

**School of Management and Marketing**

**How mature age workers experience transitions back into paid work post-retirement**

**Christine Elizabeth Symons**

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**Declaration**

To the best of my knowledge and belief this thesis contains no material previously published by any other person except where due acknowledgement has been made.

This thesis contains no material which been accepted for the award of any other degree of diploma in any university.

The research presented and reported in this thesis was conducted in accordance with the National Health and Medical Research Council National Statement on Ethical Conduct in Human Research (2007) — updated March 2014. The proposed research study received human research ethics approval from the Curtin University Human Research Ethics Committee (EC00262), Approval Number #RDDBS-14-16.

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I acknowledge that Curtin University works across hundreds of traditional lands and custodial groups in Australia, and with First Nations people around the globe. I wish to pay my deepest respects to their ancestors and members of their communities, past, present, and to their emerging leaders. My passion and commitment to work with all Australians and peoples from across the world, including our First Nations peoples are at the core of the work I do, reflective of my institutions' values, and commitment to my role as a leader in the Reconciliation space in Australia.

## Abstract

The topic of mature age workers remaining longer in their jobs or transitioning out of their jobs via bridge work is well documented by scholars in the careers, retirement, and social gerontology fields. These studies often focus on intentions or reasons for work transitions. Much less common is research focusing on mature age workers who considered themselves to have permanently exited the workforce but who nonetheless have returned to paid employment. This group of mature age workers is the focus of this study. Conducting research into these workers is important because unintended transitions back into the workforce and *how* these transitions are experienced are not well understood. Seeking to understand how these transitions are experienced is the broad aim of this study. Set in the Australian context, narrative research methodology was used to explore how 18 mature age workers experienced their transitions back into work. A newly developed approach to narrative analysis was used to analyse narratives gathered from semi-structured episodic interviews with each of the participants. The main finding of this study is that all participant narratives revealed three metaphorical quilting points: *Having Purpose*, *Having Agency*, and *Being Visible*. Each quilting point refers to a shared moment of meaning-making that occurs when individuals can pin down or secure meaning amid a dynamic and unstable post-retirement/re-entry to work landscape. The contributions of this study are four-fold. First, it contributes to the small but growing body of knowledge regarding how previously retired mature age workers experience, and make meaning of, their transitions back into paid work. Second, it offers a new approach to narrative analysis, using analytic techniques adapted from existing narrative analysis, linguistics, literary, and cultural studies. This new approach constitutes a methodological contribution as each technique is chosen for a specific analytical purpose that is tailored to the study. Third, it applies the generative metaphor of the quilting point to mature age worker transitions. This generative metaphor enhances understanding of how transitions back into paid work are experienced. Its analytical power arises from its application to new contexts (in this case mature age worker transitions) where it is used as an interpretive tool. Fourth, it suggests that retirement is a stage in one's working life rather than an end point; signalling that those involved in hiring practices require a nuanced view of mature age workers and retirement more generally. Future research into workplace transitions could be undertaken using the narrative analysis framework developed for this study, which could be adapted further and used as a guide or heuristic tool.

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## Chapter 1: Introduction

### 1.1 Background

It is becoming clear from both academia and mainstream media that people previously identifying as retired with *no intention* of returning to work are now transitioning back into paid employment. This appears to be the case particularly in developed countries although just how many people make this transition and exactly which countries this trend is emerging in is the subject of some conjecture. Scholarly research (employing a predominantly quantitative approach) including the use of well-established longitudinal panel studies provide some insight into this phenomenon with their data on transitions back into work post-retirement. In the United States, the Health and Retirement Study (HRS) reported that 12.9% of retirees transitioned back into part-time paid work while 9.3% transitioned back into full-time work. It was concluded that “the vast majority of workers *anticipate* [my italics] their retirement pattern” (*HRS Data Book*, 2017, p. 23). Researchers using slightly older HRS data reported contrasting findings, with some claiming that as many as 53% of people who had previously identified as retired transitioned back into work in some capacity (Maestas, 2010). Others put the figure much lower at 15% (Cahill, Giandrea, & Quinn, 2011). In the case of the Maestas (2010) study it was found that approximately 80% of transitions were intended prior to retirement, while there was no indication regarding intentions given in the Cahill et al. (2011) study. Using data from a sister study to the HRS, but in the European context, Dingemans and Mohring (2019) reported that 9% of people previously identifying as retired transitioned back into work. Their data was drawn from the longitudinal pan-European Survey of Health, Ageing, and Retirement in Europe, which aggregates data from 28 European countries (*SHARE - Survey of Health, Ageing and Retirement in Europe*, 2021). What emerges from these panel studies is a picture of growing numbers of people transitioning back into work after retirement. However, what remains unclear is how exactly many people make this transition and whether these transitions are intended or unintended.

The findings of the European and North American studies are echoed in the Australian context, where the Household, Income and Labour Dynamics in Australia (HILDA) survey found that 25% of retirees between the ages of 45 and 59 transitioned back into the workforce (Wilkins, 2017). In its most recent available data on retirement and retirement intentions in Australia, the Australian Bureau of Statistics shows that almost 20% of retirees have

intentions of re-joining the workforce in some capacity, with 8% considering a return to full-time work and 10.7% considering part-time work (ABS, 2018). Despite differences in statistics, it is clear that, in the Australian context, there is a significant movement by mature age workers out of retirement and back into work. Australian media reports provide more insights into the phenomenon of transitioning back into work; stories of individuals coming out of retirement are frequent. Some stories revolve around the idea that retirement did not live up to expectations and hence a return to work occurred (Kelsey-Sugg & Vowles, 2020; Lloyd, 2019). Other stories showcase the satisfaction mature age workers feel on their return to work (Bernhardt, 2019). Yet other stories highlight the difficulties associated with returning to work post-retirement (Jenkin, 2017). These media reports are typically short and offer glimpses into the worlds of mature age workers but with little column length or air-time available to explore mature age worker experiences in detail.

It is evident there is an increasing amount of discourse about mature age workers who leave retirement and transition back into work. Small snapshots into the worlds of mature age workers are offered, but largely absent is any discussion relating to *how* transitions back into paid work are being experienced. Instead, and particularly concerning scholarly research, there is considerable focus on mature age workers' intentions and motivations for their transition decisions. In contrast, there appears to be little discussion or exploration of those mature age workers who had *no intention* of transitioning back to work but who nonetheless did so. Allied with questions regarding how mature age workers understand and account for their evolving and dynamic transitions, is how, as a researcher, one gains access to, and analyses, participants' stories. In my study, this methodological question was answered by the adoption of narrative research as its methodology. Proponents of narrative research consider that human experience is always narrated (Moen, 2006) and draws on the stories that people tell as a means of understanding that experience (Riessman, 2008). There is an acknowledgement that stories told by people are always in flux and constantly subject to revision as new information comes to light (Freeman, 2015). Mature age worker narratives about an unanticipated phase in life (in this case, transitioning back into paid work) will necessarily be incomplete and "under construction", as individuals grapple with change. Narrative research methodology has been used only sparingly in mature age worker research previously (discussed in Chapter 2 of this thesis) in studies by MacKenzie and Marks (2018) and Vough, Bataille, Noh, and Lee (2015). These authors acknowledged the situated nature

of their research and the subjectivity inherent in their data. My study shares this understanding about the research context and data. Where this study diverges from these previous studies is in the application of methods; a bespoke analytical framework is used in this study. Narrative research represents a suitable methodology by which to understand how mature age workers experience their transitions back into work. There is an understanding within the narrative tradition that stories are in temporal transition (Caine, Estefan, & Clandinin, 2013) and, as a result, incoherence may exist alongside coherence in the way that stories are told. In short, narrative research honours the complex and continually constructed stories of individuals.

## 1.2 Rationale for the study

This study is important for four reasons. First, a growing proportion of mature age workers who previously thought of themselves as having retired permanently are now transitioning back into paid work. While other cohorts of mature age workers including those who *intended* to transition back into work are studied with some frequency, there are only limited studies on those who initially had *no intention* of transitioning back into work. Calls for more scholarship into career transitions in the post-retirement context have been made recently (Akkermans & Kubasch, 2017; Sullivan & Al Ariss, 2021), along with more research into career shocks (Akkermans, Seibert, & Mol, 2018), which can be seen as driven in part by external (and it can be argued, unintended) forces. Neither stream of scholarship explicitly discusses unintended transitions, however. My study aims to address this paucity in research regarding unintended transitions back into paid work post-retirement, and thus contribute to this under-researched cohort.

Second, there are a limited number of qualitative methodologies evident in mature age worker literature and these studies draw heavily on thematic and content analysis as their means of interpretation of data. It has been argued that tailoring analysis to one's particular study using "methodological bricolage", rather than being confined to a pre-existing analytical framework, allows for innovation and creativity in analysis and interpretation (Pratt, Sonenshein, & Feldman, 2020, p. 2). To identify new insights into mature age workers' experiences of transition, my study adopts an under-used methodology in research on this topic and I develop a new and innovative approach to analysis. Third, mature age

worker transitions appear to be under-theorised in existing literature. Much of the existing literature concentrates on ever-expanding *definitions* of the term “bridge employment” which covers a myriad of work options in the work-retirement-work nexus; the *types* of work carried out in the post-retirement space; and the *staged nature* of work and retirement. Transitions, however, remain under-theorised, particularly in the post-retirement workspace. This lack of theory development may be explained in part by the impoverishment of analytical methods employed to interpret data (Cornelissen, 2017; Harley & Cornelissen, 2020; Köhler, Smith, & Bhakoo, 2018). Consequently, the third aim of this study is to contribute to theory development through insights gained from my innovative approach to analysis. Fourth, there is a continuing need for contributions to practice that are timely and relevant in the Australian context. While literature aimed at policy-makers and Human Resource (HR) professionals exists, it appears that many policies remain largely untested in the Australian context (Gahan, Harbridge, Healy, & Williams, 2017). Therefore, I aim to contribute to practice through recommendations to HR practitioners regarding how best to support mature age workers as they re-join the workforce post-retirement.

### **1.3 Research design**

In the design of this research, I take a relativist-interpretivist approach where the nature of reality is considered to be a social construction that is culturally embedded and characterised by subjectivity, changeability, and a multiplicity of truths (Merriam & Tisdell, 2015). The social construction of meaning in this study is found in participant narratives that are generated through researcher-participant interactions. I consider narratives to be dialogic (Bakhtin, 1981), have a performance quality (Goffman, 1959), and be retrospective in nature (Freeman, 2015; Ricoeur, 1984). Epistemologically, I take an interpretivist stance, whereby knowledge is evolving and is constituted through the lived experience (Sandberg, 2005). I acknowledge that, as the researcher, my presence influences the stories told to me (Merriam & Tisdell, 2015). Furthermore, both participants and I are “in the midst” (Caine et al., 2013, p. 575) of our lives which are ongoing and unfolding. This research uses narrative methodology, with in-depth, semi-structured interviews enabling mature age workers to tell their stories on their own terms in their own words. As I seek to explore how transitions back into work are experienced, I understand that the narratives I analyse are partial and incomplete; that there is incoherence and ambiguity alongside coherence and clarity. My presentation of data honours and respects the stories of participants (Tuval-Mashiach, 2017),

with direct contextualised quotes that allow mature age worker voices to be heard. Sampling in this study is purposeful (Liamputtong, 2013) to ensure that this little-researched cohort is provided an opportunity to tell their stories. Reflexivity is considered important to the research design and this practice takes place throughout the study in my sincere attempts to surface my research choices and biases (Clandinin, 2013; Hickson, 2016). This reflexivity takes the form of a personal journal, discussions with doctoral supervisors, interactions with anonymous reviewers (for the 2018 British Academy of Management Conference), and in field notes made regarding all stages of this study including revisiting these notes over time.

