

# RMJ

---

## Rural Minnesota Journal

Women in Rural Minnesota

Fall 2008



CENTER *for*  
RURAL POLICY  
*and* DEVELOPMENT

*Seeking solutions for Greater Minnesota's future*

# Women's Work: Productive Aging in Rural Minnesota

Jan Hively

---

## Women's work: Overview

Traditional gender role expectations have guided the life course of most of the age 50+ women who have grown up in Minnesota. Following the lifework script, they have married, had children, managed the home, volunteered for community organizations such as the church and the PTA, supplemented the breadwinner's income through employment as needed, cared for children when they were young and for parents and spouse and perhaps siblings and neighbors when they needed help. In rural Minnesota, they are likely to have played a major role in farm maintenance as well as in homemaking – caring for the animals and gardening. All of these functions have been part of traditional "women's work."

The range of women's work has been broader than that of men. Men have been expected to focus on the role of wage earner, managing the farm or other business to generate income sufficient to maintain the home and family. Parenting and civic engagement have been peripheral rather than central to their responsibilities.

This article looks at how devotion to women's work creates economic challenges to security in later life, particularly for women in rural areas. On the other side of the coin, it describes the benefits of women's work as preparation for productive aging in later years. And it emphasizes the social and economic value of women's work — both to the healthy aging of individuals and to the connective tissue that binds healthy communities.

The rural policy challenges are to:

- Raise awareness about the value of women's work, lifelong, for healthy aging and community development, and
- Develop community supports that will foster the self-sufficiency and continuing contributions of older women

who have sacrificed economic independence while caring for others.

### **The economic challenges of women's work**

Gender role differences have created special economic challenges for women:

- *Career opportunities have been sacrificed to meet family obligations.* Women's work has complemented the work of the head of household and fit within time constraints related to raising a family. The continuity implied by "career development" has often been disrupted by more immediate needs.
- *Employment that will generate needed income may not be possible* because of the need for caregiving for a spouse or parent or disabled child. When the Productive Aging Minnesota Survey asked older adults who were not employed but would like to be employed about what was keeping them from work, most said that caregiving or disabilities prevented employment. The vignette describing Virginia, in Willmar, illustrates the caregiver's situation. By the time her mother passed away, it was too late for her to return to the well-paid job she had enjoyed.
- *Women's work doesn't contribute to economic security in later life.* If a woman has not been employed, there is no pension fund building up to support retirement. Unpaid work — farm maintenance and homemaking, for example — doesn't get counted on the Social Security form.

Women face steeper obstacles than men in building a retirement nest egg. They live longer so they must pay for longer retirements. Their job histories are shorter, which translates into smaller 401(K) accounts. Even though the gap in pay between women and men is narrowing, women have typically interrupted their careers to care for children or parents. A recent Employee Benefit Research Institute survey showed that 25% of women have no savings at all for retirement (Dugas, 2008). Other studies show that on average, women have lower saving rates and are more likely to invest too conservatively. All of these factors, plus age discrimination that creates barriers for older job seekers, contribute to the statistics that elderly women are nearly twice as likely to be poor as elderly men and that the risk of poverty increases as women age (Lee and Shaw, 2008).

***Virginia: Caregiving as a barrier to employment in Willmar***

Responding to urging from her four older brothers, all of whom live out of town, Virginia, then a 64-year-old widow, left her job as a nurse anesthetist in the local hospital and moved her mother with severe dementia into her home. From her mother's estate, her brothers paid her for only the monthly cost for her mother's room and board, although Virginia was providing 24-hour care. No capital costs, such as repair for her gas heater, were reimbursed. Virginia had not worked long enough to receive a pension beyond modest Social Security. By the time her mother died, Virginia was 73, suffering from arthritis, walking with a cane and having a hard time getting by. She was no longer able to return to employment.

**More challenges for women in rural areas**

The challenges of meeting multiple demands are especially tough for rural women. One reason is that greater distances must be traveled between employment and eldercare and childcare, etc. Another reason is that "taking care of the home" often entails taking care of farm animals and vegetable gardens as well as members of the family.

