEIAC, 1986). Similarly, the Standing Committee on Labour, Employment and Immigration (1988) has recommended in its second report to the federal government that the older person be included as a target group within the federal Jobs Strategy program. The response has been poor, however. In reply to this report, the Ministry of Employment and Immigration (1989) indicated that the problems of the older worker relate directly to certain industrial sectors and these problems can be handled individually within existing programs within Canada Employment and Immigration Jobs Strategy policies.

According to the Canadian Labour Market and Productivity Centre (1989), older workers (45+) account for less than 8% of all participants in the various components of the Canadian Jobs Strategy even though they make up about 25% of the labour force. Most older participants are either in the Job Development (9.5%) or Job Entry Programs (7.3% - mostly women) while few older workers are found in the Skill Shortages program (3.4% - mostly male). Although the largest proportion of older persons is found in the Skill Investment Program (16.6%), this serves mainly employed men who are upgrading their technological skills (ibid, 1989). The only current federal program targeted at older workers is the Program for Older Worker Adjustment (POWA) which offers income support to a limited number of people 55 to 64 who have been permanently laid off work (CLMPC, 1989). Given the growing numbers of older workers and the dramatic shift in the nature of Canada’s industrial sector, this approach will not in the long run prove an effective strategy for either national or personal economic well-being.
It becomes clear that initiatives must be taken to reconceptualize the aging worker as possessing both educational potential and economic value for the commercial sector. Since a greater proportion of the working population will be older in the near future, continuing education and vocational training are essential to the well-being of the economy as well as the individual worker (Skill Development Leave Task Force, 1983). It is possible that a labour shortage of younger workers will necessarily encourage employers to solicit and maintain a cadre of older workers through training and advancement. However, to wait passively for this trend to evolve on its own accord would be irresponsible, given the available knowledge of demographic shifts and economic forces at play. Denniston (1983) has remarked on the need for educators to take responsibility for addressing the educational needs of an aging work force and for profiling the employability of the older adult:

In twenty years, incentives to encourage older people to remain in the work force may be necessary. A number of financial and personnel factors, as well as work place conditions, may reverse the early retirement trend and bring current retirees back to the work force. Persons providing training and educational opportunities should begin addressing these trends now. Older workers, as individuals, would not be the only ones to profit from increased work force participation. It would also help reduce the growing burden on the social security, pension, and welfare system (p. ix).

However, as Thornton (1983) has pointed out, Canada lags behind Western Europe in the use of recurrent and continuing education to address career reorientation, skill development, and employment transitions needed in an aging society. Employment is viewed as a problem of the individual in terms of
securing the education and training required to enter or re-enter the labour force, yet the kinds of sponsored training and education available directly reflect the demands of the economy, and access and funding for vocational education has ageist and sexist underpinnings which are discouraging to older women. Re-entry programs into clerical and service industries for older women capitalize upon their lack of confidence and skills and their need oftentimes for quick and expedient remedies to their financial problems caused by divorce and widowhood (Shields, 1981). However, encouraging older women to undertake training in nontraditional occupations has met with limited success (Boothby, 1986). Older women have socialized views of what constitutes appropriate work and are often not aware of their options outside traditionally female-oriented jobs (Howard, 1975; Farmer, 1975). For the majority of women, young and old, the domestic duties performed in the private domain of home and family are reproduced in the public domain of the labour market (in the form of childcare, homecare, food services, and clerical work) and do not alter the relative economic status or well-being of women. The problem lies not only in the segregated nature of the labour force, but in the de-skilling and de-waging of certain occupations that show an undervaluing of work that involves the care, support and service of others. In this sense, as feminists point out, the education and employment of women involves much more than equal access, equity or de-segregation in the labour force, but entails a whole critique of the values held and practiced within our society, one of which revolves around the issue of "comparable worth" of traditionally male and female occupations and domains of industry.

As the enrollment rates of younger students begin to decrease, it is possible that adult education opportunities for the older adult will be promoted
within traditional educational institutions that reflect vocational as well as recreational needs of an aging population. However, until older adults, especially women, are recognized as a large and legitimate population in need of educational attention, there will be little change in current policy directives toward vocational training and career transition education for later life employment opportunities. It is fair to state that, at this time, adult education does little to address the development of older women's economic, social and personal resources.

B. EDUCATIONAL GERONTOLOGY AND LEARNING IN LATER LIFE

The majority of educational provision for those in the later years is found in community and seniors' centres, and through organizations like Elderhostel, Universites de Troisieme Age, and continuing education programs sponsored by universities. Funding for these programs is tenuous and not supported by any comprehensive policy directed at resource development within the older population. The predominant orientation is one of providing social, cultural and recreational activities aimed at fulfilling the leisure needs of those with ample unstructured time and reasonably secure economic resources. The value of these activities is not disputed, but, as Walker (1985) has pointed out, "more of the same" kinds of educational-recreational programming will not help change the experience and status of the aged in contemporary society. In this sense, there is a gulf between conditions, experiences and needs in old age (especially older women) and the perceived utility of education to help address these concerns.

The reasons for this gap lie in the theoretical roots of educational gerontology based on an individualistic psycho-social model of aging tasks that
reflects a predominantly white, male, middle-class perspective. This perspective fails to take into account the diversity of the older population, especially the differences between older men and women. Women's aging patterns and experiences are rarely examined, and consequently, their educational needs are not seen as being different from men's or as being lodged in their particular experience of being "old" and "female" in a culture that gives priority and value to males and to youth. An example of this male-oriented bias is evident in the exclusion of any substantial reference to women in four leading texts in educational gerontology (i.e. Lumsden, 1985; Lowy, 1986; Peterson, 1982; and Sherron & Lumsden, 1985).

Theoretical approaches to the educational needs of older adults are based in a humanistic tradition of personal growth (i.e. Maslow's (1954) concept of self-actualization) and in lifespan developmental models (i.e., Erikson, 1950; Havighurst, 1972; Peck, 1968). These approaches to adult development and aging have an implicit sequential ordering or hierarchy with an assumption that individuals "move up" or "move along" these levels, tasks or orientations across the life course.

Educational gerontologists such as McClusky (1974), Thorson (1978), and Birren and Woodruff (1973) reflect this normative and individualistic perspective in their classification of the educational needs of older adults. Closely connected to Maslow's (1954) hierarchy of needs (survival, safety, belonging, esteem and self-actualization) are McClusky's (1974) categories of learning needs (coping needs, expressive needs, contributive needs, influencing needs and transcendence needs). McClusky did not claim that this typology reflected special needs of older adults but was applicable to adults of all ages. Its value, according to McClusky, lies
in its schematic usefulness for conceptualizing the variety of learning needs and programmatic possibilities for educational provision for seniors.

In a similar way, Thorson's (1978) typology of learning needs parallels Havighurst's (1974) developmental tasks of later life. Havighurst's (1974) classification suggests a "holding one's own" in the face of loss and change:

1. Adjustment to physical decrescence;
2. Adjustment to retirement and reduced income;
3. Adjustment to death of spouse and friends;
4. Establishing affiliation with one's age group;
5. Adopting and adapting to social roles in a flexible way;
6. Establishing satisfactory physical living arrangements.

Thorson's (1978) categories reflect a similar emphasis on the need for the individual to adapt and adjust to age changes in one's social as well as biological existence:

1. Adapting to change;
2. Continuing to grow;
3. Perpetuating the culture and self-acceptance;
4. Remaining integrated in society;
5. Maintaining control/avoiding helplessness.

Birren and Woodruff (1973) have also proposed a way of conceptualizing learning needs of later life according to three areas of aging tasks:

1. Aleviation needs (deprivation or "loss opportunities");
2. Enrichment needs (continual development);
3. Prevention needs (anticipatory/proactive tasks).
The overriding concept that guides these typologies is the tension between what Erikson (1954) has referred to as "ego integrity vs. despair"; that is, the task of aging is assumed to be fundamentally of a psychological nature.