#### **1.4 Research questions**

This study has three research questions.

1. How do mature age workers, previously identifying as permanently retired, experience transitions back into paid work?
2. To what extent might narrative research contribute to understanding how mature age workers experience post-retirement transitions back into paid work?
3. How might an understanding of how mature age workers experience post-retirement transitions back into paid work contribute to theory and practice?

#### **1.5 Significance of the study**

This study has scholarly, methodological, theoretical, and practical significance. First, its scholarly significance is its contribution to extant mature age worker literature. In particular, this study contributes to the under-researched area of how mature age workers, previously identifying as retired, experience their unintended transitions back into paid work. Three shared meanings concerning transitions were identified across all participants in this study: *Having Purpose*, *Having Agency*, and *Being Visible*. These meanings were conceptualised as quilting points and represent moments of meaning-making, albeit temporary, where meaning is pinned down or secured amid a dynamic and unstable post-retirement landscape. This conceptualisation aids in responding to Research Question One. This is because, while transitions experienced are in a state of flux, there *are* moments when mature age workers make sense of their circumstances. These findings are salient in light of the COVID-19 pandemic, which appears to be having a substantial impact on some mature age workers who

considered themselves permanently retired from the workforce. Those who previously worked in the health care sector in particular, are now being exhorted to come out of retirement and transition back into paid work (*General Medical Council, 2021; Glenza, 2020; Scott, 2020*). Second, this study makes a significant methodological contribution with its development of a guiding analytical framework. This framework draws on analytical techniques from the literary (*Lieblich, Tuval-Mashiach, & Zilber, 1998*), linguistic (*Gee, 2014; Phillips & Hardy, 2002; Taylor, 2013*), and cultural studies (*Chandler, 2017*) disciplines. As such, this framework answers a call by *Pratt et al. (2020)* for researchers to engage in a methodological bricolage whereby choices regarding analytical techniques or moves are chosen proactively based on the specific topic under examination. This framework may prove a useful prompt, though not a template, for future researchers with an interest in exploring a similar topic to this study. Third, this study contributes to the development of theory through my use of the quilting point as a generative metaphor. The imagery of the quilting point developed by *Lacan (1993)*, and used (to the best of my knowledge) for the first time in mature age worker literature, enabled new insights into how mature age worker transitions were experienced. Furthermore, my use of the quilting point in this study represents only one potential application of this generative metaphor to empirical research. Its generative power means that it has the potential for a wider application, including to transitions experienced by workers at different times in their lives and not just in their retirement period. In addition, there may be potential uses of the quilting point in other areas of careers, retirement and social gerontology literatures. Fourth, this study contributes to practice, with its over-arching message that mature age workers cannot be considered as one homogenous group. Policy-makers and HR practitioners cannot afford to adopt a one-size-fits-all approach to their policies and procedures. Instead, they are advised to regularly listen to the voices of mature age workers and consider them as a heterogeneous group that require a suite of tailored policies that are continually reviewed and improved as necessary.

## **1.6 Overview of thesis**

In this chapter, the background to this study has been provided as well as its rationale, research design, research questions, and significance. The remainder of this thesis is structured as follows. In Chapter 2 (Literature Review), the three research questions are set out. Next, I discuss relevant concepts from the three bodies of literature that underpin this study - careers, retirement, and social gerontology. Key trends are identified and synthesised.

This discussion is followed by a review of pertinent empirical studies. These studies are divided into two main sections: 1) mature age workers and transitions; and 2) retired workers and transitions. This literature offers insights into the phenomenon of mature age workers and work transitions, although what becomes evident by the end of this chapter are three key areas where further research is required. These are: the relatively limited amount of empirical research to date conducted on mature age workers who identified as permanently retired and then transitioned back into work; the overwhelming preference for thematic and content analysis in qualitative literature at the expense of other methodologies and methods that might potentially contribute new insights; and the under-theorisation of mature age worker transitions. These three key areas underscore the need for the research questions posed in this study. Emerging from these three areas is the need for recommendations to policy-makers, and HR practitioners.

In Chapter 3 (Methodology), the key tenets of narrative research methodology are discussed, followed by an explanation of the ontological, epistemological and methodological underpinnings of this study. This discussion is followed by a focus on my approach to analysis and my rationale for the development of the guiding analytical framework used in this study, which employs a number of analytical tools derived from the disciplines of linguistics, literature, and cultural studies. I argue that narrative research methodology, with its pluralistic analytical approach to participant narratives, offers an opportunity to develop new insights into the phenomenon of mature age workers leaving the ranks of the permanently retired and transitioning back into work. In this section I also discuss issues I encountered with my analysis and how I reached an impasse at the penultimate phase. The research setting is then described, followed by a description of my data collection process. The guiding analytical framework is then described as far as the penultimate phase and its use exemplified with data from this study. Last, ethical and methodological quality considerations, including how I achieved rigour in the design and implementation of the study, are discussed.

In Chapter 4 (Findings), a review of key methodological concepts and terminology regarding my use of narrative research is provided. I then discuss how I overcame my analytical impasse and was able to complete the design of my guiding analytical framework. Next I

provide an overview of the three key findings of this study. These are that mature age worker narratives each contained the quilting points of *Having Purpose*, *Having Agency*, and *Being Visible*. This overview is followed by an explanation as to how these findings are presented in a systematic way, including the use of demonstration diagrams that foreground how data will be displayed. The bulk of this chapter is devoted to a detailed description as to how the three findings were reached. Narrative data is used extensively in this chapter to illustrate all stages of analysis. Last, a synthesis of the findings is provided.

In Chapter 5 (Discussion), I restate Research Questions One, Two and Three, along with commentary regarding extant literature on the topic of mature age worker transitions. The bulk of this chapter responds to Research Questions One, Two, and Three, signalling this study's contributions to extant literature, methodology, theory development, and practice. I then address the limitations of this study. Next, future avenues for research are considered, signalling how opportunities to research this particular sub-group of mature age workers may be increasing due to previously permanently retired workers transitioning back into work due to the COVID-19 pandemic. Last, I conclude this doctoral thesis with a short summary.

## **Chapter 2: Literature Review**

### **2.1 Overview of chapter**

This chapter is structured as follows. First, I set out Research Questions One, Two and Three. Second, I synthesise major trends, and identify points of intersection in three bodies of literature - careers, retirement, and social gerontology - as these apply to this study. Third, I review studies from these three domains of literature which help to contextualise my study. Fourth, I offer a summary of the literature surveyed, which highlights the need for research to be carried out in the under-researched and under-theorised area of mature age workers transitioning back into work after retirement.

### **2.2 Research questions**

1. How do mature age workers, previously identifying as permanently retired, experience transitions back into paid work?
2. To what extent might narrative research contribute to understanding how mature age workers experience post-retirement transitions back into paid work?
3. How might an understanding of how mature age workers experience post-retirement transitions back into paid work contribute to theory and practice?

### **2.3 Careers literature**

#### **2.3.1 Overview**

This section focuses on three areas of careers literature as these relate to this study: old careers, new careers, and career transitions. These three areas of inquiry are examined to highlight some of the significant changes that have occurred in working lives since the middle of the 20<sup>th</sup> century, and to contextualise the working environment that many participants in this study have experienced. Interest in the concept of the career is derived in no small part from its ubiquity; almost all individuals have a career of some description, interacting within social contexts that they both shape and are shaped by (Gunz & Perperl, 2007). Defining what constitutes a career has been an ongoing project for career theorists. This task has only grown in complexity since the mid-20<sup>th</sup> century. The stability and certainty of work that marked the period between 1945 and the 1980s shaped how careers were conceived and studied by career scholars (Fouad & Bynner, 2008). As this stability gave way

to increasing volatility in economic markets in the early 1990s, career theorists advanced new views of career that reflected these emerging social changes. With this shift away from old careers and the assumption of predictability, towards new careers with attendant notions of versatility, came an increasing focus by scholars on the transitions that people make within their working lives. Thus it can be seen that such dynamic shifts in the careers landscape make settling on a definition of “career” no easy task. Simply relying on organisational structures to define what constitutes a career is insufficient; instead, an acknowledgment and understanding of context is important. Hence, the definition of career adopted for the purposes of this study is “any series of work experiences over the life course. It includes the ‘modern’ career or formal career and other forms of highly structured paths for the work-life” (Mitch, Brown, & van Leeuwen, 2004, p. 8). This broad definition of what constitutes a career was adopted for this study because it reflects the contemporary landscape where working lives are becoming increasingly dynamic and complex for many workers (Baruch & Reis, 2016; Guan, Arthur, Khapova, Hall, & Lord, 2019; Guest & Rodrigues, 2014). Bearing in mind the mature age workers in this study, whose ages ranged from 47 to 75 and whose work experience was both broad and deep, the chosen definition of career appeared to be a suitable one.

### **2.3.2 Old careers**

One important line of inquiry in careers literature is the examination of old or legacy careers. These careers spanned the period from 1945 to the late 1980s when work was viewed as being “cradle to the grave” in nature, meaning one job was held for the entirety of one’s working life before an orderly transition out of the workforce and receipt of a pension. Such careers tended towards relative stability; there was an emphasis on the long-term relationship between an individual and the employer (Sullivan & Baruch, 2009), and the mutual obligation of loyalty on the part of the employee, and job security on the part of the employer (Rousseau, 1989). Work-related transitions in this context were mainly characterised as orderly and predictable. There was an assumption of linearity (Sullivan & Baruch, 2009) or “age equals stage”; an individual’s chronological age was the marker against which transitions were made and measured. Until the late 1980s for many aged in their 50s, there was an expectation that they would finish their career and begin their retirement (Vough, Bataille, Sargent, & Lee, 2016).

One segment of the workforce spanning 1945 to the 1980s that was studied with lasting influence on subsequent career literature was a section of the male population continuously employed in the labour market. There was a specific focus on white-collar male workers in organisational careers following an “up, up and out” series of transitions in their working lives. It was this career trajectory that, in part, formed the foundation of the work done by career theorists Donald Super and Ed Schein. Both scholars (Super working 20 years earlier than Schein) developed stage-based models of careers. Super’s (1957) age-equals-stage linear model was normative in its approach to careers, with the assumption that abilities and needs could be matched to the “right” career, coupled with the belief that the employment landscape was relatively fixed and stable (Sterner, 2012). Super (1957) drew heavily on the idea of staging in his work on careers and vocational behaviour, based on the idea of five stages of vocational development (Savickas, 2002). Twenty years after Super’s first career model, Schein’s (1978) model emerged. He too drew on staged-based theories, with his work on career anchors that centred on individual differences and the idea of the self-concept. Schein’s conceptualisation of the career path incorporated spiral as well as linear transitions; however, his model retained the idea of work transitions as generally upwards movements taking place within a single organisation (Baruch, 2004). It has been suggested that Schein’s theory is both under theorised and insufficiently tested empirically (Feldman & Bolino, 1996; Nicholson, 1984). Further, it has been argued that phase- or stage-based models such as Super’s and Schein’s risk simplifying and overgeneralising transitions made throughout a career (Nicholson, 1984).