When socio-economic status is examined, rural women are less educated and thus more likely to experience limited employment opportunities. Job openings in rural areas fall within a narrower range of occupations, offer less chance for promotion, are more likely to be part-time employment and/or employment without benefits, and are affected more negatively by economic cycle fluctuations than employment opportunities in urban areas (Haney, 1982). A 30-year Census analysis reported in 1998 showed that rural women have lower incomes and higher poverty rates than metro women in every comparison (McLaughlin, 1998).

The challenges for *older women* are especially great in rural areas.

- *Lack of benefits.* Farm families often lack the retirement and health benefits associated with other career employment. That is one reason why farmers remain longer on the job than workers in any other occupation. When the farmer dies, the widow is easily accepted as the next farm manager. The conditions and requirements of farming, however, make it difficult for older adults with increasing disabilities, whether male or female, to get the work done.
- *Transportation options.* There are fewer transportation options in rural areas to accommodate reduced mobility resulting

from chronic disabilities associated with aging — arthritis, loss of visual acuity, etc. If you can't drive yourself, it's easier to become isolated in rural areas.

- *Longer distances.* Whether from neighbors or doctors or job centers, distance increases the challenges to self-sufficiency in old age. It's tough to "go the extra mile," whether it's finding chore providers for the heavy work of the farm, keeping medical appointments, caring for grandchildren while their parents are at work, or finding employment to supplement limited income.
- *Separation from children.* In response to these expressed concerns about the lack of economic support for older rural women, listeners often say, "But women have their children around to care for them in later life." Not usually so! One factor that adds to the difficulty of aging in place in rural areas has been the continuing out-migration of younger generations. Farm women who grew up in supportive extended families bore children who grew up, went off to college — and never returned. Now in the metro area or beyond, the children are themselves parents and grandparents, finding it difficult to reach across the miles and provide support for their often-isolated parents.

### **Recognizing the assets of women's work later in life**

In spite of the economic challenges that it generates, the broad range of women's work may be beneficial when it comes time for "retirement."<sup>1</sup> Because women have experienced a number of roles, they tend to see a broader range of opportunities for vital aging than do men, who too often say, "Work was my life. Now that I'm retired, I have no life."

If their income is adequate without employment, older women in rural Minnesota can and do continue or expand what they are already doing — working with the church, caring for grandchildren and great-grandchildren, engaging in arts and crafts, learning and / or helping older neighbors and family members. These activities contribute both to the health and wellness of the women themselves, and to their families and communities. Through women's work, older women are sharing their assets to help themselves and others.

### **Productive aging: More than busyness**

The Productive Aging in Rural Minnesota 2000 interview survey of 55- to 84-year-olds in four mid-Minnesota counties inquired into time spent on activities with a clear economic value to the

community (Hively, 2001). The results showed that the rates of productivity of older adults in rural Minnesota were higher than they would be in the metro area:

*Volunteering:* 61% of the interviewees were volunteering, most of them through a church. This is the highest percentage in the nation! Most of the volunteer activities serve older adults, in comparison to those in the metro area, where the largest number of volunteer activities serve youth.

*Child care:* 46% of the 55- to 84-year-olds were caring for grandchildren. Among the caregivers, 40% cared for their grandchildren/great-grandchildren for more than 40 hours a week. These grandparents are providing essential care for parents who are traveling long miles to second or third jobs because their farm income is not adequate to support the family.

*Caregiving:* 39% were caring for sick or disabled family members, friends, or neighbors. This compares to 11% of older adults who were caregivers in the metro area in that year. In the rural area, caregiving extends beyond family to friends and neighbors. The gap between rural and urban rates speaks both to the higher proportion of older adults in rural areas and to the reduced availability of alternative care services in rural counties.

The elders in rural Minnesota are remarkably productive. They have to be. In many rural communities, over half of the residents are over age 65. County commissioners are still serving into their 80s. Business owners providing essential services, such as the pharmacy or grocery store, stay on the job longer than in the metro area. As the younger generations have moved away, the older adults who remain are doing the work that is needed to help themselves and each other. The vignette describing Dottie's work in Atwater illustrates this sense of commitment.

***Dottie: Elders helping elders in Atwater***

Dottie, a 74-year-old widow, still works three days a week in an assembly job at the local Sheltered Workshop, finishing packaging for work the clients complete. She is willing to adjust her work schedule for the volunteering she does for her town's Living at Home Block Nurse Program. Dottie drives other elders to visits with physicians in the neighboring town 15 miles away and is a "second set of ears" when requested by the elder. She is also willing to drive elders for referral visits to St. Cloud (55 miles) or Minneapolis (85 miles), often spending

the day during treatments and/or exams. Many times this includes running a few errands for the elder “while they are in town.”