A common feature of these approaches to educational needs in later life is the normative and adaptive nature assigned to learning tasks in later life. The functionalist bias (orientated toward individual adjustment to the status quo) overlooks distinct socio-economic, ethnic and gender differences that influence the aging experience. Moreover, the socio-historical and economic context of age and gender relations and roles goes virtually unexamined and unquestioned. Consequently, approaches to the educational needs of an aging population focus on the "coping" aspects of developmental transitions of aging that are based on the psycho-social dimensions of the individual. These transitional or coping needs of older adults are viewed as personal problems of adjustment by what Griffin (1987) calls an "individual pathology model" where the imperatives of a market economy and the "ideological construction of old age" go unexamined:

...Such policies project the problems of capitalist society upon the elderly so that they are conceptualized as the problems of individual men and women coming to terms with change, retirement, loss of work identity and status, and so on. What we are looking at, from this point of view, is an ideological construction of old age rather than as simply a psychology of ageing, and therefore current educational policies for older people, in so far as they exist at all, may tend to reinforce their status as a special 'disadvantaged' category of provision. (pp. 121-122)

Since the place of interface between aging and education is found in the field of educational gerontology, educational needs and interests in later life have
been considered predominantly the domain of gerontologists rather than adult educators. Provision and programming for seniors therefore reflects a geriatric/gerontological bias and has been confined to a specialized area of study and practice emphasizing a "social service" orientation towards meeting the social, cultural and recreational needs of aging individuals. One reason for this has to do with the fact that the aged are more likely to have contact with social agencies and services than with educational organizations or institutions (Lowy, 1986). Unfortunately, because of this "welfare" approach toward educational provision, older people tend to be viewed more as clients and consumers of educational and social services than as entitled citizens and active agents within society. A recent trend in approaching educational needs in later life, however, shifts the focus from a welfare perspective of "doing for" the aged to one of developing an aging population into a resourceful and contributing sector of the society. Elders as a social resource is becoming the dominant paradigm in educational gerontology, originating in McClusky's notion of "contributive needs" and reflected in Timmerman's (1985) and Moody's (1988) proposals for resource development with an aging population. Timmerman (1985) emphasizes learning for self-care and self-sufficiency coupled with learning for community contribution and service. She criticizes theories of education for self-enrichment as skirting the "real needs" of seniors:

When education is viewed this way --as an enrichment activity unrelated to actual needs-- there can be little understanding of how education and training can help solve some of the problems older people experience in their later years, or how education can help them develop skills to become, or to remain, self-sufficient. (1985:p.29).
Moody (1988), likewise, has suggested that educational and employment policies need to be developed that would utilize and augment the skills and capabilities possessed by older people for their own and for others' benefit. He stresses the importance of viewing later life as an equally active and important part of the lifespan with fully contributive possibilities for personal and public wellbeing.

New Horizons and Seniors Independence Programs in Canada have just such a rationale behind them. The shift from adapting and coping with old age to capitalizing on the contributive, active and meaningful aspects of discretionary time in later life can be seen as a positive and fruitful change of perspective. In relation to aging women, however, it is fraught with contradictions and problems related to embedded patterns of dependency, passivity and economic and political powerlessness that have characterized the life course of many older women.

Thus, an essential part of this new theoretical thrust behind education for aging is the notion of "empowerment" as explicated by the National Advisory Council on Aging (1981), the Gray Panthers (Hessel, 1977) and other aging advocacy groups and organizations such as the AARP (American Association of Retired Persons) and OWL (Older Women's League). It is interesting to note that advocacy for the aged is modelled upon tactics and strategies employed by the Women's Movement for empowerment of women, yet few older women identify themselves as feminists or as associated with the women's movement. It remains to be seen if aging advocacy and education for empowerment will have more positive effects upon the well-being and status of older women in society than the women's movement has had. At this time, there appears to be minimal convergence between concerns related to gender and concerns related to age at
an advocacy or policy level, with the exception of OWL and the Gray Panthers. Consequently, resource development with older women has yet to emerge beyond the tactics of increasing services for seniors toward strategies that alter patterns of structured dependency in women’s old age.

Notions of education for self-sufficiency and for empowerment raise issues around the fundamental purpose and motivation for participation in educational programs by older adults. Much debate ensued through the 1970’s about the essential orientation, participation and motivation of educational endeavours in later life -- that is, whether education serves the expressive or instrumental needs of older adults.

Londoner (1971, 1978) and Hiemstra (1972, 1982) have conducted empirical studies that indicate a predominant interest in instrumental activities, but Fisher (1986) and O’Connor (1987) reported a greater preference for expressive activities. There appear to be socio-demographic differences in educational orientation. Women, older adults, and those of higher socio-economic status identify with the expressive utility of education; men, younger and middle-aged persons, and those of lower socio-economic status prefer an instrumental orientation in educational activities. A study of undereducated older adults by Courtenay et al. (1983) indicated a preference for health-related, informational education. Green and Enderline (1980) found that, in their study of five seniors’ clubs, “as the clubs descended the socio-economic ladder, the shift from the self-actualization area to the informational area became dramatic” (p. 15). In addition, they noted that expectations about what is possible for older adults (according to their educational and socio-economic levels) influenced their reported needs and interests. For example, Club A indicated a desire for "a heated swimming pool and foreign
travel" whereas Club E expressed "the need to discuss information on their physical status" (ibid, 1980). Both Hiemstra (1982) and Londoner (1978) point out that the expressive or instrumental usefulness of an educational program is a matter of personal perception and relates to the needs, goals and orientation of the individual participant. Fisher (1986) suggests that reported preferences are influenced by the perception of what programs are available. O'Connor (1987) cautions that "before conclusions can be drawn about the learning goals of older adults as a group, we must determine whether the tendency toward expressive goals is related to program types, social conditioning or pessimistic expectations about future roles available to older adults" (1987: p. 518). For this reason the educational needs and preferences of older women (which have, so far, appeared to be predominantly expressive in nature) must be further researched to determine the reasons for participation. This research must explore women's perceived connections between educational participation and the opportunities open to them to utilize learned skills, new knowledge and to change and expand personal and social identities, goals and resources.

In an attempt to get beyond what he refers to as the "traditional checklist methods" of needs assessment, Leclerc (1985) uses an approach which focuses on the existential needs of older adults which are then translated into educational needs by the group with which he worked. Leclerc (1985) proposes that the fundamental need for "positive consideration" forms the backbone of the concerns that face the older adult. Factors that change or threaten one's previous means of finding positive consideration are changes in one's physical capacities and health (being capable), changes in one's human environment that once supplied a personal and social identity (being valued), and changes in one's productive social
roles (being useful). He concludes that "the principal educational needs of older people are related to their search for a new personal and social identity" (p. 138). Leclerc's emphasis on the need for enhanced social identity in the later years encourages a more integrated view of what may be a fundamental and major motivational factor for participation as well as pointing to the utility of educational programs in helping recreate meaningful social roles, relationships and personal identity (self-valuing). The theory that personal and social identity deficit contributes to a major existential crisis in old age provides a conceptualization of the role of later life education that is especially relevant to older women for whom the search for a meaningful social identity has perhaps been circumvented or delayed by domestic obligations. Older women are more likely to suffer from a social identity deficit in later life for a multitude of reasons related to their feminized life course and to constraints related to the social, political and economic organization of society. The connection between economic and social resources and one's self-perception as competent, valued and needed by others (i.e. possessing a healthy personal and social identity) cannot be overlooked. Moreover, the relationship between self-esteem and physical and mental health in the aged forms another serious area for research on the utility of educational programs for offsetting health losses.