Both models were marked by an assumption that working life ended with complete withdrawal from the labour force; in other words, full retirement from working life. Ageing was synonymous with disengagement from the workforce and a time of loss. Early careers scholars conceptualised retirement as a one-time event that denoted a clear transition from a working life to a non-working life. Both Super’s and Schein’s models gained currency in the areas of career counselling, career development, management, and organisational culture (Bingham, 2001; Lokan, 1996; Savickas, 2002), although today these models are criticised for a tendency to over-generalise developmental stages and for not paying sufficient attention to contextual issues (Sterner, 2012). These models have come to be seen as products of the times in which they were conceived, underscored by outdated assumptions regarding traditional career trajectories marked by continuous participation in the labour market and

(Taylor, Loretto, Marshall, Earl, & Phillipson, 2016), and predictable transition stages predicated on age (Vough et al., 2016). Given the ages and work histories of mature age workers in this study, it is evident that some were employed during this latter period of relative stability in the labour market and would account for, at least in part, their understanding that retirement was a permanent one-time event.

### **2.3.3 New careers**

A second important line of enquiry in the careers literature is that of the new career, which emerged in the 1990s. There is a burgeoning nomenclature for these types of careers, largely created by scholars as their research identified variations regarding how individuals negotiate, and transition in their careers throughout their working lives. Career models or theories documented in this literature include the boundaryless career (Arthur & Rousseau, 1996), the protean career (Hall, 2004), the kaleidoscope career (Mainiero & Sullivan, 2005), the encore career (Freedman, 2006), and the post-industrial career (Peiperl & Baruch, 1997). Common to these new careers models is a shift away from older models like Super's and Schein's, where one's age was coupled with a career stage. These "up, up and out" models lessened in primacy and gave way to models that emphasised work trajectories characterised by variation rather than hierarchy and perpetually upward-moving trajectories. An inherent characteristic of these new career models is the high degree of change that individuals can expect in their working lives. This change is often evidenced in the number of career transitions individuals make within or between careers and the direction of career transitions, which may be any combination and multiple of "sideways, up, and down". Transitions within a career now take on a new, heightened significance as these become more numerous and, often, less predictable. In short, the new career context is one in which transitions occur at a rate higher than ever before and often lead to discontinuities and fragmented careers (Budtz-Jørgensen, Johnsen, & Sørensen, 2019; Chudzikowski, 2012), and where the onus is on the individual to develop and manage their own career (Arthur, Khapova, & Richardson, 2017).

Over time, boundaryless career emerged as an umbrella term for many new career models and conceptualisations. The term, introduced in the 1990s by Arthur (1994), originally described a type of career that moved "across the boundaries of separate employers" (Arthur, 1994, p. 296). Despite attempts to develop more robust theory around this concept, empirical research devoted to exploring the boundaryless career in real life settings was somewhat

limited and inconclusive (Inkson, Gunz, Ganesh, & Roper, 2012; Sullivan & Baruch, 2009). Hence, the chief utility of the boundaryless career concept has become a metaphorical one; that is as a mechanism to allow career theorists latitude to explore and research the many variations that exist in contemporary careers. The idea of the boundaryless career is a potent, provocative one to such an extent that the terminology has come to be overused in a myriad of contexts with the result that it is at times difficult to understand exactly to what the term refers (Feldman & Ng, 2007; Inkson et al., 2012). Furthermore, the ambiguity surrounding the term has resulted in it being co-opted by some careers scholars who use it in opposition to the traditional, organisational career concept (Guest & Rodrigues, 2014). A binary view of these career types has emerged. The boundaryless career concept has, in some quarters, unwittingly signalled the false idea of the sidelining and dismantling of traditional, organisational careers. Some have called for caution stating that care needs to be taken not to set up a dichotomy in thinking between new careers and their old counterparts (Cohen, Duberley, & Mallon, 2004) as this somewhat contrived duality is increasingly considered an obstacle to the further development and maturation of careers research more broadly (Dries & Verbruggen, 2012; Guest & Rodrigues, 2014; Inkson et al., 2012).

Today the concept of the boundaryless career languishes to an extent; it still features in discussions on contemporary careers but is employed now more as a point of departure in debate rather than discussed as a robust theory in its own right. The boundaryless career is also criticised by those who believe such a style of work is only advantageous for those who are well-educated and mobile (Lips-Wiersma & Mcmorland, 2006). Some contend that there has been undue emphasis on the amount of agency that individuals may wield in their careers. The boundaryless career has also been critiqued as being overly optimistic in outlook and skewed to representing one segment of the working population, i.e., those in comparatively privileged white-collar professions (King, 2004) where individuals typically wield more control in their working lives. However, as Kossen and Pedersen (2008) contend, for those engaged in contingent employment, the boundaryless nature of their work is more akin to the erosion of security, pay, and working conditions including the provision of health insurance. For this section of the working population, the risk of exclusion and discrimination from the workforce is greater due to the constant competition for short-term work, with mature age workers being particularly vulnerable (Rubery, Keizer, & Grimshaw, 2016).

Concerning this study, it appears for the mature age workers transitioning back into the workforce, their careers do not fit neatly into a box marked old or new; traditional or boundaryless. While there is little academic literature on the topic of unanticipated returns to work, media stories provide some indication of how pathways into the post-retirement work landscape varied, reporting on a range of changes and unexpected domestic events that occur in individuals' lives (Bernhardt, 2019; Jenkin, 2017; Kelsey-Sugg & Vowles, 2020; Lloyd, 2019). These lives appear more idiosyncratic than the extant literature might suggest. What the literature does provide are partial insights into the dynamic nature of work since the mid-20<sup>th</sup> century, illuminating various facets of careers and hinting at the complexity of working life. The nature of these idiosyncratic work lives suggests that individuals move in and out of work, making transition decisions as they do so. I argue that the question of *how* mature age workers experience transitions needs to be explored in more detail.

#### **2.3.4 Career transitions**

A third important line of inquiry in the careers literature, and one that connects closely to this study, is that of career transitions. Early literature on the topic identified various types of career transitions and their commonalities and acknowledged the *ongoing* [my italics] nature of the transition process. The term transition was defined as both “a change and period during which the change is taking place” (Louis, 1980, p. 330). The notion of a transition occurring over some time and not being viewed as a fixed event, accords with how this study views transitions. Earlier research tended to assume that retirement was viewed as a “permanent exit from a particular role” (Louis, 1980, p. 334) and there was no discussion of transitions being part of a post-retirement landscape, as is the case with my study. How transitions within careers are understood have developed since the Louis article. From a career counselling perspective (where there is much discussion of career transitions) transitions are described as both anticipated (for example a major life event such as graduating or starting work), and unanticipated (for example often-disruptive events such as illness or redundancy) (Schlossberg, 2011). This view of transitions, incorporating the idea of those which are *unanticipated* [my italics], has some connection to my study. However, Schlossberg (2011) confined her discussion of transitions to a sphere of work that ends completely with the advent of retirement.

Recently, literature has begun to emerge on the topic of career shocks. A career shock is defined as “a disruptive and extraordinary event that is, at least to some degree, caused by factors outside the focal individual’s control and that triggers a deliberate thought process concerning one’s career” (Akkermans et al., 2018, p. 4). The authors argue that the conceptualisation of the career shock draws together the dynamic interplay which exists between individual agency and contextual factors (Akkermans et al., 2018). The importance of context calls into question the emphasis that new careers scholars placed on the ability of individuals to control and manage their careers. The literature on career shocks is nascent and more conceptual and theoretical research is required (Akkermans et al., 2018). Any distinctions between career shocks that occur pre- or post-retirement have not been considered by scholars to date. However, I argue that there is a connection with my study where the unanticipated nature of transitions is a key focus due to the understanding of career shocks as being in part caused by external actors which the “focal individual” (Akkermans et al., 2018, p. 4) has no control over.

Career transitions that occur during a worker’s early and mid-career have been extensively studied. Transition literature has taken multiple perspectives in a variety of contexts and focussed on transitions from: secondary and post-secondary education to the workforce (Okay-Somerville & Scholarios, 2017); organisation to organisation (Rigotti, Korek, & Otto, 2014); one career domain to another (Hoyer & Steyaert, 2015); one geographical location to another (Zhu, Wanberg, Harrison, & Diehn, 2016), as well as transitions within organisations (Ashley, Halcomb, Brown, & Peters, 2018; Ibarra & Barbulescu, 2010). Other transitions studied include returning to work after illness (Brouwer et al., 2009), after pregnancy (Ejrnæs & Kunze, 2013), after job loss (Zikic, Burke, & Fiksenbaum, 2008), after severe trauma (Haynie & Shepherd, 2011), and after being on welfare (Cortis, Bullen, & Hamilton, 2013). In short, there is considerable attention paid by scholars to transitions that occur in early and mid-careers. Late-career transition studies exist also, as evident in the bridge employment literature that is discussed in Section 2.4.2. Not as evident, however, is literature focusing on mature age workers returning to work *after* retirement; and particularly, a focus on those who did not intend to return to work is largely absent. This supports the inclusion of Research Question One.

Calls for research into career transitions in the post-retirement context are now emerging. Akkermans and Kubasch (2017, p. 601), in their review of career research, have argued that the transition phase in life that encompasses “before and after retirement” is an important area for further research. They noted their expectation of finding literature on this topic but reported none was evident. One possible explanation for this absence of literature was that scholarship in this area may well have become diffuse and hence difficult to identify due to the emergence of journals dedicated to this topic (Akkermans & Kubasch, 2017). In their major meta-review of transition literature, Sullivan and Al Ariss (2021) also call for more scholarship into transitions made in the post-retirement context, acknowledging that while “much research” exists on the topic of transitions from work to retirement, “only recently have scholars begun to examine the transition from retirement to work” (Sullivan & Al Ariss, 2021, p. 4). This identified gap in the retirement-work nexus supports the inclusion of my Research Question One regarding how mature age workers experience transitions back into paid work post-retirement. Further, I argue that this area is under-theorised and thus supports the inclusion of Research Question Three concerning how an understanding of mature age worker experiences might contribute to theory-building.

## **2.4 Retirement literature**

### **2.4.1. Overview**

This section reviews the retirement literature and the sub-theme of bridge employment. Retirement has undergone significant shifts in how it has been perceived since the 1950s. Retirement literature identifies three major phases: the emergence of retirement in the 1950s and 1960s; the expansion of early retirement in the 1970s and 1980s; and the individualisation of retirement, starting from the late 1990s and continuing to the present (Phillipson, 2019). The institutionalisation of retirement resulted from the establishment of nationalised welfare schemes in the post-World War Two period to support those who had reached the end of their working lives so that they could comfortably live into old age. This idea was challenged with the introduction of early retirement schemes (the second phase), which exhorted individuals to exit the workforce earlier than their predecessors had done to “make room” for the next generation of workers. These schemes were the result of fears of large numbers of ageing workers effectively taking the jobs of younger workers (Ekerdt, 2010; Phillipson, 2013). The individualisation phase encompassed ideas of an ever-expanding number of possible retirement transitions, in addition to policy-driven narratives which

encouraged individuals to extend their working lives. What these phases demonstrate are the constant shifts and destabilisations in our understanding of what constitutes retirement, and the challenges for scholars attempt to conceptualise retirement (Alcover, Topa, Parry, Fraccaroli, & Depolo, 2014; Ekerdt, 2010; Phillipson, 2013; Vough et al., 2016; Wang, 2012). Conventional wisdom viewed retirement as the period of time when an individual definitively ceased paid work and withdrew from the workforce in a single event at a demarcated age (Pleau & Shauman, 2013). While this view of retirement may still hold for sections of society, it is evident that retirement is undergoing an evolution in how it is conceptualised.