Dottie has a grown daughter living in a neighboring town who has multiple sclerosis. She provides transportation and sometimes financial help for her daughter when the illness prevents her from working. At any fundraising event for civic/community organizations, Dottie volunteers her time, setting the tables with her own white table cloths and probably bringing a pan of bars or a decorated cake. Dottie picks up foodstuffs for two elders every month, and helps an elder set up her medications when needed. Even with chronic respiratory problems, Dottie is a ray of sunshine for all she helps. The elders love to have her come.

### **Women’s work creates connective tissue**

“Aging in place” is actually an attractive option for rural women who are supported by the connective tissue of multi-generational families and friends. If their membership in a church or other institutional network is already established, they can count on support from volunteers even if they have no family in the area. It’s clear that the church is the heart of the community for older adults in rural Minnesota: 90% of the Productive Aging Survey interviewees said they were active members of a church or other religious institution, and more volunteer activities were organized through the church than through all of the other identified institutions put together.

There are many ways of contributing meaningful work within a community network where relationships have already been established. The two most common categories of volunteering cited by the Productive Aging Survey respondents involved hands-on service to other older adults:

- Direct social service: being an advocate, coach, companion, visitor, advisor
- Working with your hands: cooking for funerals, serving meals, cleaning, carpentry, home repair, driving

When asked why they were volunteering, the elders said their sense of responsibility to the community has expanded in their later years. They explained the shift by saying that now they “see the needs close up — and have the time and ability to do something about them.”

### **Women's work is meaningful work**

In this consumer society, we think about “work” as what people are paid for that generates goods and services for the marketplace. So “retirement” brings an end to “work.” Unpaid contributions through activities such as parenting, volunteering, and caregiving are not counted as “work” and therefore are not valued.

Whether paid or unpaid, “work” is productivity that benefits individuals and their families and/or employers and/or communities. The bias so strongly favoring paid work negates the value of women’s work — and the work of all of the older adults, male or female, who are no longer employed. Unpaid women’s work — caregiving, volunteering — is essential for maintaining and renewing the society.

Communities will thrive if they encourage and support the productivity of citizens lifelong. They will receive the direct benefits of civic engagement and volunteering and will also lower the costs related to dependency.

When older adults are asked what is most important to them, they talk first about their families, next about the importance of self-determination (making decisions for themselves) and being self-sufficient, and next about doing something that is meaningful. They want to be productive and do meaningful work that is useful for themselves and/or others. Their productivity is what gives them their sense of identity.

What is “meaningful work”? You tend to see your work as “meaningful” when you are applying your skills in a focused effort to produce what you perceive to be beneficial results. What taps your special passion will be most meaningful. For all of us, as the poet David Whyte says, “Work provides an opportunity for discovering and shaping a place where the self meets the world.” Meaningful work sustains and energizes you.

### ***What sustains and energizes you?***

Last week, I asked a group of older women in an Age 55+ library program about what they are doing when they feel the “flow of upbeat energy” related to doing meaningful work. Here are a few of their responses:

- Learning
- Working with a group to achieve a goal
- Feeling connected
- Solving a problem
- Creating something

- Making a difference
- Feeling needed

As I have listened to responses about what gives meaning, there has been some consistency in the answers. What is “meaningful” is subject to diverse personal perspectives. In general, however, the process of achieving meaning:

- Requires focused effort — mindfulness
- Produces results
- Attracts acknowledgement, approval and often gratitude
- Matches up with the passions and skills of the worker
- Stimulates learning

Meaningful work is productivity that fits with this list of criteria. It’s important for employers and volunteer coordinators and older adults themselves, however, to cultivate a work environment that will encourage meaningful work, paid or unpaid. Whether volunteers or employees or self-employed entrepreneurs, older adults focus on the same attributes of “good work”:

- Flexible work arrangements, for work-life balance
- Social interaction: working with others to get things done, having fun
- Healthy lifestyle: time for breaks, access to nutrition and exercise
- Learning and growing: gaining new skills, keeping up to date, preparing for life transitions, for personal enrichment
- Meaningful work: doing something of value that is appreciated

### ***Research connecting meaningful work to healthy aging***

It’s time for us to create a new paradigm that fosters personal growth through meaningful work all the way through life. Negative perceptions about aging foster decline and actually reduce longevity. People with positive attitudes about aging live 7.5 years longer than those with negative attitudes (Levy, 2002).