Research on educational needs and programming preferences of older adults as developed in educational gerontology is confined to theories and perspectives based on the notion of individual change and adaptation, personal fulfillment and growth, and leisure-oriented activity. How these relate to the collective phenomenon of aging in any given socio-cultural and historical context has yet to become part of the gerontological discipline or to be considered as an important
factor in determining the educational needs and interests of older adults. If social identity deficit creates a significant existential crisis in the lives of aging persons, as is suggested by Leclerc (1985), then part of the educational struggle is to bring individual and social awareness to how and why this disenfranchisement of identity takes place, and to point to necessary changes in societal forces (as well as in individuals) that will alter this phenomenon.

Battersby (1985), Phillipson (1983) and Walker (1985) have pointed out the need to conceptualize later life education in relation to the socio-economic, gender, and ethnic dimensions of aging which would transcend its predominantly middle-class and "medicinal" orientation. As a "prisoner and guardian" of the dominant ideology of patriarchal capitalism, adult education (and educational gerontology) is "likely to alienate the working-class elderly and older women even further" (Battersby, 1985: p.78). The lack of critical and relevant research regarding the utility of education for changing the feminine experience of old age stands as one of the major and current deficiencies in educational gerontology discourse.

C. WOMEN'S EDUCATION AND THE OLDER WOMAN

The thrust behind recent research on women's experience of education, from elementary to post-secondary levels, including adult education, has been located in a feminist analysis of the production, reproduction and social structuring of knowledge as it excludes and silences women, and prevents them from achieving their full potential as adults. Access to education does not necessarily guarantee equal or adequate access to knowledge, nor does it guarantee equal career opportunities for women, young or old.
Most women were unable to reap the alleged benefits of education. Women were going to colleges and universities in increasing numbers, but they still could not find the kinds of jobs they had been led to believe were available to them. Increasingly, women were forced to recognize the contradictions between the promises of education and the reality of the labour market. (Adamson, Briskin & McPhail, 1988: p.38)

Nevertheless, education has continued to be one means of advancing the economic, social and political power of women. Education, in as much as it fails women, can also serve as a process of "coming out" for many older women. Older cohorts of women have not had the educational opportunities of younger women and often see returning to school as a means of gaining skills for employment or as a means to a new social identity and network. About one-third of re-entry women into the workplace are between the ages of 40 and 64 (Watkins, 1988), and a percentage of those women will first return to some form of educational institution or training program before securing employment. However, many older women are not comfortable within a traditional educational environment. What is often encountered is an invalidation of their lifetime experiences, an inflexible approach to their valuations and evaluations of their learning needs and concerns, and a confusion and tension with developing a "voice" that is compatible with an academic or educational environment. Tarule (1988) explains this struggle with self-esteem as a learner that older women face:

Some reentry women quickly understand that they are being challenged to develop a new voice....Being heard, feeling herself a participant in good dialogue, and feeling that she can talk about her ideas -- these are all essential to the returning woman if she is to
develop confidence. Being heard is also intimately interwoven with her sense of herself as an informed and smart (rather than ignorant and dumb) learner. Frequently, the educational institution that she enters does not understand, respect, or find opportunities to support her efforts. (p. 25)

Belenky et al. (1986) have attempted to explain the developmental process of women from that of "received learner" to "connected learner" whereby women gain in confidence and ability as they cease to be passive receptors of knowledge and become constructors of knowledge, relating that to their personal experiences and subjective knowing.

From the position of silence, women experience themselves as mindless, voiceless, and completely powerless in relationships with whomever they perceive as authorities....Received knowers do not believe themselves capable of creating knowledge, nor to they imagine that creating knowledge is an aspect or value of becoming educated....as constructed knowers, women see all knowledge as contextual and experience themselves and others as capable of creating knowledge. (Tarule, 1988: p. 22)

The importance of this developmental approach to understanding women's growth in esteem, power and confidence in relation to their intellectual ability has far-reaching implications for older women who evidence low levels of self-regard and confidence in their abilities to understand, give voice to, and relate their personal experiences to broader constructed knowledge. In this light, education, as a process of gaining a "voice", can be seen as a means of empowerment and as an essential step in being able to represent oneself and others within the public arena to gain economic and political empowerment.

Education for empowerment has been developed most strongly within the
women's movement which has always involved a large educational component
within its mission. Adamson et al. (1988) have acknowledged that "our particular
strength in taking feminism out into the world is in the area of education" (p.
252). Consciousness-raising, through validation and understanding of one's
"personal" experiences as being "political" issues, was one the major forms that
education has taken in the women's movement. Developing feminist theory and
leadership skills have been other forms of educational and educative activities.
Thus, "the process of educating women about their rights and revealing the
oppressiveness of their situation has been instrumental in building the women's
movement" (ibid, p. 241)

Older women, however, are greatly underrepresented in feminist groups and
women's self-help collectives (Borkman, 1982). Lewis and Butler (1972) have
suggested that the Women's Movement have neglected older women due to the
pervasive ageism that makes the aged person (male or female) invisible and
inconsequential. Other reasons have to do with older women feeling that their
traditional roles of wife, mother and homemaker are invalidated by younger
feminists (Friedan, 1981). Whatever the reasons, older women do not participate
in women's consciousness-raising or self-help groups, and it is suggested that
this directly relates to their low levels of educational attainment (the woman's
movement being essentially a middle-class, educational and social phenomenon) and
to the notion that, as a group, they have not yet discovered their "voice" or
their power as both knowers and creators of knowledge which would empower
them and motivate them to seek organizational affiliation for improved social
conditions.
D. SUMMARY - FINDING A PLACE OF INTERSECTION

Older women fall between the cracks in educational policy and programming for several reasons. The lack of integration between adult education, educational gerontology and women's studies (feminist issues and women's concerns) is one of the major barriers to their consideration by educators. Another reason is the neglect of aging women in educational gerontology research. Moreover, services for older women, including educational ones in so far as they exist, are situated in a "welfare" model that attempt to deal with particular individualized problems without addressing the collective need for increased power, agency and visibility within society at large. Consequently, what is needed are more comprehensive ways of developing and strengthening social roles and identities, occupational opportunities and income benefits, and more visible and positive profiles of aging women in society. However, until concerns about aging, education and women intersect, both in academic research and in policy issues, the struggle will take place, as it has so far, outside mainstream educational and social institutions in small independent, ad hoc efforts. Shields (1981) voices this concern as follows:

The feminist call for equal rights will ring hollow unless it is accompanied by a concerted attack on ageism, the last common bias that shames us as a nation of free people, and denies older women the freedom to "be" older women with options and choices for self-sufficiency. (p. 24)

The educational perspective proposed herein, based on the concept of resource development with older women, would facilitate the intersection of aging, education and women, and would lead to significant changes in both concepts and experiences of female aging. With the aging of a large number of currently
middle-aged feminists and the maturing of feminist theory and praxis, the educational dimension of resource development for aging women is timely, relevant and necessary.
VII. EDUCATION FOR RESOURCE DEVELOPMENT: A CONTEXT FOR FUTURE ACTION

Find something to look forward to. You will grow. You will forget about being old. You won’t even think about having somebody to take care of you because you’re so involved....You can only be wise and have wisdom if you are old. You have to have lived to gain wisdom...One myth is that old age is a handicap. That is not true. Old age is a challenge.