The contemporary view of retirement recognises the emerging complexities regarding what it means to be retired. Retirement is seen by many as longitudinal and multi-stage; it is viewed as a process (Cahill et al., 2011; Feldman & Beehr, 2011; Fisher, Chaffee, & Sonnega, 2016; Genoe, Liechty, & Marston, 2018; Maestas, 2010; Mazumdar, Warren, & Dupré, 2018; Shultz & Olson, 2012; Vough et al., 2015; Wang, 2012). While even this view remains contested to a degree, or is at least not incontrovertibly settled, there appears to be broad agreement that retirement is a complex phenomenon (Genoe et al., 2018) that is of global significance (Alcover et al., 2014). Examples of this processual view of retirement include the idea that retirement still exists as a distinct phase in life but that there are many permutations regarding the timing and the activities that are pursued (Sargent, Lee, Martin, & Zikic, 2013). These activities often include some form of bridge employment, which is discussed in Section 2.4.2. There is some discussion among scholars regarding the continued relevance of the notion of retirement itself to contemporary society (Grødem & Kitterød, 2021). Implicit in this discourse is the rejection of retirement in favour of an open-ended working life, albeit on terms whereby work is scaled back as might become appropriate. While this view of the retiring of retirement (Dychtwald, Erickson, & Morison, 2004) is not subscribed to in this thesis, it is noted that calls for re-consideration of what later working lives look like have been made and that this view reflects significant social change in some sections of society. This change might also be seen as response to institutional reforms including changes pension entitlements and the encouragement of longer working lives (Hinrichs, 2021).

The above discussion leaves little doubt that contemporary retirement is marked by heterogeneity and change; it is a complex space. In the context of this study, this complexity

is exemplified by the ways in which increasing numbers of retirees are leaving retirement and returning to the workforce. This destabilisation of retirement (but I would argue not the rejection of it), and attempts to conceptualise this retirement-to-work landscape are broad topics, and in the context of this study, I seek to explore these issues. Research Question One addresses how mature age workers experience their transitions as they leave retirement and re-join the workforce. Research Questions Two and Three address how qualitative narrative methodology might draw out the nuances in these experiences in these times of social change, and how an understanding of these experiences might contribute to the theorisation of transitions back into work post-retirement. Addressing these questions, in turn, allows for consideration as to how mature age worker policy might be influenced.

#### **2.4.2 Bridge employment**

Already briefly mentioned in Section 2.4.1 is a key concept related to patterns of working in later life; that of bridge employment or bridge work, which has been studied since the 1990s (Wang, 2012). Early definitions of this concept focused on the loosening of ties between an individual and the organisation; bridge employment was equated with a decoupling or detachment from work (Kim & Feldman, 2000; Shultz, 2003; Wang & Shultz, 2010). Underpinning these early conceptualisations of bridge employment was that retirement represented a time of decline or deterioration and as such, someone who worked in this type of employment was transitioning to this state (Sargent, Bataille, Vough, & Lee, 2011). More recent definitions of bridge work have shifted in emphasis with the focus widening to include whether the work is related to one's career (or main) field or to an unrelated field (Alcover & Topa, 2018; Mazumdar et al., 2018). Yet other definitions focus on whether an individual works as an employee of an organisation or is self-employed (Vough et al., 2016).

Beehr and Bennett (2014, p. 123), widely cited in the retirement literature, moved away from these longer, ever-more specific definitions of bridge employment, preferring the simple "working for pay after retirement". The authors discuss at some length the ambiguity of the term, arguing that most definitions are "ambiguous, wrong or arbitrary" and that "the concept as a whole is muddled" (Beehr & Bennett, 2014, p. 123). One example of this "muddling", according to Beehr and Bennett (2014), is the use of language like career job or non-career job. Career jobs are, at times, equated with professional occupations while at other times appear to be synonymous with full-time work. This muddling of concepts continues when

full-time and part-time modes of work are discussed without any clear definitions provided by scholars regarding what actually constitutes these work arrangements. It is evident that attempts at defining and conceptualising bridge employment have grown as more permutations of mature age worker activity have been identified to the point where this term now encompasses an increasingly complex array of retirement arrangements (Alcover et al., 2014). The use of the term bridge employment within the literature is now inconsistent and, at times, contradictory.

In addition to this inconsistent use of terminology, there are few critiques of bridge employment in the literature. Infrequently discussed is the possibility that the types of bridge employment individuals may engage in are lower in status than their previous jobs and possibly constitute contingent work (Earl & Taylor, 2017; Kossen & Pedersen, 2008; Rubery et al., 2016; Taylor et al., 2016). Coupled with this idea is these jobs are often carried out for less or low pay and reduced or non-existent benefits such as provision of health care arrangements. There are implications for this lack of definitional and conceptual clarity around bridge employment, with some indications that it may now be over-used in attempts to adequately theorise the retirement-work nexus. This indication that further theorising is required in this area supports the need for this study, in particular Research Question One regarding how transitions back into work post-retirement are experienced, and Research Question Three regarding the development of theory in this area.

## **2.5 Social gerontology literature**

### **2.5.1 Overview**

This section reviews the social gerontology literature as it relates to this study, with particular reference to the life course approach. Inclusion of literature from this discipline provides insights into mature age workers that complement insights from the careers and retirement literatures already discussed in this chapter. Social gerontology developed as a discipline in parallel with the emergence of retirement; both disciplines appeared after 1945 (Phillipson, 2019). Social gerontology can be defined as “the application of social science disciplines (e.g. demography, economics, social anthropology and sociology) to the study and understanding of ageing individuals and ageing populations and the interrelation of each with social forces and social change” (Dannefer & Phillipson, 2010, p. 4). Social gerontology is a broad discipline that embraces many methodological and theoretical approaches to research. One

approach is the life course, referred to variously as a theoretical perspective (Bengtson, Burgess, & Parrott, 1997), a concept (Shanahan, Mortimer, & Johnson, 2016), and a framework (*World Report on Ageing and Health*, 2015). Social gerontology scholars who use the life course perspective in their research attempt to explain, among other things, “the dynamic, contextual, and processual nature of aging” (Bengtson et al., 1997, p. 97). The life course approach can be considered as “essentially a heuristic device to study the interaction between individual lives and social change...and a way to conceptualizing lives within the contexts of family, society and historical time” (Kok, 2007, p. 204) . It is argued that viewing life as a *course* [my italics] allows a wider perspective to be taken on how lives may progress with “many possible routes, turns, re-skilling, and loops” (Fineman, 2011, p. 14). This view contrasts with the view that life is a *cycle* [my italics], which is suggestive of a rigid predetermined path often associated with stage-based models and approaches to lives (Hunt, 2005). The life course approach includes the key concepts of institutionalisation and chronologisation; de-institutionalisation and de-chronologisation; and variability and heterogeneity. These concepts and their connection to this study are discussed in the subsections that follow.

### **2.5.2 Institutionalisation and chronologisation**

One key idea in the life course approach is institutionalisation (Dannefer & Settersten, 2010). This approach refers to the evolution that has taken place over the last two hundred years of what Kohli (2007, p. 255) describes as “an institutional program regulating one’s movement through life”. The approach describes the standardisation of life experiences, often with the example of the tripartite or “three boxes of life” model which represents “schooling upfront, work in the middle, and retirement at the end” (Dannefer & Settersten, 2010, p. 9). This “boxes of life” perspective has parallels in the careers literature with Super’s (1957) career-stage view of an individual’s working life. This idea of institutionalisation is consistent with the emergence of age norms; this is the idea that lives are socially structured and that age forms a central position of this structuring. These age norms are both informal and formal prescriptions of what society allows or prescribes individuals to do at various ages and stages in their lives. These age norms represent a second key concept that life course scholars refer to as chronologisation - the argument being that age and time are increasingly prominent elements of life (Dannefer & Settersten, 2010). One prime example is the emergence of retirement, which is an example of the last of the boxes in the three-box model. It is prudent

at this point to mention that life course research includes a growing number of large longitudinal studies; these represent what is known as the institutionalisation of life course study (Bynner, 2016).

The origins of life course research lie in three notable birth cohort studies carried out in Berkeley and Oakland in the US, in the 1920s and 1930s (Elder, 1998). These early cohort studies “locate[d] the aging person in the historical context, and they also provide[d] insight into the genesis of social change” (Shanahan et al., 2016, p. 6). From these beginnings there is now a proliferation of longitudinal studies based in the US, Canada, the UK, Europe, Scandinavia and Australasia. One such study is the HRS, located in the Institute of Social Research at the University of Michigan. This longitudinal study is a prime example of the institutionalisation of life course studies (Bynner, 2016) and is considered a significant advance in cohort studies due to its design. The major objectives of the study are to “elucidat[e] the complex interplay of health and retirement, of biology and individual choice” (*HRS Data Book*, 2017, p. 6). Since 1992, data has been collected on retired individuals who transition post-retirement back to work. Researchers from both the retirement and social gerontology fields draw on data from the HRS and several of these publications are reviewed later in this chapter. In addition, studies based on data from other longitudinal life course studies, including several conducted in Australia (specifically the HILDA and 45 and Up studies), are reviewed in this chapter. Longitudinal data collected by these large studies supply the empirical basis for much life course research. Building datasets for these large studies is time-consuming, often requiring a team of researchers to assemble them, as well as needing complex computational analysis techniques and highly trained statisticians to make full use of the data. Some argue that this focus on the quantification of data has led to a lack of theory building (Kohli, 2007). These potential limitations of these longitudinal studies should be considered when discussing findings that arise from publications using this data. Findings underpinned by reconceptualisation and theorisation of the phenomena under study may contribute much of value to the literature. Regarding my study, Research Question Three attempts to address the question of making a contribution to the theory of transitions in the retirement-work nexus.

### 2.5.3 De-institutionalisation and de-chronologisation

Recently, some social gerontologists have begun debating the rise of trends counter to institutionalisation and chronologisation; namely the concepts of de-institutionalisation and de-chronologisation of the life course. Examples of these trends, it is argued, are evident in the variability of life experience and transitions throughout life, and in particular transitions to adulthood and to retirement (Dannefer & Settersten, 2010). These trends have emerged through changes to labour markets in advanced economies where the number of secure jobs has lessened along with the loosening of employer commitments. It can be argued that, running parallel to these trends in the social gerontology literature, is the emergence in the careers literature of the concept of the boundaryless career with its focus on the variety of career types and transitions individuals can expect to encounter in their careers, along with increased uncertainty in some cases. These structural changes to work have resulted in instability in both organisational and personal contexts. Some social gerontology scholars perceive such instability as an opportunity where work is concerned, while others believe it reflects a more precarious state of working (Mortimer & Moen, 2016). Others consider that the evidence for the de-chronologisation of the life course to be mixed, arguing that the extent of differentiation and heterogeneity in population remains open to debate. Some argue that the tripartite structure of the life course, in particular where the world of work and retirement are concerned, still holds firm (Kohli, 2007).