Results from the Productive Aging in Rural Minnesota Survey showed that three-fourths (76%) of the interviewees reported that they were active and feeling healthy into their 80s. This statistic matches the national picture. In the Productive Aging Survey, over 90% of the women interviewees said that they felt as if they were in charge of their lives “most of the time” and were either “very”

or “mostly” satisfied with life. Those who were very satisfied with life were also being productive and felt that their work was valued. When asked what feedback they had received as they had made transitions associated with aging, those who volunteered felt that people valued them more. When asked about changes in value related to age, one astute interviewee said, “People in the community value you more, while the workplace values you less as you grow older” (Hively).

New brain research reinforces a commitment to promoting meaningful work, paid or unpaid, “through the last breath.” As reported by the psychiatrist and gerontologist Gene Cohen, brain cells regenerate throughout life (Cohen, 2005). Cohen sees positive effects that occur *because* of aging, not in spite of it, including: the integrated use of both lobes of the brain beginning in midlife, a creative spurt due to the concentration of dendrites in the age 55 to 70 period, and the integration of life experiences with adaptive learning resulting in greater practical wisdom for solving problems, resolving relationship issues and coaching others.

All of the recent research stimulates Gene Cohen to prescribe creative activity in a stimulating environment as “chocolate for the brain” for older adults. The vignette describing Evangeline’s work in Isle shows both how women’s work can be cultivated and how older adults can self-organize to enhance opportunities for education, employment and community development in rural Minnesota. Evangeline is insightful when she says, “There has never been any doubt that engagement is the first nourishment of the human organism. I am well fed.”

***Evangeline: Education and entrepreneurship in Isle***

As an older adult volunteer with a small stipend from Experience Works, Evangeline completed a degree and set up an applied arts studio to teach soft skills at a transitional housing facility in the small town of Isle. Now, Depot Studios is a non-profit that supports local families moving out of poverty by making and selling applied arts products. The Creative Center provides arts and craft classes for the community as a whole. The Production Site is a place with sewing machines and weaving looms that are used to produce rugs, wall hangings, scarves, fanny bags, etc. Someday Isle is a Main Street store where the products are sold. Artists donate their time as teachers and mentors in return for a place to work and a space to sell their creations. Prepared as entrepreneurs, they receive 100% of the profit from retail sales

of their products.

Evangeline says, “Depot Studios has developed a lively presence that gets involved in every issue that is relevant to a vibrant rural life.” The organization is promoting green tourism and farmers’ market projects, and launching fundraising and grant writing tools to help small regional non-profits to survive and thrive.

### **The value of women’s work to communities**

Communities need residents who will keep the ball rolling. Certainly, they need civic leaders and volunteers who will leverage public services for residents in need. But they also need residents who can simply maintain self-sufficiency, taking care of themselves and family members, avoiding dependency.

### ***The economic value of productivity – paid or unpaid***

Over 90% of the care provided for frail elderly individuals is given by family caregivers. Imagine the cost to the public of providing this care if family care were not available. On a similar note, grandparents taking care of their grandchildren while the parents are working are taking the place of paid child care providers. Each of these older adult functions that fall into the arena of women’s work has economic value to the community. Actually, one might say that unpaid work such as caregiving that would otherwise have to be provided by the public sector has greater economic value to the community than paid work.

The Productive Aging in Rural Minnesota Survey asked for the specific number of hours of work women devoted to employment, volunteering, caring for children, and/or caregiving for those who were sick and/or disabled. The Productive Aging Survey Report priced out the economic value of hours worked at the rate of \$5.50 an hour, the minimum wage in 2000. When applied to the overall population in this age group of the four counties where the survey was conducted, the annual contribution amounted to *\$141 million worth of productivity.*<sup>2</sup>

Communities should recognize the economic value of unpaid as well as paid services, and demonstrate that they appreciate and support the productivity of their older adult citizens.