Etta Moten Barnett
Conversations in Nairobi

Women of all ages comprise the fastest growing number of adult participants in educational programs in the United States (King & Marvel, 1982) and Canada (Devereaux, 1984). The greatest increase is found in women under 35 and over 55. The number of people over 55 enrolled in adult education programs has doubled during the last decade and the majority (about 65%) are women (King & Marvel, 1982). Clearly, many older women view education as an important means for occupational, social and personal development. However, participation in educational programs does not, in itself, change the status or opportunities of older women. As King and Marvel (1982) suggest, the responsibility for removing barriers to employment opportunities, eliminating discrimination in educational and training programs, and overcoming social inequalities in retirement, pensions and health care lies within society as a whole. However, educators can influence the direction and degree of change in public policies and practices by helping women recognize and confront discrimination and by aiding them in developing personal strengths, skills and attitudes for articulating their concerns, both personally and publicly. Thus, if it
is to seriously facilitate changes in the welfare of older women, education must be aimed at developing economic equity, fostering social and political identity, and strengthening personal competency, self-regard and confidence. The way in which economic, social, political and personal resources interact in supporting and/or weakening one another makes a difficult task of translating resource needs into educational programming that is directed specifically at any one area of resource vulnerability. Instead, by conceiving resource needs as reflecting certain contextual forces or causes of vulnerability (i.e. psychosocial, political and economic influences contributing to vulnerability), possible avenues for change and intervention through educational programming can be identified.

Based on the foregoing analysis of women's aging, the major causes of resource vulnerability originate in the following three areas (in order of consequence):

1. social disempowerment and marginalization;
2. economic and occupational inequities;
3. later life transitions and events.

From these three areas of vulnerability, programming needs fall into three major areas of educational objectives:

1. fostering a individual and collective social/political identity;
2. facilitating occupational achievement and economic equity;
3. preparing for and negotiating later life transitions.

These three areas of educational intervention can be seen to apply over the entire adult lives of women, but are especially relevant and timely to current cohorts of mid-life and older women who have deferred their personal aspirations for family reasons, or who have missed previous opportunities because of
discriminatory practices in education and industry. Rather than viewing these educational objectives as individual learning or developmental "tasks", however, they should be seen as strategic vehicles for initiating both personal and social change in quality of life issues related to women's aging process.

A. EDUCATION FOR FOSTERING SOCIAL IDENTITY

At the root of women's resource vulnerability, and underlying the economic inequities and problematic transitions they often experience in later life, is the pervasive social marginalization and political voicelessness of older women. Educational opportunities are needed for developing both a personal and collective sense of social identity with older women that enhances their visibility in the eyes of the public and that increases their status in influencing social and public policies that impact on their lives. The development of social and political resources through educational participation is often, as Rubenson (1980) has pointed out, the indirect result of a circuitous route through not only the acquisition of new knowledge and skills but changes in personal awareness, beliefs and values. Such education would involve:

1. Social networking skills for enhancing personal relationships;
2. Assertiveness training, life-planning and goal-setting workshops;
3. Education for community development (i.e. housing and transportation);
4. Education for political participation and advocacy skills;
5. Education for the development and expansion of social roles and for public leadership roles;
6. Education in gerontology and other professional and academic disciplines about women's aging (including feminist perspectives on aging);
7. Education of the public about the social problems and the potentials of elderly women.
Educational programs that emphasize the development of social networking skills with older women are needed for a variety of reasons. Older women often find that confinement to activities centred in the family leave them with a "shrinking social circle" in the later years (Lopata, 1974). The death of husband, siblings and friends often takes a toll on their support systems and their intimate relationships. Women who have had careers or have worked for many years often find that, upon retirement, their social networks based around their place of employment, diminish. Older women are often reluctant to frequent public places on their own due to fears for their safety, ingrained feelings of being stigmatized for being without a partner, and for lack of appropriate social activities that suit their interests, budget and mobility. The First Mature Women's Network in Vancouver was begun as an attempt to create a supportive group for older women needing to enhance their social networks and expand their range of social activities and options. One of the results of a lack of meaningful social roles and an insufficient social network is what Burnside (1990) calls a "social identity deficit", contributing to low self-esteem and, sometimes, severe depression. Burnside has developed a program called Social Health Outreach Program (SHOP) aimed at middle-aged and older women who suffer from chronic depression. The workshop is designed to help women understand, analyse and act on developing social networks that maintain and enhance their personal and social identities as a means of relieving depression. The value in taking a non-medicalized approach to treating depression is multi-leveled. First, it supports feminist research and experience that the high levels of depression found in women is more often a result of constraining social structures and patterns of socialization than strictly biological or psychological (i.e. personality) factors. It
takes the onus off individual women as somehow being deficient or abnormal, allowing them to develop a more positive and active sense of themselves in relationship with others. It also encourages women to take control of their lives through developing active roles within their communities and to search for solutions and resources for dealing with their problems through these community avenues. Part of the skills development in this kind of educational programming necessarily involves assertiveness training, goal-setting and life-planning components.

A broader dimension of educational programs aimed at developing social networking skills relates to activation at the public and political levels in the form of advocacy and leadership development within the population of older women. Boden (1985), Keele & Sheele (1975), and Shields (1981), among others, have addressed the need for educational activities that help women develop leadership skills oriented toward political and public involvement, group interaction, and organizational strategies. Many of these kinds of skills can be developed by way of or in the process of becoming involved in group support and solidarity activities around specific issues of concern to women. Many older women have both the time and vested interest in issues related to housing, transportation, equal rights, and other resource concerns.

At present, there is a growing advocacy component to many seniors' associations and societies. Organizations such as the Gray Panthers, the National Coalition on Older Women's Issues, and the Older Women's League are examples of groups in the United States that combine education and advocacy as a means toward bettering the lives of older women. Canada has initiated task forces on older women but, as yet, does not have a national organization advocating on
their behalf. Advocacy efforts involving older women are subsumed within seniors' action groups and women's organizations in general. Reasons for this may have to do with the size and nature of Canada's demographic and geographical character, the population of Americans over 65 being larger than Canada's total population. Nevertheless, a major strategy in developing resources with older women involves public and governmental education about gender and age inequities and the educational, employment, and social security needs of aging women.

The notion of consciousness-raising is an integral part of education for resource development with older women. It is suggested that consciousness-raising should not be the sole objective or purpose of educational programs but must be understood to be part of the process and, perhaps, a serendipitous by-product of group interaction and involvement. As Butterwick (1988) has observed, even in a seemingly restrictive atmosphere or in an "apolitical" setting, such as many educational programs are, a process of growing awareness may be fostered simply by bringing women together in a group over an extended period of time and encouraging interaction to develop.

Consciousness-raising at a public and academic level, however, involves a more concerted effort to bring women's experience, knowledge and agendas into patriarchal structures, and to bring feminist research and theory into the mainstream ("malestream") knowledge base that comprises our culture, scholarship and traditions (Leghorn & Parker, 1981; McDaniel, 1989). An important educational strategy in resource development with aging women, then, is to interface feminist research and women's studies with the study and practice of gerontology. Such a marriage between the sociology of women and the sociology
of aging would insure that gender issues around aging would not go unrecognized or remain buried within general aging issues (McDaniel, 1989). Education of the professional and academic sectors of society within all disciplines, but particularly within those most directly related to aging, is of crucial importance if educators are to contribute to the solution rather than to the problems of aging women.

B. EDUCATION FOR ECONOMIC EQUITY

Related to the social and political marginalization of women is the sexual division of labour that has confined women's sphere of activities and influence within the domestic and private household. As a result of women being marginalized from the monetized economy of industrial society, their economic vulnerability in old age is overwhelming. Education is needed to help women gain better economic leverage in their later years. Educational programming geared toward developing economic equity for older women would entail:

1. Personal and career counselling;
2. Occupational training;
3. Work/study and apprenticeship programs designed for women;
4. Educational scholarships and loans for part-time studies;
5. Education for alternative means of livelihood;
6. Leadership and managerial/organizational skills;
7. Financial planning, pre-retirement and investment education;
8. Strategies to encourage businesses to employ older women;
9. Strategies for changing governmental policies in regard to pensions, salary negotiations, employment equity and affirmative action issues around age and gender.