While there are a range of views regarding the extent to which the life course may be undergoing change, it appears there are some signs that movement in and out of the workforce in later life, and in the age at which people retire, is marked by a greater heterogeneity than previously witnessed in advanced economies. Some social gerontologists argue that using a life course approach has enabled scholars to present mounting evidence that aspects of ageing - including the physical, psychosocial, and social - are not tied to one's chronological age. Instead, individuals are shaped by a variety of factors that accrue over their lifetime. This line of thinking represents a departure from viewing age as normative (Phillipson, 2019) and, with it, the understanding that there are no natural stages of life. This argument would appear to contradict one of the major tenets in careers theory, which considers the career to be a stage-based enterprise. Super's (1980) dominant theory of five stages of career development no longer neatly fits current realities in many cases. As Inkson,

Richardson, and Houkamau (2013) point out, Super's theory may be better for providing a retrospective explanation of careers, rather than a description of how careers and their transitions are experienced. The linking of age to stage appears to confirm ageist stereotypes (Inkson et al., 2013), particularly where Super's (1980) final career stage is concerned, which he originally labelled as a decline. This idea is rebutted by social gerontologists who see evidence of the decoupling of age with life stage; for these scholars, the concepts of variability and heterogeneity emerge and come to prominence in later life.

#### **2.5.4 Variability and heterogeneity**

Social gerontologists hold that contextual and experiential factors govern the course of one's life and argue that describing older people in terms of homogeneity is fallacious (Dannefer, 1987). Crystal and Shea (2003) go so far as to suggest that heterogeneity or variability is greatest in people in their later lives. This idea of heterogeneity in later life runs parallel with post-modern thought that posits there is a loosening of the strict demarcations of traditional chronological boundaries (Hunt, 2005) or age-graded segments (Shanahan et al., 2016). It appears that age-based models that show later stages of life as a period of disengagement from the world no longer hold. Fixed definitions of middle age and retirement age are contested as age phases of the life course become more differentiated. Growing older no longer equates with a dark period of inevitable decline (Dannefer & Settersten, 2010). Many social gerontologists view adulthood and older age as a period where there is much potential for learning, change, and growth. Hence, there are more diverse life opportunities and experiences. Further, because individuals are located in specific contexts, flexibility and individuality are fundamental to this growth. Development is socially organised, encouraging more rather than less diversity. Barney and Perkinson (2016) declare that this point in history might be considered as an age-related revolution. These authors cite Meier and Kerr's (1976) literature review of 20 studies that demonstrated how individuals over the age of 60 sustain, and even increase, their capacity to store and use general information and vocabulary, and to exercise judgment. Meier and Kerr (1976) concluded their review by reporting that mature age workers reported satisfaction levels regarding work that were higher than younger workers. In addition, they stated there was a general acceptance by gerontologists that crystallised intelligence (i.e., knowledge or experience including vocabulary accumulated over time) remained stable or improved with age (including in those older than 60).

The implication of increased heterogeneity is that ageing individuals can no longer be expected to behave in prescribed ways, adhering to social norms. The rate of social change with an apparent rise in individualism appears to be outpacing social institutions and government policies. These changes provide examples of both cultural and structural lag, according to Mortimer and Moen (2016). This notion of social lag appears to question the tripartite model of life to a degree, by suggesting that society has not caught up to the deinstitutionalising forces that are currently dismantling previous age-related norms. From the discussion thus far, it is apparent the unravelling of traditional career and retirement patterns, along with outmoded templates of normative behaviour (Mortimer & Moen, 2016), are resulting in multiple pathways back to work, and varied ways in which transitions are experienced. The ideas of variability and heterogeneity have implications for the current study. Research Question One with its focus on how transitions back into work are experienced is supported in light of these ideas. The mature age workers in this study acted in unexpected ways when they transitioned back into paid work due to unintended events, defying social norms to a degree, and it might be argued, providing an example of the outpacing of social institutions by returning to work after having identified as retired. In addition, Research Question Two, with its focus on narrative research as a methodology to explore transitions back into work, aims to contribute to a nuanced understanding of participants' transition experiences. Addressing these first two research questions, contribute to addressing Research Question Three with its focus on development of theory to explicate transitions back to work and on policy that may assist and support mature age workers as they make their transition. The interrelationships between ageing, work and retirement are evolving and it appears that there is much to be researched in this area. How mature age workers approach and experience this changing world is a research topic that needs to be addressed.

## **2.6 Studies**

### **2.6.1 Overview**

In this section, I review and synthesise studies from the three fields of literature signalling their respective connections to Research Questions One, Two, and Three. I categorised these studies into two broad areas and then further divided each area into two smaller sections.

These are:

## 1 Mature age workers and transitions

- a) Workers with no intention to transition out of paid work
- b) Workers with intentions to transition out of paid work

## 2 Retired workers and transitions

- c) Retired workers with intentions to transition back into paid work
- d) Retired workers with no intention to transition back into paid work

### **2.6.2 Mature age workers and transitions**

Studies discussed in this sub-section had a focus on mature age workers who were either engaged in their career or main job with no intention of transitioning out of paid work, or engaged in their career or main job and had intentions or plans for their next transition. Many of the mature age workers in these studies were fast approaching retirement or had reached the age where retirement was possible. Some chose to continue working and had no intention of transitioning into retirement while others had intentions to transition gradually out of work by continuing to work but in arrangements different to their current jobs. These studies, while situated in the pre-retirement rather than the post-retirement landscape where my study is located, remain relevant to my study. This is because they offer insights into transition plans that reveal multiple pathways to retirement, contextualise the current study, and demonstrate the heterogeneity of attitudes and approaches that mature age workers hold regarding work and retirement and how transitions are made.

#### **2.6.2.1 No intention to transition out of paid work**

Studies undertaken on mature age workers who remained engaged in their main jobs, with no stated intentions of transitioning away from the workforce, were most common in the careers and social gerontology literatures and mostly used qualitative methodologies. Located in the social gerontology literature, Noonan (2005) used open-ended interviews to examine how mature age workers described their current work situations and whether they wished to retire, alter their employment arrangements in some way, or work in a different context. Findings revealed that there was no stereotype of a mature age worker and no template for how their later lives may unfold; they were a heterogeneous cohort, experiencing developments in later life in a myriad of ways. Noonan (2005) posited that the work lives of older people were dynamic with constant (re)construction, (re)negotiation, and (re)formation taking place.

Noonan (2005) referenced career theorist Super (1980) in her discussion, contending that his stages of career development were evident in her data. However, she argued that these stages did not follow a pre-determined linear arc as Super had suggested; rather, individuals appeared to be involved in stages more than once in their lives, and at times, simultaneously (Noonan, 2005). Noonan (2005) concluded that her study allowed more nuanced views of later career experiences to emerge including the highlighting of the job instabilities and financial insecurities that are increasingly part of the contemporary work landscape.

Two later qualitative studies located in the careers literature found, like Noonan (2005), that there is no stereotypical mature age worker. Fenwick (2012), in her exploration of how older professionals approach and conceive of learning, found them to be engaged in, and committed to, their work practices. Further, Fenwick (2012) identified subtle resistance to systems that demanded compliance from these workers; they resisted categorisation or stereotyping as mature age workers. McEvoy and Henderson (2012, p. 225), in their study of individuals described as “past retirement age”, explored why they intended to stay working rather than transitioning out of the labour market. Findings revealed both intrinsic and extrinsic reasons for staying with all stating they valued the social interaction at work. This study took place in the university sector, which is arguably atypical in terms of individuals being more able to remain in the workforce, rather than transitioning to retirement, if they wish. The three qualitative studies discussed thus far pointed to mature age workers still largely engaged with their work with no intentions to quit the workforce. While focusing on reasons for remaining at work rather than transitions as is the focus of my study, these studies still offer insights into mature age workers that help to contextualise my study. This is particularly with regards to them not conforming to stereotypical images of how later life plays out. With respect to analytical methods, the content and thematic analysis used in these studies, while established in the qualitative canon of techniques, might arguably be considered narrow in focus. I argue that this relatively narrow focus on methods supports the inclusion of Research Question Two regarding the use of narrative research methodology and its potential to engender new understandings into how mature age workers experience their post-retirement transitions back into paid work.

In partial contrast to the studies above, social gerontology scholars Damman, Henkens, and Kalmijn (2013) used two-wave panel data collected from civil servants and those working in multinational private sector organisations, and found a notable degree of disengagement from work for those nearing the end of their careers. Despite this finding, the authors noted that a change in work role such as a promotion, could result in workers continuing to contribute to, and invest in, their work. Conclusions drawn by the authors were that, despite many disengaging from their careers as retirement approached, mature age workers do not follow a predictable pattern when transitioning out of the workforce (Damman et al., 2013). As such their study at least partly echoed Noonan's (2005) findings; that no template exists for how mature age workers exit their careers and any categorisation of them as wholly disengaging as a cohort from work is not borne out empirically. Damman et al. (2013) acknowledge their assumption of stability of retirement plans over the period of their study. These studies carried out by Noonan (2005), Fenwick (2012), and Damman et al. (2013) demonstrate the problematic nature of adhering to the stereotypical view of mature age workers as a homogenous group characterised by their expected disengagement from work as they move towards retiring age. Findings in these studies contrast with career theories such as Super's (1980) regarding disengagement from work in the later stages of life. The Damman et al. (2013) study highlights the heterogeneity of exiting work patterns and shows how later life moves are increasingly unpredictable. While located in the pre-retirement landscape as opposed to my study, the Damman et al. (2013) study offers support for inclusion of Research Question One because of the insights provided into the heterogeneity of mature age worker experiences and the authors' acknowledgement of the dynamic nature of retirement where plans can change over time.

Social gerontology scholars Brooke, Taylor, McLoughlin, and Di Biase (2013) focused on embodiment in their qualitative study, exploring workplace perceptions of the adaptability of the ageing body to demands placed on them by organisations. Findings from thematic analysis revealed that all respondents expressed an expectation that ageing bodies would inevitably incur work-related injuries. Furthermore, according to Brooke et al. (2013), interconnected with this expectation was a sense of loss of ability that accompanied the ageing process, as well as the idea of a profound sense of uselessness. Workforce policy and planning responses to their ageing workforces were found to be limited and ad hoc.

Flexibility regarding accommodating mature age workers health-wise, was not in evidence. Organisations appeared to adopt stereotypical age-based thinking regarding older workers and their ageing physical bodies, and responded passively rather than proactively when planning and implementing human resource policies to retain mature age workers (Brooke et al., 2013).