### ***Expanding income: Earning opportunities to support self-sufficiency***

Rural communities with an aging population should support the capacity of older women to be self-sufficient right up to the end of life, caring for themselves and each other and their communities. It

makes social and economic sense for communities to encourage and celebrate the continuation of what comes naturally for older women who have been caring for others much of their lives. It makes sense for older women to “keep on keeping on” as long as possible because doing some meaningful work contributes to their physical, mental, social, emotional, vocational, and spiritual health.

The Productive Aging Survey reported that 40% of the 55- to 84-year-olds were still employed. Most of the working 55- to 64-year-olds said they expected to work past 65, but some were already facing age barriers in their current employment. Of those not employed, 17% said they would like to find part-time employment.

As the baby boomers retire, Minnesota will face expanding labor shortages in health care and several other fields. Employer policies must shift to educate and retain older workers, thus maximizing the potential of an aging workforce. The first priority is flexible scheduling that allows older adults to plan their work time to fit with their family responsibilities and get-togethers. Like Bruce in the following vignette, innovative managers are creating adaptive models for staffing with older adults.

***Bruce: Experienced workers self-organize in Crookston***

Still in his 30s, Bruce was hired as the manager of a long-term care and rehab center in Crookston, staffed primarily by older women. During his second day on the job, a nurse came up to him and said, “I want Friday off for a family reunion.” His first reaction was to say, “You can’t do that! We are already short-staffed and I don’t have any substitutes.” The nurse responded, “I’ll find a substitute.”

By the time a few months had passed, Bruce had turned over to his employees the entire process of staffing the center’s activities. The older workers had developed a list of available substitutes — most of them retired — and provided training to make sure that the subs were up to date on current procedures. Bruce also brought in new hydraulic equipment so that older workers would not have to strain their backs when lifting residents or making beds, thus making sure he could retain every competent older worker as long as possible. Needless to say, his employees enjoy working for him.

There has been strong growth in older adult entrepreneurs. Nationally, the largest growth in entrepreneurs is in the age 55+ category, and slightly more than 50% of new entrepreneurs are women. “Entrepreneur,” in this case, may refer to a retiree who has

become a temporary worker or a self-employed consultant — not only the owner of a business start-up. But there are many business start-ups as well. In rural Minnesota, innovative programs fostered by economic development organizations such as the Regional Sustainable Partnerships encourage older women like Evangeline to turn their work into business enterprises. Examples include:

- *The Community Supported Agriculture (CSA) Project managed by aging Sisters in a convent near Morris.* Local residents pay an annual fee for grocery bags filled with homegrown produce distributed regularly throughout the growing season. Assisted by student workers, the Sisters add baked products using what's in the bag, accompanied by recipes so that customers can replicate the products. A poem or thought for the day may be added.
- *The Fillmore County Jail Bed and Breakfast in Preston.* A retired couple took on the task of renovating the county jail, an historic site, and managing it as a bed and breakfast that is promoted as a stop on the Southeast Minnesota "Bluff Country Green Route" by the organization "Renewing the Countryside."<sup>3</sup>

### **Ways to encourage productive aging in later life**

Given the community benefits of productive aging, community planning should be maximizing the productivity of older adults — both men and women. Minnesota's six Area Agencies on Aging and the League of Minnesota Cities are now collaborating on an effort to develop what are called "elder-friendly communities" or "communities for all ages." They are focusing on aspects of community infrastructure similar to the checklist of community assets developed by the Minnesota Vital Aging Network in 2004.<sup>4</sup> The community assets proven to be significant for vital aging include:

- Housing options: affordable and accessible housing for both renters and owners, convenient to community activities and services, plus a continuum of care when needed
- Services to support independence: transportation, housekeeping and yard work, home rehab and repair, home health care, easy access to service information
- Food and nutrition: home-delivered groceries and meals plus nutrition education
- Personal and economic security: safety, employment

- opportunities, financial and legal services
- Health care: affordable health care, respite care and hospice; physical, mental and spiritual activities that enhance well-being
- Quality of life: opportunities to participate in community life, including civic activities, creative arts activities, and education

Beyond reviewing and developing community assets, however, how can we combat ageism and focus attention on the capacity for productivity of older adults?