Attempts to help older women train for and find jobs appropriate to their
needs and abilities must be undertaken by educational institutions, businesses and industries, and community centres and agencies. Outreach and recruitment efforts are of primary importance since many older women will not have the confidence or information to contact employment and educational counselling centres and institutions (Holliday, 1987). The success of older women moving into new careers depends to a great deal on adequate and relevant personal and career counselling. Evans (1985) cautions against creating overly zealous expectations in older women. Realistic career counselling would not aim women into traditional dead-end jobs nor would it set goals and aspirations that, in terms of time, energy and commitment are unlikely to be successfully completed. The barriers facing older women in the commercial and industrial sectors must be recognized, if not accepted. Part of the role of counselling and support services for older women in educational settings should include social events, support groups, basic literacy and numeracy skill-building (refresher courses), orientation and self-exploration workshops, and financial planning and services (Evans, 1985).

According to Farmer (1975), career counselling for women should include three components - information about career options related to the needs and goals of the woman, job-search and work-related skills (i.e. resume writing, interviewing, networking, and specific job training), and exploratory workshops and educational programs aimed at increasing the woman's awareness about her values, beliefs, and attitudes toward her career aspirations (involving a degree of change in attitude and perspective on personal responsibility, life-planning and goal-setting).

Occupational training for older women is sadly lacking in Canada and the United States. Boothby (1986) suggests that non-traditional occupational training should be promoted (trades, computer electronics, sales, etc.), but for older
women, many of these hold little appeal or feasibility. The development of para-professional occupations that do not require extensive educational preparation but could be taught on a work-study or apprenticeship model would be one way of advancing the skills and experience of many older women. Increases in training allowances and paid internships are needed (Boothby, 1986) as well as apprenticeships through union sponsorship (Watkins, 1988). Educational and training scholarships are needed for part-time older women students and apprentices since traditional full-time restrictions do not serve this population well (Evans, 1985).

Boden (1982) and Kaye and Sheele (1975), among others, have emphasized the need to develop education for leadership and managerial skills since most older women consistently lack confidence in their organizational and managerial capabilities. According to Kaye and Sheele (1975), education for management roles involve both personal skills of assertiveness and decision-making as well as technical skills such as financial management, report writing, job allocation, public speaking and running meetings. Older women are often well qualified and experienced in their field of work but are held back from leadership roles due to ingrained (and socially supported) patterns of deferrment and fear of failure, competition, and risk-taking (ibid, 1975). Mature women are often held back from career advancement as a result of discrimination based on their age and gender.

Equally important, therefore, are educational strategies aimed at the commercial, industrial and public sectors of society to change attitudes about aging and, specifically, about the talents, capabilities and potentials of older women as both active citizens and valuable workers. Boothby (1984) proposed that subsidies be made available to businesses that offer training and employment
100
to older women and King & Marvel (1982) have recommended tax credits to
reward employers for hiring displaced homemakers and other midlife and older
women.

Shields (1981) and Evans (1985) have proposed that educational workshops
on developing self-employment and business cooperatives can lead to alternative
means of increasing some older women's income and for avoiding being
mainstreamed into low-paying or subservient employment. Shields (1981) has
described the formation of a women's cooperative cleaning company that contract
themselves out to businesses and have established their own pension and health
insurance plans for their members. Although unlikely to appeal to or suit the
majority of older women, cooperative business endeavours could certainly offer a
lucrative and meaningful alternative to both volunteer and underpaid employment
for some women who cannot find suitable employment to match their skills or
experience.

Other means of developing economic resources and income security outside
employment would involve educational programs in financial planning and
retirement. Through their research, Chapman (1976), Meade and Walker (1987),
and Szinovacz (1982) have sought to dispel the myth that retirement is a
"men's issue" and have pointed to the need for financial planning and retirement
education specifically designed for women. This education would take into account
the particular needs and concerns of older women around such issues as pension
equity, investment, widowhood and survivors' benefits and consumer awareness.
Retirement for many older women is fraught with new problems and difficulties
not experienced by men, such as increasing caregiving roles for elderly parents
and spouse, widowhood, and often drastically reduced incomes which make notions
of the "golden age" rather irrelevant or meaningless. Seniors' centres, such as the '411' Seniors' Centre in Vancouver offer income tax preparation services to low income seniors and various community centres run financial planning and investment information courses designed for seniors, but, on the whole, there is little offered that constitutes skill development in financial management for older women facing retirement, widowhood or potential economic hardship due to a long old age. In Britain, the incipient formation of the Women and Retirement Network aimed at developing innovative and less "gender-blind" retirement programs indicates a movement toward responding to the particular needs of women for retirement education (Meade & Walker, 1989). The recent formation of the National Center for Women and Retirement Research in the U.S.A. is another attempt to bring this pressing issue to public awareness.

The biggest improvement in older women's current economic situation will only come with changes in governmental legislation around old age and survivors' benefits. The mobilization of political resources through vocal and visible displays of solidarity is, as yet, a foreign and uncomfortable world for most older women. However, activism has begun in recent cohorts of mid-life and aging women and will no doubt grow in number and intensity over the next few years. Educational participation can help hasten this process not only by opening up career avenues for women but by cultivating the political resources to change governmental policies influencing the allocation of economic resources.
C. EDUCATION FOR LATER LIFE TRANSITIONS

According to Aslanian and Brickell (1980), approximately 83% of learning activities initiated by adults are related to changes or transitions in the life course of individuals. Women's life courses involve many shifts in focus and activity which often revolve around others' agendas and needs as well (or instead of) their own. Life transitions from mid-life into old age are perhaps the most dramatic than at any other age or stage of life, and these transitions are more likely to be seen or experienced in a negative light since many involve issues of personal and social loss, shrinking opportunities or increasing limitations and restrictions. The negative effects of later life transitions for women are due mostly to social marginalization and economic insecurity; however, these transitions have been "over-psychologized" and "over-medicalized", putting the focus on the individual woman rather than on the social constraints and prejudices she faces in later life.

Countering the stereotypical view of aging as a time of loss is another perspective that is becoming more commonly embraced in life span developmental literature. This approach views aging as an "opening up" in later life - a result of decreasing demands upon one's time and energy and an increasing degree of discretionary time and personal choice. This "opening up" phenomenon, if it is to be a reality for older women however, depends upon sufficient income and physical security, good health, and, most importantly, positive attitudes toward aging and towards the aging individual within oneself and within one's community. Presently, older women tend to be fighting an uphill battle against their own ingrained sense of inadequacy as well as a pervasive social discrimination that creates and reinforces that sense of inadequacy. Part of the
Educational objectives of later life education, therefore, should revolve around aiding the older woman in negotiating those transitions that involve loss and a sense of diminishment while developing attitudes, skills and resources that "open up" her life to new options, choices and possibilities for growth. This must also entail efforts to "open up" society to recognizing and respecting older women and to allowing new roles and identities to take shape.

Educational programming for negotiating later life changes and transitions would encompass:

1. Widowhood (and divorce) support, counselling and educational services;
2. Legal education, counselling and workshops;
3. Education for recreation, leisure and personal development;
4. Caregivers' support, networking and respite services and workshops;
5. Education for leadership and volunteer activities; and
6. Education for all ages about aging and life span development.

Grief counselling and widowhood support groups feature as a major place of intervention and empowerment in the transition from being part of a couple to being single and independent. The death or divorce of a spouse often results in intense feelings of abandonment as well as personal loss, and involves mixed emotions of anger, fear, guilt, and failure. Programs such as the Widowed Information and Consultation Service in Boston are needed that are based on an unstated but acknowledged feminist perspective that helps older women establish their own goals and alternatives for the future. Part of this process involves helping women "learn to counteract the stertetypic view that places the highest premium on the married state for women" and develop supportive, trusting, non-competitive relationships with each other (Gottlieb, 1980). In Vancouver, the
L.I.F.E. (Living is for Everyone) Resource Centre offers information, counselling and support services for widowed persons, primarily women, and aids in reestablishing social networks and friendships.