The topics of age and ageing were also evident in Kojola and Moen's (2016) qualitative study that explored the meaning and motivations regarding work decisions and plans for later careers and retirement. Findings revealed that the definition and concept of retirement differed markedly among participants, which in turn led them to think about and plan their transitions in varied ways. Perceptions of how age and ageing were perceived emerged strongly in the findings. Some participants expressed a wish to distance themselves from an earlier generation of retirees who were perceived as simply giving up on life and being a burden on society, while other participants expressed their desire to never transition out of work. These findings, derived from thematic analysis, echoed findings of earlier studies concerning the delaying of transitioning to the next phase of life (Fenwick, 2012; Noonan, 2005), as well as concerns with the ageing process (Brooke et al., 2013). Regarding the claim of never wishing to stop work, Kojola and Moen (2016) interpreted this as, in part, a resistance towards the ageing process. The Brooke et al. (2013) and Kojola and Moen (2016) studies raise questions for the current study about mature age workers and the ageing process. Mature age workers in my study were aged between 47 and 75. For many transitioning back into paid work, there are undoubtedly some challenges related to their physicality specifically. More broadly, there are questions surrounding how HR policies will need to respond to growing numbers of mature age workers returning to paid work. These findings support my inclusion of Research Question Three with its focus on the contribution to practice that this study aims to make. In addition, and as stated earlier in this section, I argue that the large number of studies using thematic analysis rather than other methods may potentially blunt or restrict findings. This supports my inclusion of Research Question Two relating to methodology and potential contributions that narrative research may make. The studies discussed in this sub-section emphasise the complexities inherent in the working lives of mature age workers and the decisions they make regarding transitions into the next phase of their lives. Theories from the careers literature that regard age as conforming to a

particular stage (Schein, 1978; Super, 1957) would appear to be called into question by the findings. Social gerontology literature adds further insights into the understanding of mature age workers and their transitions, reminding the reader that working in later life and retirement are a part of the ageing process and that the embodied experiences of mature age workers are inescapable.

#### **2.6.2.2 Intentions to transition out of paid work**

Located in the careers, retirement, and social gerontology literatures were studies on mature age workers who remained employed in their main jobs but who had intentions to transition away from these jobs, often into other forms of work, mostly referred to by scholars as bridge employment. Many of the studies reviewed in this section use data drawn from institutionalised longitudinal life course studies, including the HRS that was discussed earlier in Section 2.5.2.

Located in the careers literature, Johnson, Kawachi, and Lewis (2009) used HRS data to focus on the characteristics of mature age workers who transitioned from their main career into a new career in a new industry. The authors concluded that this bridge work or re-careering was common, with approximately 43% of mature age workers transitioning into other jobs as they approached retirement age. Despite these jobs appearing to be more precarious than the mature age workers' main jobs, (with lower hourly wages, less chance of having health insurance attached, and more front-line roles as opposed to managerial ones), the authors concluded that the flexibility afforded by these new jobs made them very attractive (Johnson et al., 2009). Another quantitative study from the careers literature, undertaken by Pillay, Kelly, and Tones (2010), explored the perceptions held by blue-collar workers regarding transitional employment, re-training, and development. Findings showed that 80% of workers demonstrated an interest in a transition phase that included some combination of employment and re-training, despite the heterogeneous nature of the groups surveyed. Both of the studies discussed here show high proportions of mature age workers who either made the transition into bridge (or other) work or who were interested in doing so. In addition, a variety of pathways appeared to be used by mature age workers in their transitioning processes. These findings raise questions for the current study; namely, whether there is a similar variety of pathways for those transitioning back into paid work and,

importantly, understanding how these might be experienced. In turn, responses to Research Question One may inform responses to Research Question Three regarding the development of theory and contribution to practice in this under-theorised area.

Social gerontology scholars Von Bonsdorff, Shultz, Leskinen, and Tansky (2009) drew on panel data and examined the intentions of older government employees regarding either their complete transition out of the workforce and into retirement or their transition into bridge employment, in a similar or different field to the one they currently worked in. Findings suggested many reasons underlying participants' intentions. Two major findings were, firstly, that those intending to transition into bridge employment in a different field were more likely to be male, in good health, educated, younger, and wanted to better use their skills. Secondly, and in contrast, another finding showed that those displaying a greater preference for remaining within their field when transitioning to other work were younger, wanted to make better use of their skills, wanted to earn more money, and had fewer hobbies and interests outside the work sphere. Career scholars Boveda and Metz (2016) used HRS data (just as Johnson, Kawachi, and Lewis did) to examine end-of-career decisions of baby boomers and the variables that influence these decisions. Findings showed that, out of four possible retirement trajectories for participants, only one trajectory included full retirement. The other three trajectories included work in one form or another: remaining in full employment and not retiring, bridge employment, or an encore career. Other findings included people with greater financial security and higher levels of education were more likely either to remain in their current work or to transition into other types of work rather than retire. These findings broadly accorded with those of Von Bonsdorff et al. (2009). Boveda and Metz (2016) acknowledged that more in-depth knowledge of socioeconomic variables would assist in a deeper understanding of the motivations that underpin decisions. These quantitative studies highlight a need for complementary studies such as mine. My in-depth qualitative research can potentially identify more nuanced ways into how transitions back into paid work are experienced. Research Questions One, Two, and Three respond to this identified need with their focus on 1) how mature age workers experience their transitions, 2) what narrative research methodology may contribute to this topic, and 3) how theory and practical measures might be developed that explain mature age worker transitions and support them as they return to work.

Researching in the retirement field, Alcover and Topa (2018) investigated the relationship between job characteristics and motivations of mid- and later-life Spanish professionals and their intentions to continue working or cease work. The authors concluded that mastery or knowledge of work roles was the most relevant factor and that individuals have different motivations, resources, and perceptions at different points within their working lives. These findings support the idea of inherent heterogeneity in the lives of older workers. Also researching in the retirement field, Loretto and Vickerstaff (2013), in their qualitative study, explored the gendered context for transitions to retirement and looked beyond the idea that transition decisions were made in isolation by single individuals. Rather, the authors focused on how traditional, gendered divisions of labour might affect decisions that are made. Both individuals and couples were interviewed. Findings, derived from thematic analysis, revealed that decision-taking was anchored in the household/domestic sphere. Loretto and Vickerstaff (2013) concluded that interactions between the domestic and work spheres were complex and dynamic. There was a disconnection between the reality of unfocused and frequently chaotic approaches to retirement planning in comparison to espoused current practices of the necessity for planning. This conceptualisation of planning being greater than simply an individual decision, and with an emphasis on the interplay within different spheres of a person's life, supports my study with its focus on the unintended nature of transitions. Participants in my study are in situations that have changed over time and there potentially has been an interplay between themselves and others, which has contributed to their transitions back into paid work.

A different perspective on transition planning was taken by Griffin, Hesketh, and Loh (2012) in their quantitative study, with an examination of the influence subjective life expectancy (SLE) might have on transitions from main jobs into retirement. In contrast to the relatively homogeneous cohort of blue-collar workers examined by Pillay et al. (2010), Griffin et al. (2012) used a heterogeneous population from the ongoing longitudinal Australian-based 45 and Up Study (SaxInstitute, 2021). The authors found that the higher a person's SLE was, the more likely they were to transition back to work after ceasing their main job. Griffin et al. (2012) conjectured that individuals who expect to live longer focus more on their futures, which may result in them using their perceived remaining available time to expand their knowledge by returning to the workforce. The authors argued that an individual's perception of their longevity provided an important source of information over and above actuarial measurements that are often used in quantitative studies. Griffin et al. (2012) conceded that,

due to flux in what constitutes retirement, there will be variation in when an individual decides to transition to retirement in the first instance, let alone make the decision to transition back to work.

Located in the social gerontology literature, Genoe et al. (2018) explored the perceptions and experiences of baby boomers either intending to transition to retirement in the near future or those who had retired recently. In their online study that employed grounded theory methodology, and in a departure from all other studies reviewed here, the authors focused on transitions as they occurred in real time rather than asking participants to recall their experiences at a later date. This collection of data in real time was achieved by inviting participants to contribute to blog posts. Three distinct phases of retirement were identified, with the first phase starting before retirement commenced. While the authors found that, for some, bridge employment constituted part of their retirement intentions, for many, post-retirement work was not part of their plans. The study by Genoe et al. (2018) confirmed that retirement is not linear; in fact, it is an evolving process characterised by nuance and complexity. This finding of non-linearity raises very interesting issues. For example, it could be argued that a tension exists by the authors stating both that retirement is non-linear and that post-retirement work did not figure in the plans of participants. The real time nature of the study cannot account for future events and occurrences. There is a possibility that those who expressed their intention not to return to paid work may find themselves back in the workforce in the future due to unforeseen or unexpected circumstances. The Genoe et al. (2018) study demonstrates the need to explore the complexity of transitions and thus highlights the need for this Research Question One. Increasing volatility of patterns of work and retirement means that unknown future events may give rise to an unanticipated return to the workforce.

Schwartz, Monahan, Hatfield, and Anderson (2018), in their literature review, examined the preferred working style of mature age workers to quantify the impact the ageing workforce had on organisations. Findings included that many mature age workers displayed a preference for transitioning to another job rather than opting for retirement. These jobs were frequently lower in status, due, according to the authors, to a desire for less responsibility and more flexibility. These findings accorded with an earlier study by Johnson et al. (2009). Schwartz et al. (2018) also found that many individuals continued working for financial reasons (in contrast to the 2016 Boveda and Metz study) and/or access to benefits. This study has some

synergies with mine, despite its location in the pre-retirement as opposed to the post-retirement, landscape. As a result of their study, Schwartz et al. (2018) developed six personas that represented mature age workers. These were designed to help organisations better understand and support the ageing workforce. I argue that these personas provide some insights into mature age workers but that vignettes are no substitute for theory development, which now needs to take place. As such, this supports my inclusion of Research Question Three which seeks to develop theory in the area of post-retirement transitions. Further, Schwartz et al. (2018) provided sound but generalised recommendations to organisations on how to support an ageing workforce. I believe my study can further develop recommendations and thus this supports the inclusion of the second part of Research Question Three which seeks to provide recommendations to support employers and mature age workers.

Many of the findings from the studies discussed in this section point to what Alcover and Topa (2018) saw as the inherent heterogeneity in the lives of older workers. It is evident from all three bodies of literature that age and ageing are experienced differently in individuals and that there is no longer a firm coupling of age with any normative stage of development. More than ever, mature age workers are making transition decisions that accord with their personal/domestic needs, rather than being locked into a fixed employment landscape that dictates when they should work and when they should retire. The relevance of Research Question One in this study, with its focus on how work transitions are experienced, is supported by the studies discussed in this section. These studies make clear that normative age-graded phases of life are contested and that experiences in this work-retirement landscape are heterogeneous and often non-linear. While situated in the pre-retirement landscape and thus differently located compared with my study, these studies nonetheless offer insights into the increasingly diverse pathways taken and choices made by mature age workers. I argue that pathways and choices regarding transitioning back into paid work may well be just as diverse. Societal conditions continue to impact work and retirement choices which unravel and change apace, highlighting the need to address the research questions posed in this study.