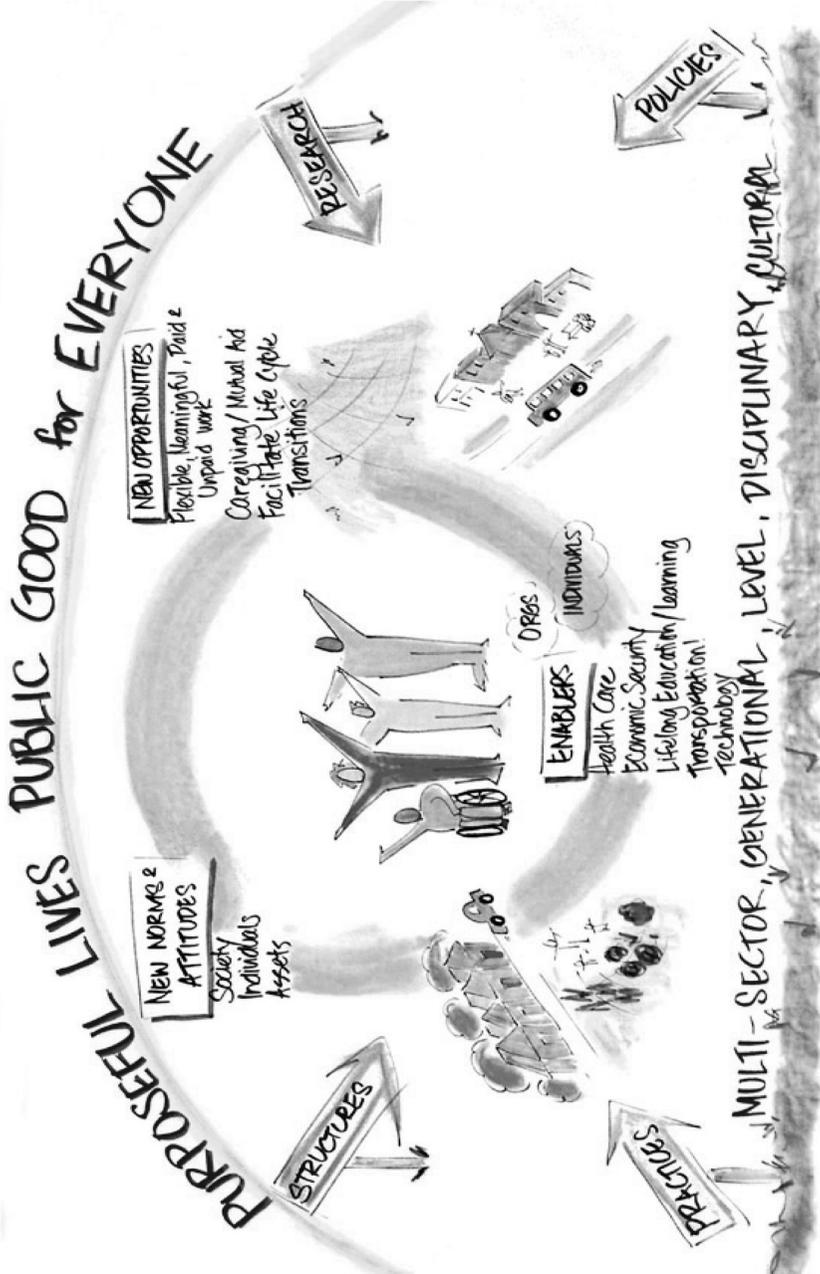
*Raising awareness: "Purposeful lives create public good for everyone"*

"Purposeful Lives Create Public Good for Everyone" is the message of the accompanying illustration (next page).<sup>5</sup> People who are doing meaningful work, paid or unpaid, "through the last breath" are benefiting themselves and their communities. The three-fold challenge is to:

- 1) Develop new norms and attitudes by raising awareness about the strengths and capacities of older adults;
- 2) Create new opportunities for older adults to share their strengths through flexible, meaningful paid and unpaid work that is valued by communities and employers; and
- 3) Maintain the infrastructure to cultivate and support productive aging: health care, lifelong learning, transportation, technology, etc.

Recognizing and promoting the value of women's work is central to this challenge. There are a number of routes to address the challenge: by reporting on research, changing policies, changing practices, and/or changing structures. The effort cannot be accomplished by any one player. It's going to take multi-sector, multi-generational, multi-disciplinary, multi-cultural effort.