Older and widowed women also require legal education that enables them to make informed choices about consumer and pension rights, as well as education related to victimization, abuse, and other forms of criminal/civil injustices. Although legal information is available through such facilities as the Vancouver Community Legal Assistance Society and the Public Legal Education Society, older women could benefit from short courses and workshops in non-threatening settings that help expand their knowledge and confidence in dealing with lawyers and legal documents. These programs could be part of retirement education services offered through seniors' centres, community centres and other informal groups that focus on both practical and emotional issues related to women's changing status in later life. The West Coast LEAF (Legal Education and Action Fund) Society, an advocacy organization for women's equality under the Charter of Rights and Freedoms, responds to many older women's concerns about pensions, age discrimination and other legal issues related to gender and age.

Programs for personal growth, recreation and leisure are perhaps the most common and available kinds of education presently available for aging women. Carsman (1977) has suggested that the importance of leisure, social and hobby activities should not be underrated for their role in "re-creating" life in the later years and that such forms of education can lead to economic and social productivity in old age by way of second careers and volunteer involvement. An important addition to these kinds of educational activities should be a form of "women's studies" which focuses on the historical accomplishments of women and
provides alternate images of older women within society. The development of
cultural resources, including a shared sense of women's "culture", can bring a
fuller sense of meaning and value into the lives of older women.

The role of older women in providing volunteer services, counselling and
leadership roles is increasing. Both the '411' Seniors' Centre in Vancouver and
the Seniors' Bureau in New Westminster provide peer counselling training for
older persons to work with other seniors. What is still required, however, are
feminist-oriented counselling services that help move older women beyond learned
helplessness and victimization toward more transformative ways of asserting their
needs and concerns. Such a service has currently been initiated in Winnipeg,
Manitoba through the Senior Women Against Abuse Collective which offers both
personal counselling and referral services for abused women as well as
undertaking an active public awareness campaign to bring the issue of elder
abuse out into the open.

Another area of educational intervention needed is in the area of caregiving
and respite services since many mid-life and older women are in the position of
being sole caregivers of ailing parents or spouse. Caregivers require special
knowledge and resources in order to successfully manage both care of others as
well as themselves. Many women subject themselves to incredible exhaustion and
personal sacrifice because they consider caregiving to be an imperative aspect of
being a wife, mother or daughter. Not only are respite services needed to relieve
these women of 24 hour care, but educational programs that emphasize realistic
options for caring that free women from the sense of guilt or responsibility
towards their frail dependents are required. Such supportive and educational
services have been developed in Marin County, California where a Wives' Support
Group was formed in 1977 through the Marin County Day Services program. In this supportive group environment, feelings and problems can be freely expressed and discussed without judgment and alternative ways of coping and problem-solving can be explored (Crossman, London, and Barry, 1981). Out of this support group, the Wives' Respite Project developed which offers brief and extended relief care for needy women at no cost and also publicizes issues and problems of older women as caregivers. This project entails both a direct service component as well as a necessary and vital community education component through video presentations and workshops (ibid, 1981).

Since many of the concerns facing women in later life are health-related, more extensive and appropriate health education is required that is oriented toward personal responsibility and control over one's physical, mental and emotional well-being. This involves not only "wellness" programs of the type which emphasize fitness, diet and lifestyle on an individual level (of which there is now a multitude), but also health education that alters widespread beliefs that the "doctor always knows best" or that medication and surgery are the only means of correcting the ills of aging. For older women, particularly, the tendency of the medical profession to overmedicate and undertreat the symptoms of chronic physical and emotional ills results in further health complications. The Women's Health Collective in Vancouver and the Women In Midstream group (WIM) in Seattle are two examples of health education services that emphasize empowerment through information dissemination, workshops, support groups and counselling that returns the control over women's bodies back to women themselves. The need for older women to become aware that many "aging women's problems" such as osteoporosis, depression, senility and menopause are
not solely the result of an normative pattern of female aging to be treated through medication and surgery but are closely connected to other symptomologies which can be treated or dealt in other ways. As an example of seniors taking action against ageism in the medical field, the Seniors' Wellbeing Activation Team Society of Vancouver has begun to keep a list of doctors who display ageist attitudes and practices toward their older patients.

If education is to offer a means for older women to negotiate transitions in later life, it will not be effective without a parallel intervention within society at large. The need for life span education for all ages is now a necessary reality as most people will live well into their later years. In order to change attitudes and practices toward older people and aging, it is important that the public be educated about the physical, psychological and social changes involved in the aging process in general. Media such as television, radio and printed matter could provide an indispensable and valuable means of educating people about the potentials and problems of old age.

D. SUMMARY: STRATEGIES FOR CHANGE

The educational programs suggested and discussed above share the common objectives of changing and bettering women's personal, social, political and economic resources in later life. A focus on specific and shared aspects of older women's lives that appear to be particularly prone to vulnerability creates a context in which to locate and delineate the kinds of educational programming that offer counteractive strategies for securing and improving well-being and quality of life within this population. Inevitably, educational programs and social services intersect, often with little distinction between remedial, compensatory
approaches that serve to maintain older women within the existing status quo of age and gender discrimination and transformative approaches that invite real and lasting changes in the way that being old and female is viewed and experienced within our given culture.

Current educational programs for older adults do not address the specific needs of aging women nor do they serve to alter the existential conditions in which their lives are situated. The framing of educational needs within a resource development paradigm increases the probability that programs aimed at the older population will intersect quality of life issues with educational opportunities with this age group of women.

The above description of educational programs categorizes learning needs into three groups: those based on economic concerns, those related to personal late life transitions, and those associated with social marginalization and political power. The focus of these programs is inevitably placed on the individual woman with full recognition that it is not she and she alone who is in need of educational intervention. A two-fold strategy is required that aims not only for educational intervention with older women themselves, but an for an equally comprehensive education of of the public, government, and industrial, commercial and professional sectors of society. Much of this education must necessarily come from a vocal and visible assembly of older women, whether through women's or seniors' organizations. Education of aging women and about aging women and their concerns would insure that changes are initiated both through individual and societal channels. This analysis has undertaken to to conceptualize such a strategy.
VIII. EDUCATIONAL PRACTICE WITH OLDER WOMEN

Participation in educational activities does not automatically lead to the development of stronger resources. Theoretical considerations must be married to practical issues in implementing educational programs with older women. Major constraints are confronted through lack of innovative educational policy, insufficient funding and resources, and problems concerning participation and provision. Other practical issues relate to the actual educational process in terms of why, where and how educational programs will be designed and facilitated, and by whom. By reflecting on these questions, some basic guidelines begin to take shape.

A. PROVISION, RECRUITMENT AND PARTICIPATION ISSUES

Senior adults are the beneficiaries of more services, subsidies and programs than any other age group in Canada. Given this, it may be difficult to justify the need for more opportunities for older adults to participate in social and educational activities geared toward their particular needs, concerns and interests. An especially convincing rationale revolves around the instrumental value of education in reducing economic and social dependency in old age. Education that enhances employability and good health (i.e. occupational training and "wellness" education) is seen as a laudable and practical means of offsetting premature illness, poverty, or marginalization, thus reducing the cost of social services for the aged in the future. Such statistical evidence of the longterm social benefits of education is not easily produced, however, and does not satisfy the usually short-sighted goals and directives of policy-makers.