### **2.6.3 Retired workers and transitions**

Studies discussed in this sub-section focused on retired workers who either planned their next life move which frequently involved transitioning back into paid work, or had no intentions

to transition back into paid work. For those planning a transition back into work, their motivations and pathways were varied and the type of work they moved into also varied. Some remained in the field where they had worked pre-retirement while others moved into a different field. Some took on full-time hours while others worked reduced hours. Studies focused mostly on reasons and motivations for transitions back into work rather than on *how* these experiences were experienced. Regarding studies about those not intending a transition back into work, the focus was mostly on health impacts of retirement. These studies are situated in the post-retirement landscape where my study is also situated, and while not focused on the cohort of mature age workers examined in this study, still offer insights pertinent to this study through revealing the multiple pathways out of retirement, and once again emphasising the array of attitudes and motivations held by mature age workers when it comes to work and retirement.

### **2.6.3.1 Intentions to transition back into paid work**

The large number of studies that focus on this post-retirement transition phase reflect both the growing numbers of retirees who decide to return to the workforce after retirement, and growing interest in this topic among scholars. These studies, while focusing on intended rather than unintended transitions back into paid work, remain relevant to my study. This is because they highlight both tensions and opportunities that exist for mature age workers as they transition back into paid work. These varied, and at times contradictory, insights from studies reviewed in this section raise questions about these transitions that substantiate the research questions posed in this study. The studies discussed in this sub-section used both quantitative and qualitative methodologies although quantitative studies were more prevalent, with many scholars particularly in retirement literature drawing on data from the HRS.

Two quantitative studies that focus on intended mature age worker transitions back into paid work are considered seminal, and are often cited in the careers and retirement literatures. The first of these studies by Kim and Feldman (2000) investigated post-retirement employment in an academic community using Atchley's (1989) Continuity Theory of Aging as a framework for analysis. In line with Atchley's theory, which proposes that older adults persist in later life with activities and beliefs that characterised their earlier lives, Kim and Feldman's (2000) findings revealed maintenance stories in their participants. Findings included that individuals liked the regularity of activity and routines, as well as the lack of responsibility, which was a

hallmark of their post-retirement work. This early study, which finds there are benefits to bridge employment for mature age workers, is underpinned by the Continuity Theory of Aging framework, which assumes people have stable personalities, which in turn influence the roles people take on, their interest in these roles, and their life satisfaction (Hocking & Meltzer, 2016). The second of these seminal quantitative studies, and which uses HRS panel data, is Maestas' (2010, p. 718) research into what she described as the "puzzling" phenomenon of "unretirement". Her findings showed that transitions out of retirement and back into the paid workforce were "not uncommon" (Maestas, 2010, p. 719); anywhere from 26% up to 53% of individuals returned to work of some sort, depending on how tightly or more broadly defined the term retirement was. Further, Maestas (2010, p. 744) found that "about 82%" of these transitions were anticipated prior to retirement, and in 61% percent of cases, individuals moved into a different occupation. This appears to contradict the Kim and Feldman (2000) study in regards to the type of work that mature age workers take on post-retirement. Furthermore, Maestas' (2010) comments about the "puzzling" nature of individuals who choose to return to the workforce, along with her surprise that some may have found retirement to be less satisfying than they anticipated, points to how far the commentary on this topic has shifted since this study was published.

These two studies, with their contrasting findings on the type of employment mature age workers transition into post-retirement, raise interesting questions for the current study regarding how mature age workers experience transitions back into paid work. To what extent do individuals take on similar roles post-retirement to pre-retirement and does this in turn impact how they experience their transitions? How do individuals experience transitions into jobs that are different from those they undertook before retirement? And what of the differences in how transitions are experienced based on a transition back into work that was planned? Are similar difficulties and opportunities experienced? The fact that these two studies are both about intentions to return to work and offer differing findings, demonstrates the need to further explore transitions in the post-retirement landscape and highlights the relevance of the research questions posed in this study.

A third study located in the careers literature, which also has a direct synergy with my study, is Ulrich and Brott's (2005) qualitative exploration into the transition experiences of mature

age workers who retired from their main or career jobs and then re-joined the workforce. Findings to emerge from grounded theory analysis included that many mature age workers did not find their transitions easy regardless of whether they took jobs within or outside of their fields. Despite not finding their transitions easy, individuals reported that they persevered and adjusted to their new circumstances. Some stated that their post-retirement jobs exceeded their expectations, although specific reasons why this was the case were not reported in the study. These findings are interesting in light of the previous two studies discussed and support the inclusion of the research questions in my study. Also using grounded theory methodology, social gerontologists Price and Nesteruk's (2010) qualitative study explored how women experienced retirement. Findings showed that, of five retirement pathways to emerge, one was employment-focused. For this group of women, retirement equated with working between three and four days a week, rather than being leisure-focused. These individuals reported a sense of satisfaction and emphasised the importance of retaining social contacts made through work. Both studies demonstrate the different ways in which intended transitions back into work are experienced by mature age workers. These studies offer insights into transition experiences and raise questions for the current study. How will unintended transitions in my study be experienced in comparison? Will similar findings of perseverance and adjustment emerge, given that the transitions are not intended as in the Ulrich and Brott (2005) study? Will transitions be experienced as satisfying by some, as in the Price and Nesteruk (2010) study? These questions highlight the inclusion of Research Question One in my study.

In a study from the retirement literature, Cahill et al. (2011) used HRS data to investigate the prevalence and determinants of transitioning back into the workforce after retirement. Findings included that 15% of older workers subsequently returned to work, doing so if they were younger, enjoyed good health, or had a defined-contribution pension plan. The finding is inconsistent with Maestas' (2010) study (26% at its lowest estimate). This is explained by Cahill et al. (2011) as being, in part, due to differences in definitions of retirement, echoing Maestas' (2010) comments regarding variance in definitions. Cahill et al. (2011) concluded that retirement transitions are diverse, meaning that exits from the labour market cannot be seen as permanent. Work patterns vary and retirement cannot be seen as a one-time event; rather retirement is more aptly viewed as a process of which transitioning back into the labour market is an important part (Cahill et al., 2011). The authors account for these

transitions largely in terms of economic/actuarial reasons. This study reveals insights into percentages of mature age people transitioning back into work, as well as reasons why they do. Not evident from the Cahill et al. (2011) study is how mature age workers experience these transitions and as such highlights a need for complementary qualitative research in order to examine transitions in more detail. The research questions in my study address this current gap in understanding by: asking *how* mature age workers experience their transitions; using qualitative narrative research methodology to interrogate these experiences; developing theory with regard to mature age worker transitions; and recommending to HR practitioners how to support returnees.

In a qualitative study located in the careers literature, Simpson, Richardson, and Zorn (2012, p. 434) explored mature age workers' experiences of encore career work defined as "work, paid or unpaid, conducted within a formal organization, different (in form, field or content) from the worker's previous employment and seen as meaningful by the worker." Findings that emerged from a multiple perspectives analysis, revealed a range of reasons for individuals transitioning to encore work; from necessity and currency, to self-fulfilment and engaging in meaningful work, to feeling the need to be productive rather than being "allowed to be simply 'old' or 'retired'" (Simpson et al., 2012, p. 441). The authors concluded that these multiple perspectives on the meanings of working in later life meant an encore career is not a unified, mutually agreed-on construct, but a dynamic and expanding enterprise that reveals tension and discord as well as opportunity. This study, with its focus on mature age worker accounts of their experiences, connects with my study. With Research Questions One and Two, I aim to further build on the findings from the Simpson et al. (2012) study with a focus on *how* transitions are experienced.

Retirement scholars Pleau and Shauman (2013) used panel data to study the effect that macro-level contexts (particularly macroeconomic and economic changes) have on post-retirement employment behaviour. The authors found that the percentage of individuals transitioning back into the workforce did not change significantly and that there was no discernible change in post-retirement work trends over a 33-year period. Pleau and Shauman (2013) pointed to forces that countered one another as a way of accounting for their findings; they inferred from their data that increasing numbers of a more highly educated population acted to push rates of post-retirement employment higher but these were juxtaposed by

population dynamics including macro-economic forces having opposite-to-intended effects. The authors acknowledged that the panel data used only allowed for observations at two time points (Pleau & Shauman, 2013). Furthermore, their definition of retirement differed from others, with the authors predicting their study would yield findings indicating lower rates of post-retirement employment as a result. Pleau and Shauman's (2013) findings and their acknowledged limitations draw attention to the limited comparisons that can be drawn between large-scale, panel-data derived studies, and therefore the limited ability of researchers and practitioners to draw any stable conclusions.

Careers scholars, Fasbender, Deller, Wang, and Wiernik (2014), examined the psychological effect of ageing on the decision to return to work after retirement, also using longitudinal data and employing quantitative methods. These authors found that individuals who experienced ageing as personal growth (positive) and social loss (negative) were more likely to transition back to work after retirement. They theorised that equating ageing with personal growth resulted in a desire on the part of individuals to re-enter the workforce to expand their repertoire of professional knowledge and skills. Further, experiencing social loss led to individuals re-entering the workforce to counteract this loss and to feel more valued and needed. One chief limitation of the study was the 12-year time lag between data collection points. It is evident that social factors and personal circumstances inevitably change, often markedly over a decade (or more), and these changes were not accounted for in the data analysis. The implications of the Fasbender et al. (2014) and Pleau and Shauman (2013) studies are that, while interesting and potentially significant trends in longitudinal data may emerge, qualitative research can potentially offer a finer-grained and more nuanced view of transitions. As such, these quantitative studies support my qualitative study with the inclusion of Research Questions One, Two and Three.

Located in the careers literature, Rice (2015) explored the bridge work experiences of mature age workers in her qualitative study; in this case, Baby Boomers who, after leaving their pre-retirement jobs, planned for, and actively sought employment through their online networks. Rice (2015) used phenomenological data analysis and found that individuals had no desire to transition out of the workforce permanently after leaving their pre-retirement or career job, as they held the belief they had much to contribute to their workplaces. They enjoyed good

health (echoing themes of embodiment in Brooke et al's 2013 study) and wished to continue learning which accords with Fenwick's (2012) findings. Furthermore, financial concerns did not play a part in their wish to work, which echoes the findings in Price and Nesteruk's (2010) and Maestas' (2010) studies. Rice's (2015) findings demonstrated an ease that was experienced in transitioning to bridge work. Participants displayed a strong wish not to retire and to remain in employment for long as they were physically and mentally able to. Their intention to continue working was focused and clear. This study sits adjacent to my mine and raises questions with regard to how mature age workers with no intentions to work after retirement might experience their transitions. As such, this study supports the inclusion of Research Question One.

In another qualitative study, careers scholars MacKenzie and Marks (2018) focused on group support mechanisms to assist mature age workers in their redundancy (as opposed to retirement) transition process. Using biographical interviews, the transitions of telecom engineers from redundancy in their career jobs to contingent work in the same field were examined. Findings demonstrated the enduring role that occupational identity plays when navigating transitions, along with the potency of collective support mechanisms. These findings shift the debate about the navigation of transitions from being an individualised endeavour to one that focuses on the collective endeavours of a group to support each other through times of discontinuity and change. This is one of only a few studies to use biographical interviews as a data collection method. The method of data collection bears a similarity to the episodic interviews used in my study. In their rationale for the use of biographical interviews, MacKenzie and Marks (2018) draw on early narrative research carried out by Bertaux and Kohli (1984) who discuss the use of narratives that are based on parts of people's lives. MacKenzie and Marks (2018) clearly argue their ontological position where they state that they do not view the biographical interviews they collected as objective accounts. Rather, they view the interviews as interpretations and reflections on events and transitions between these events. This study appears to echo my study ontologically. These researchers voiced similar concerns to mine regarding how their interviews with participants are structured. They acknowledge how the initial "grand tour" question (Dwyer & Emerald, 2017, p. 13) asked by them may have encouraged participants to take a certain conversational route. Although the context differs from my study, this study connects with mine regarding

its ontological and methodological underpinnings and, in particular, with Research Questions One and Two regarding the use of narrative research methodology.