Minnesota as a state has accepted the challenge. Over the last decade, the Minnesota Department of Human Services (DHS) has produced outstanding reports and presentations to teach communities and employers about demographic change and the importance of cultivating and supporting productive aging. First through "Project 2030" and more recently through "Transform 2010," DHS has focused on Redefining Work and Retirement as one of five themes for action to prepare for the Age Wave that will double the



size and proportion of Minnesota's population over the age of 65 by 2030. DHS is seeking partnerships with employers to better provide paid and unpaid work opportunities for older adults.

Relatively small changes made by communities and employers can change expectations:

- Communities can offer awards and celebrations, develop a Vital Aging Council to monitor change, and participate in the Age Friendly Communities planning that is mentioned above.
- Employers can celebrate their older workers, offer educational renewal, provide greater flexibility, and review their human resource policies.

### ***Renewing and retaining older workers***

First organized in 1965 in Minnesota and three other states as "Green Thumb," Experience Works has been improving the lives of older adults through training, community service, and employment for over 40 years. Today, the federally funded program operates in 51 of the 87 Minnesota counties.

Picking up on the need for recognition of role models, Experience Works manages a national Prime Time Award program that solicits nominations of both individuals and employers to showcase the qualities that older adults bring to the workplace and the benefits they derive by continuing to work. Employers see that honorees have adapted to changing times and are now embarking on new careers in their 60s, 70s and 80s. Their new awareness creates more opportunities for *all* older adults who need or want to work.

The subject of the next vignette, Mary Ann, exemplifies the role that Experience Works plays in creating a bridge to employment for widows without pensions and older women with limited physical capabilities. As Mary Ann says, "Because I was a participant in Experience Works, nobody expected me to know everything, and I wasn't afraid to ask questions."

### ***Mary Ann: Meaningful work brings self-esteem in Blackduck***

A few years after her husband died, Mary Ann's severe health crisis left both her self-esteem and her physical capabilities limited. She couldn't stand or sit for long periods of time, which made it tough to find a job. She found that employers were looking for someone younger.

Experience Works worked with a variety of agencies

where clients could learn and practice new skills. Mary Ann worked for a year as an Experience Works activity aide at a Good Samaritan nursing home. Last September, she was hired by the Good Samaritan Society as a full-time kitchen employee in the same location. The new job is giving her an opportunity to master a new set of skills plus receive better pay and benefits. "What makes Mary Ann special is her willingness," says her supervisor. "She is flexible and will come in any of the hours when we need her, even on shifts nobody else wants to work. The residents always come first. She always has a smile." Mary Ann says, "It's not really like going to work. It's just giving the residents what they need. When I walk out and see the smiles on their faces, that is reward enough."

Every rural community should address the obstacles that inhibit the self-sufficiency, community participation, and productivity of older adults, particularly those who require employment to maintain basic economic security. Here are examples of what Mary Ann needed, and what was provided so that she could become a successful wage earner:

- *Mobility.* Mary Ann doesn't drive. She has made use of the community's transportation system. Rural communities require 24-hour, on-demand service to meet employer needs.
- *Accessibility.* Mary Ann's nursing home provides the accessibility required in all public spaces. Employers must pay attention to the need for compensating ergonomics to adapt to loss of visual acuity and other physical issues in the workplace.
- *Combating ageism.* Supervisors of older workers like Mary Ann are well aware of their value. For those who are not aware, it's important to enforce anti-discrimination laws by opposing forced retirement, ageist discrimination in the workplace, and rules denying access or eligibility to older adults.
- *Stipended jobs to provide needed services.* Experience Works is limited to funding approximately 900 older workers through training and transitional employment. Community funds should be used to support stipended community service jobs for older adults, supplementing allocations from Experience Works and Senior Corps (RSVP, Senior Companion, Foster Grandparent) programs.

### *Use technology to create opportunity*

Communities can use new and old technologies to reduce barriers to productive aging. The expansion of broadband wireless throughout rural Minnesota is basic to the potential for change. If offered as a universal service, it can remedy the isolation of older women and others with disabilities. So can efficient use of the telephone. For example:

- *Building community.* Volunteers for the Telefriends phone project check daily on the health and safety of vulnerable older adults. The vulnerable adults call schoolchildren after school to help them with their homework. And the youth help the adults to use computers and send Internet messages to their family members.
- *Home-based employment.* Telecommuting is an excellent approach to link older adults to meaningful work — whether as entrepreneurs, paid workers or volunteers.