Lowy (1986) has suggested that provision of education for seniors cannot and should not be argued for on a costs-benefits criterion because the benefits of
education for the individual and the society are not readily measurable in quantitative terms. A rationale based on simply altruistic grounds seems equally impotent in stirring affirmative action by governments toward increasing funding and resources for senior education. As such, the notion of "rights" as opposed to "needs" proves to be equally problematic:

In what sense, then, is it useful to argue for a right to education in such a social context? If the most basic aspects of survival cannot call upon sufficient political endorsement to endure shifts of political, if all citizens are not ensured those rights or requisite settings for survival, than a right to education seems even less defensible on those grounds. (Lowy, 1986:138)

Both the rights and needs of the individual figure prominently in the concept of education for resource development, and the inherent conflicts and tensions between individual and societal needs and perogatives is a controversial and unresolved issue (see Harold, forthcoming).

Arguments can be made that educational access is not denied on the grounds of age, but is readily available in colleges, universities and other community settings that service both younger and older clientele. According to Thomas's (1987) categories of provision, such a stance reflects government's "permission" for educational opportunity but falls short of active "direction" through appropriate educational policy to encourage or promote continuing education across the life span. That older adults have specific educational needs and interests and face particular barriers related to their age has been well researched and documented by educational gerontologists such as Lowy (1986), Lumsden (1985) and Peterson (1987), among many others. In the case of older women, active recruitment and outreach are needed to overcome forms of social
marginalization and educational neglect that have been experienced throughout their life course. Current patterns of participation of older women evidence this lack of direction on the part of educators and educational policy-makers.

Participation studies across all age groups indicate that those most in need of or most likely to benefit from educational endeavours are often the hardest to reach or to involve in educational or social activities (CAAE, 1982). More and more older women are participating in education, however, both through formal institutions at colleges and universities as well as through informal organizations and agencies such as seniors’ centres, community services, and through self-directed learning activities (Clough, 1990). As Campbell (1984) has pointed out, formal educational institutions tend to serve those of higher socio-economic status and those with greater levels of educational attainment. Consequently, older persons participating in higher and continuing education are overrepresented by a minority of those elderly with generally higher incomes and with some level of post-secondary education.

A greater percentage of older women are involved in informal organizations such as seniors’ centres, legions, church groups and volunteer agencies. Although many of these organizations are not educationally-oriented and provide little if any educational programming, they do provide a an ideal social environment in which to introduce and implement educational activities with and for their members. A similar phenomenon exists here as in institutions of higher learning - those who participate in informal organizations are often those with stronger or more intact social networks and those most likely to have adequate if not ample incomes. Hodgin’s (1990) report on depressed elderly women revealed that her subjects had little or no active involvement with any organization or group and
possessed very small personal social networks. Consequently, issues around increasing participation levels of older women in educational and social programs relate strongly to active recruitment and outreach initiatives on the part of educators and community service workers. Recruitment and outreach strategies with socially marginalized and educationally neglected older women must be seen by educators as comprising what is rarely, if ever, considered to be a basic and fundamental component of access to and provision of equitable educational opportunity.

Many older women have been and remain reluctant to approach educational and social service resources and programs because they do not want to appear needy or incompetent. Aging often brings with it a struggle to maintain self-respect and autonomy, and the majority of women succeed amazingly well given the prevalent attitudes toward older women and toward aging in general. They fear that they may have to forfeit their rights to self-determination by turning their needs and concerns into the hands of a barrage of professionals. Moreover, education has not figured positively in their lives and they may often fail to see the advantages of participating in educational programs at this later stage of life. The preference that older women show for programs with a predominantly leisure-based, recreational and social orientation may be due to several other factors besides simply interest. Socialization towards gender-appropriate activities, low expectations of what kinds of educational endeavours are available or possible in later life, and a limited vision of the efficacy of education in being instrumental in bettering their lives in old age are a few other possible explanations for low levels of participation (O'Connor, 1987). Given the number of services and programs available to older adults, a claim
can be made that much more could be accomplished through interesting and challenging educational activities and processes with older women than is currently being undertaken or being made available through these services and programs. The significant and substantial gap between the many services available and their effectiveness in initiating personal and social change is alarming. Few programs address the existential and ontological concerns and issues of aging and even fewer seek to change the social forces that perpetuate or render these concerns problematic. The pivotal element required but missing from most educational and social service programs with older adults, particularly with older women, lies in the notion of resource development, as formulated in this paper. Resource development through education involves a process of developing within a group or population of older women resources that can better withstand the aging process and that can counteract ageist and sexist biases against them, biases expressed by the public, by professionals, and by the women, themselves. This requires a shift from a social service orientation toward a truly educational orientation. Critical to this shift is a change not so much in content but in process, not so much in theory but, most importantly, in practice.

B. DISTINGUISHING AN EDUCATIONAL ORIENTATION FROM A SERVICE ORIENTATION IN RESOURCE DEVELOPMENT

The major difference between service-oriented and education-oriented resource development is that the former seeks to replace lost or weakened personal resources with societal resources, usually institutionally and professionally based, whereas the latter seeks to help create or re-create strengths and competencies that have either never been developed or that, through to lack of use, valuing
or recognition, have "atrophied" or gone "under cover". Resource development
through education, therefore, stresses the need for individual and collective forms
of competency of older women for self-management.

Education that is truly educational initiates learning that is transformative,
experiential and relational. That is, education, by this definition, encourages
personal and social change, promotes reflection on and analysis of both personal
and collective experiences, and involves cooperation in learning and sharing of
knowledge within the group. Service-oriented programs do not, as a rule, involve
these transformative, experiential and relational dimensions, but neither do many
educational programs. In other words, it is possible and highly desirable that
social service programs entail these educational processes, but equally possible
and unfortunate that many educational programs do not. The distinction between
social service and education here is not strictly one of content, objectives or
avenue of provision, but one based on differences of process, of practice.

Education for resource development, then, involves issues of personal ownership,
empowerment and choice and revolves around the following four components:
voice, skills, networking, and awareness.

1. Voice

The notion of 'voice', as discussed in Belenky et al. (1986) is a powerful
metaphor for describing individual and collective empowerment. Developing a
'voice', from a literal sense of the ability to speak (Hodgins, 1990) to an
analogical sense of personal, social or political visibility and creative, artistic or
communicative expression, is a crucial component of education for resource
development. Educational programs should aid older women in developing a sense
of themselves, in validating their lives in the presence of others, and in fostering the ability to analyse, understand and express their individual and collective experiences of having been 'silenced', overlooked, and marginalized. Service-oriented programs tend to provide information for clients without involving participants in choosing, creating or constructing the knowledge, skills or activities to be gained or employed. Developing a 'voice' through educational participation entails a 'meaning-making' process wherein the individual woman is active in creating her self and in directing her own personal growth and awareness.

2. Skills

Skill development, particularly skills related to occupational achievement, has focused on the perceived 'deficiencies' of older women and is oriented to the acquisition of specific technical and marketable skills. Emphasis is placed on solving the problems of deficiency or incompetency through training and education. Although skill acquisition (be it occupational or lifestyle/wellness skills) is an important component of any educational undertaking, resource development education would emphasize a broader range of transferable skill or capabilities. Organizational, leadership and management abilities should be stressed along with general skills in report writing, public speaking and conducting meetings. Often a lack of confidence stands in the way of women's skill development. Consequently, a broader approach to skill development would entail personal development through assertiveness-training, communication skills and self-esteem building. An often overlooked area of skill development revolves around problem-posing (rather than problem-solving) which entails critical reflection, life-planning and goal-setting as activities that help develop personal awareness, confidence and strength.
Service-oriented programs tend to "do for" older clients, encouraging a dependency-based relationship that reinforces a learned helplessness and a passive means of coping. The emphasis in education-oriented programs is on developing personal competency and skills in self-management.