### *Getting generations together*

Isolating older adults in seniors-only housing or senior centers reduces both their capacity to be employed and contribute to the community, and the capacity of younger adults to provide neighborly support services. Here are some ways that communities have encouraged getting the generations together:

- *Intergenerational planning.* The Center for Small Towns, based on the Morris campus of the University of Minnesota, convened a Future Fest to do intergenerational planning. College students and older adults met together to review the past and plan for the future. They drew pictures of what they'd like their towns to look like in the future, developed action plans, and then held a potluck and party where each generation taught a dance to the others. The project provided the platform for a recent major planning grant.
- *Multigenerational everything.* Surveys of Baby Boomers report that they want to be surrounded by people of all ages, not just Boomers. All older adults speak about the need for community centers and affordable housing convenient to services. But that does not mean seniors-only centers and seniors-only housing. Everyone will do better when they can easily share their strengths with each other.
- *"Craig's List".* One way of promoting the sale of women's work to community residents is to create a directory of chore

services, home rehab services, home cleaning services, food delivery services, transportation services, and other fee-for-service items. In some urban areas, a “concierge service” connects residents to a cluster of services such as these. Rural communities could be doing the same thing, promoting the expansion of services already provided to family and neighbors.

### Women’s work and vital aging

Purposeful lives create public good. It’s important to consider the full range of meaningful work, paid or unpaid, accomplished by older women: grandparenting, lifelong learning and creative arts and church/community projects, plus volunteering and caregiving. Rural communities need to appreciate the value of the work accomplished by older adult women, and to empower more, particularly work for pay to address the needs of widows and other older adult females who lack retirement and health benefits associated with career employment.

### References

- Dugas, C. (5/9/2008) “Path to retirement has pitfalls for women,” in *USA Today*.
- Lee, S., and Shaw, L.B. (2008) *From work to retirement: Tracking changes in women’s poverty status*. Washington, DC: AARP.
- Haney, W.G. (1982). “Women.” In D.A. Dillman & D.J. Hobbs (Eds.), *Rural society in the US*. Boulder, CO: Westview Press. (Citation from McCulloch, B. J. (Ed), *Old, female, and rural*. Binghampton, NY: Haworth Press).
- McLaughlin, D.K. (1998) “Rural Women’s Economic Realities.” In McCulloch, B.J. (Ed), *Old, female, and rural*. Binghampton, NY: Haworth Press.
- Hively, J.M. (2001) *Productive aging in rural Minnesota*. PhD Dissertation. Minneapolis, Minn.: University of Minnesota.
- Levy, B. et al. (2002). “Ohio longitudinal study of 660 individuals age 50+”. *Journal of personality and social psychology*, Vol. 83, No. 2
- Op.cit. Hively, J.M. p. 93.
- Cohen, G. (2005). *The mature mind*. NY, NY: Basic Books.

**Endnotes**

<sup>1</sup> Officially, someone is “retired” when he/she receives the first Social Security check, or when earnings and/or hours worked drop below 50%.

<sup>2</sup> Productivity: Hours reported for working, volunteering, caregiving, divided by 2000 to provide numbers of FTE workers, X \$5.50 per hour.

Annual economic value: 14,712 FTE = \$141,658,000

Work for pay: 6,710 FTE = \$73,810,000

Volunteering: 2,019 FTE = \$22,209,000

Caregiving for sick and disabled: 2,499 = \$27,489,000

Helping care for grandchildren & great-grandchildren:  
1,650 FTE = \$18,150,000

<sup>3</sup> See [www.greenroutes.org](http://www.greenroutes.org).

<sup>4</sup> Go to [www.vital-aging-network.org](http://www.vital-aging-network.org) and click on “Advocating for Vital Aging” to find the Vital Communities Toolkit.

<sup>5</sup> This graphic was developed October 2006 at a national conference hosted by The Atlantic Philanthropies to explore ways of promoting the civic engagement of older adults. Permission has been given for public distribution.