3. Networking

Many services and programs designed for older adults are conducted on a one-to-one basis with a vertical relationship between professional and client, expert and layperson, or, at worst, authority and underling. This vertical hierarchy of knowledge, skill and power maintains the individual’s sense of identity as one of being powerless, unknowing and needy. Networking patterns in such relationships often involve a web of professional agencies, individuals, or service workers around a single client. Education-oriented programs seek to establish a horizontal relationship among the members of a group, including the facilitator or professional leader, so that mutual exchange and contribution from each participant is encouraged. Equality should be stressed through shared resources and talents and a recognition that each individual’s experience and knowledge counts toward the whole of the learning process. The goal of horizontal networking is to encourage the development and enlargement of the individual women’s peer network to strengthen her social and personal identity as a valuable, competent and "thinking" person.
4. Awareness

Social services designed to assist individuals and groups at risk usually aim at maintaining the status quo while offering remedial or corrective (i.e., rehabilitative) aid. The perspective from which such services are based is lodged at a level of individualism, and designed to change the circumstances or behaviours of that individual (or family, group, or community) without changing forms of dysfunctionalism within the broader social system. Consequently, for the individual participant or client, it allows for, at best, a reframing of one’s personal perspective but it does not encourage the development of a broader perspective through which to understand one’s everyday experience and reality. Education-oriented programs should offer an environment of learning that encourages the individual to make significant changes and transformative cognitive and affective shifts as her awareness or understanding of her life experiences unfolds. Moreover, perspective shifts in group educational endeavours fosters a collective awareness which leads to an understanding of the "personal as political". The goal is to break down a false dichotomy between the private and public domains of human interaction and develop an understanding of how one’s life is shaped by both personal and public (i.e. political, economic and social) forces. Such a group process of developing awareness helps to break down the alienation, isolation and feelings of powerlessness so characteristically experienced by marginalized individuals.
C. SUMMARY

The goals, objectives and purposes of education in later life are wide and varied. Presently, education for older adults centers of social, recreational and leisure-based activities which involve, to varying degrees, intellectual, physical and psychological pursuits in personal growth and development. Yet, as broad and comprehensive as senior education has seemingly become, there exists a substantial gap between the day-to-day welfare of many older adults, especially aged women, and the activities, programs and services available to them. The explanation for this, as developed in this paper, is that few if any educational programs are related to the existential needs and concerns of aging women or aim at strengthening their economic, social and personal resources.

The framing of educational needs in terms of resource development allows for an analysis of possible ways and means to design, implement and conduct educational programs that begin to attend to the issue of increasing resource vulnerability in later life. This is the point of intersection, in terms of objectives and goals, between social service programs and education. However, distinctions between service-oriented and education-oriented programs are based mainly in issues of process, the necessary components of voice, skills, networking and awareness being the critical missing links between education that maintains the status quo and education that encourages personal and social change, so critical to the aging woman's welfare. Given this perspective, it is possible and highly probable that educational opportunities might be offered as frequently within the confines of social work, counselling, and community health services as in what is currently considered to be educational enterprises for senior adults. In this sense, it is neither profitable nor wise to make arbitrary distinctions between such
institutional and organizational avenues of provision, but much more useful and fruitful to focus on the objectives, process and outcomes of provision.
IX. CONCLUSION

It becomes clear from studying the experiences of older women and the issues that face them in later life that research, policy and programs are critically needed to bring a public awareness to the concerns of this continually expanding population. Assistance is needed to ensure that the many women who enter old age after a lifetime of precarious economic and social status are enabled to remain or become as independent and self-sufficient as possible.

Without appropriate and adequate intervention, the costs, both personal and public, far exceed what Canada, as a nation, can ethically or financially deem acceptable. Education is one possible means of beginning to address the need for resource development within this particular population. Education for resource development goes beyond a narrow concept of learning for personal growth and advancement, and involves a broader societal focus. Changes in individual awareness, skills and knowledge do not necessarily translate into changes in opportunities to utilize those skills. An underlying emphasis in resource development education, therefore, is related to political mobilization and collective action to bring about social change. Based on these statements, several broad recommendations are made that aim at directing these changes.

A. RECOMMENDATIONS

1. Educational Programs for Older Women

1. Federally and provincially sponsored educational programs are needed that assist midlife and older women in developing vocational skills and career advancement opportunities.
2. Educational institutions should provide appropriate personal, career, and academic counselling for older women making transitions in employment, family constellations and lifestyle.

3. Educational opportunities should be made available for exploring personal and collective experiences of ageism and sexism and other issues related to the social identity of older women.

4. Programs are needed that are designed to assist with transitions related to the aging process (ie. health, relationships, finances and retirement), offering alternative views of aging and personal lifestyle choices.

5. Seniors' centres, community centres and women's organizations should encourage older women to develop leadership, organizational and management skills for personal advancement and for public and political advocacy roles.

2. Education of the Public

1. Positive images of aging and of older women should be presented through the media to dispel negative stereotypes.

2. Employers in industry and commerce require education about the potential of mature woman as employees with multiple and transferable skills and incentives should be used to encourage hiring older women.

3. Research on health, employment, income, housing and transportation issues related to sex and age should be encouraged by federal, provincial and local governments and educational institutions.
4. Universities, colleges and other post-secondary institutions should incorporate gender and aging studies into academic disciplines such as social sciences, law, economics, history, etc.

5. Elementary and secondary schools should develop intergenerational programs through community-based programs and should include the study of aging in social and family sciences classes.

3. Policy and Funding Issues

1. Advocacy at all levels of government is required to develop and promote equitable policy related to employment, health care, pensions, domestic partnerships and education for all women, young and old.

2. Educational funding should be available to older reentry women through scholarships, apprenticeships, loans and subsidies.

3. Funding, respite services, education and compensation should be made available in recognition and support of caregivers and caregiving roles by and for older women in family, friendship and community networks. As well, alternative forms of care should be developed that take the burden off women as primary caregivers.

4. Both urban and rural based community colleges, seniors' organizations, and other local agencies should be funded to develop outreach and recruitment strategies for involving isolated and hard-to-reach populations of older women in community educational programs.
5. Special funding incentives should be granted to women's organizations to develop and expand research, programs and services for aging women.

B. LEARNING FROM THE PAST, PLANNING FOR THE FUTURE

Older women need to be recognized as being a population greatly at risk in later life, and while many of the vicissitudes of old age are unavoidable, many can be rendered non-existent or less problematic through appropriate channels of intervention and support. Never has a generation of women experienced the degree of change and upheaval in their social and personal lives as has the current cohort of women now in their 60's, 70's, 80's and beyond. These are not simply "disadvantaged" women" but women whose accomplishments, talents, perseverance and strength have gone unnoticed, often unappreciated or undervalued. The situations many women find themselves in are often the result of social forces beyond either their control or their comprehension.

Educational opportunities have not kept pace with the demands and challenges encountered in negotiating the many personal and social changes over the later part of their lives. Yet, education aimed at resource development is one of the more fruitful means for individual empowerment and collective action. Education, as a means of empowerment, is a process that begins with, belongs to and begets individual learning and change. As aptly described in The Hundredth Monkey (Keyes, 1982), tremendous social changes can be initiated simply by one monkey realizing the benefits of "washing her sweet potato" before eating it. When enough individuals change their perspectives, their attitudes and their behaviours, it becomes much easier for and even incumbent upon others to follow suit. Education can help hasten this process.
Aging and quality of life in old age are becoming salient and pressing issues along with concerns about environmental and community health, peace and human rights. It is all too easy to forget that old age is the common territory of all and that the current generation of older women are the pioneers of a future that will inevitably become our inherited homeland. As such, they are important and integral to the fabric of our society. It is time to hear their stories, heed their concerns, and help them in their journey.
X. REFERENCES


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