Two studies, located in the social gerontology literature and both using longitudinal data, were undertaken by Silver, Dass, and Laporte (2020) and by Dingemans and Mohring (2019). Silver et al. (2020) used HRS data to investigate the impact of post-retirement work on subjective measures of health. Findings indicated that post-retirement employment had a beneficial effect on both females and males. The authors noted the growing numbers of women in retiree cohorts, noting that the findings regarding benefits for females working post-retirement were similar to the findings for males. Dingemans and Mohring (2019) investigated the role that work history plays in post-retirement employment; in particular, the relationship between previous work and the propensity to transition back to work after retirement. Their findings, based on panel data pooled from various European countries from over 19,000 respondents in the SHARE project between 2004-2013, included the fact that more time spent in the workforce equates with a greater likelihood of working after retirement. In addition, the more part-time or self-employed work done during the work career, the more likely an individual was of returning to work after retirement. Limitations to this study include that data was pooled and as such, certain cultural (e.g., attitudes to working in later life) and structural (e.g., the design of social security systems) factors were lost in the aggregation. Interestingly, the authors calculated that only approximately 9% of those who had retired eventually returned to the workforce. This percentage is considerably lower than Johnson, Kawachi, and Lewis's (2009) conclusion that approximately 43% of respondents in the US context returned to work. These two longitudinal studies offer insights into work post-retirement but many questions remain. With their large data sets, in particular, the study based on SHARE data, it is apparent that research with a qualitative focus such as mine would complement these studies and allow the exploration of some of the complexity of transitions back into paid work. Thus, these studies support the inclusion of my research questions.

### **2.6.3.2 No intention to transition back into paid work**

There are large numbers of studies from all three bodies of literature (careers, retirement, and social gerontology) that focus on the transition phase from work to full or permanent retirement. These studies are included in this review as they are situated in the same

retirement-work context as my study is. The studies discussed in this sub-section used both quantitative and qualitative methodologies, although quantitative studies were more prevalent, with many scholars in the social gerontology literature drawing on HRS data.

The social gerontology literature has an orientation towards the impacts on physical and mental health as a result of permanently exiting work and entering retirement. The relationship between retirement and mental health was the topic of one study, undertaken by Drentea (2002), which revealed inconclusive findings. While retirement was associated with more positive affect and less anxiety than working, it was also associated with a lower degree of control because respondents reported feeling less fulfilled and dealt with fewer problems requiring complex thinking. More conclusive findings emerged from studies done by Zhu (2016) and Kolodziej and García-Gómez (2019); both studies found that retirement does afford mental benefits. Zhu (2016) used longitudinal data from the HILDA survey and found that retirement conferred positive and significant effects on both mental and physical health in Australian females. Further, Zhu (2016) argued that there was a cumulative effect in play, that is, the longer individuals remained retired, the greater the beneficial effects. One possible reason offered for this increase was the uptake in positive health-related activities in retirement including doing more physical exercise and smoking less. In line with Zhu's (2016) study, Kolodziej and García-Gómez (2019), using data from the SHARE project, found that there is a protective effect of retirement on mental health and that this is greatest in females and blue collar workers who are just above or below what is considered to be a clinical definition of being at risk of depression. However, it was acknowledged that retirement appears to be less beneficial for other groups in their study including, for example, married individuals (Kolodziej & García-Gómez, 2019). They concluded that their study exhibits heterogeneous effects of retirement on mental health.

In contrast to the above studies, Clouston and Denier (2017), using HRS data, found significant differences between those who remained working and those who retired, with those in retirement experiencing rapid cognitive ageing. The authors discovered a cumulative effect of diminished cognitive powers, claiming that the rate of ageing increased two-fold in those who were retired. Similar results regarding the negative relationship between retirement and cognition were found by Lee, Chi, and Palinkas (2019), although the authors found that

engaging in mental activities (including reading, playing cards, and solving puzzles to name three) mitigated this negative relationship. Again, HRS data was used for this study. In discussing limitations to their study, Lee et al. (2019) acknowledged they could not account for those individuals who may have been more likely to retire due to experiencing cognitive decline at a greater rate than some others who were cognitively healthier. In their study on retirement health, also using HRS data, Voss et al. (2020) examined the health effects of late-career unemployment on retirement health and found that unemployment in one's late career had a direct negative effect on mental health. The authors described their findings as significant; they took a fast-growing ageing population into account and declared that unemployment late in one's career should be considered a public mental health concern. The authors conceded that there were difficulties distinguishing between late career unemployment and early or forced retirement (Voss et al., 2020). Clarity in this regard would enable better assessments of health effects, according to the authors.

Taken together, the longitudinal studies discussed so far in this sub-section, with their focus on retirement and its impacts on mental and physical health and cognition, present a diverse range of findings. While these studies did not include a focus on retirees returning to paid work, they did provide insights into how retirement impacts individuals in different ways. These heterogeneous effects of retirement on individuals raise questions for the current study regarding how experiences of those transitioning back into work may be impacted. Insights provided by these quantitative studies demonstrate a need for complementary qualitative studies such as mine that can explore in more depth how transitions are experienced. These insights support my inclusion of Research Question Two with its focus on narrative methodology as a means to uncovering nuances in mature age worker stories.

In contrast to the above studies located in the social gerontology field, with their focus on quantitative longitudinal studies, literature from the retirement and careers studies fields is now reviewed. These studies are qualitative, with all using semi-structured interviews as the means to gather data. Studies focused on retirees' experiences of retirement (Sargent et al., 2011), reasons for their decisions to retire (Perera, Sardeshmukh, & Kulik, 2015), and the subjective meanings given to factors that prompt retirement decisions (Vough et al., 2015). Sargent et al. (2011) used metaphor analysis to conceptualise meanings that participants

assigned to their retirement. Findings included metaphors of a sense of loss of purpose and identity and metaphors of a newfound sense of freedom from work. The authors inferred that these differences in experiences were in part due to individuals attributing different meanings to retirement over time (Sargent et al., 2011). The more time that had elapsed since retirement, the more content individuals appeared to be with their retired status. This appears to accord with the Kolodziej and García-Gómez (2019) study regarding the protective effect of retirement. Those who had only recently retired experienced more churn and fragmentation in how they experienced retirement. The Sargent et al. (2011) study connects with my study in that it focuses on the *experiences* of mature age workers. Despite the participants in their study transitioning to full retirement, the heterogeneous nature of their experiences provides insights into my study and how mature age workers might experience transitions out of retirement. As such, this study supports my inclusion of Research Question One which asks how mature age workers experience their transitions *out of retirement* and back into paid work.

An exploration of exit decisions from the workforce are the focus of studies by Perera et al. (2015) and Vough et al. (2015). Perera et al. (2015) explored the decisions of those who had recently ceased full-time work. Thematic analysis indicated that decisions to transition out of the workforce were based on on-going issues regarding increases in pace and workload. A second finding revealed that not all retirees self-identified as retired. While approximately two thirds (64%) considered themselves to be “true” retirees (i.e., they had permanently exited the workforce), one third considered themselves in transition to other work and were classified as either “hiatus takers” or “job changers” (Perera et al., 2015, p. 11). All participants had left their jobs no longer than six months before being interviewed and as such, were still in the very early throes of retirement. The differences in what it meant to be retired emerged as one of the key findings (Perera et al., 2015). The study by Vough et al. (2015) focused on managers who self-reported as being retired, with the authors exploring the subjective meanings that people give to factors that prompt retirement decisions. Using thematic narrative analysis, six end-of-career narratives were identified, and a model of identity work was posited. This model distinguished between decision-making factors seen as being identity opportunities and those seen as identity threats. The authors concluded that end-of-career transitions and decisions were more dynamic and nuanced than previous literature had described, with a range of factors including contextual factors and emotional

reactions impacting on these decisions (Vough et al., 2015). Taken together, these qualitative studies into transitioning out of the workforce and into retirement present findings that highlight differences in how retirement is experienced. Retirement, in both studies, is identified as being a process rather than a one-time event, regardless of whether participants grow more or less content over time.

#### **2.6.4 Summary**

In summary, in this section I reviewed and synthesised studies relevant to my research questions from three bodies of academic literature; namely careers, retirement, and social gerontology, signalling their connection to my three research questions. Studies were categorised into 1) mature age workers and transitions, and 2) retired workers and transitions. I further divided each of these two categories into literature that focused on those with intentions relating to transitions and those with no intentions relating to transitions. It was evident from my synthesis that there was a group of mature age workers who continued to work in their career or main jobs with no plans to transition out of work. In some cases, these workers resisted or delayed transitions. A second group of mature age workers also continued to work in their career jobs and were simultaneously planning the next phase or transition of their lives. In many cases, these transitions included work, where a myriad of transition options were evident. The literature used various terms for this transitional work with bridge employment being the most common. Reasons for choosing to continue to work varied as did the type of work people undertook. A third group was retired workers who planned to transition back into the workforce. Once again, the permutations of these transition arrangements were many. The fourth group was older people who had permanently exited the workforce with no plans to transition back into paid work. This fourth group raised interesting questions for this study. It was evident from some of these studies that individuals raised the idea of *possibly* returning to the workforce in the future. There is little doubt from these studies that what constitutes retirement is contested territory and that cultural lag is evident, i.e., how these individuals self-identify and how they are identified by society would appear not to match at times. The literature surveyed in this section supported the research questions posed in this study. In essence, what emerged from this review was that:

- Mature age workers who previously considered themselves retired and had no intentions of transitioning back into paid work are under-researched. This supports the inclusion of Research Question One.
- Qualitative studies appear to mostly employ content or thematic analysis. This supports the inclusion of Research Question Two.
- Transitions appear to be under-theorised and practical recommendations for how to support mature age workers in the workplace appear limited. This supports the inclusion of Research Question Three.

## **2.7 Chapter summary**

This chapter began with a statement of the Research Questions One, Two, and Three. Second, I synthesised trends pertinent to my research in the three bodies of literature that underpin this study; namely, careers, retirement, and social gerontology. Third, I reviewed relevant empirical studies which I divided into the two main sections of 1) mature age workers and transitions and 2) retired workers and transitions. What emerged from the literature reviewed was the under-researched nature of mature age workers with no intentions of transitioning into the paid workforce. This group of individuals has been surprisingly neglected in the literature and with more mature age workers in this sub-group, now transitioning back into work in growing numbers, it is increasingly important to explore how they experience these transitions. As a result of this review, Research Question One for my study is:

1. How do mature age workers, previously identifying as permanently retired, experience transitions back into paid work?

My review also revealed a preponderance of content and thematic analysis in the qualitative literature; and an under-theorisation of transitions and limited practical recommendations for the support of mature age workers in their transitions back into paid work. As a result, Research Questions Two and Three are:

2. To what extent might narrative research contribute to understanding how mature age workers experience post-retirement transitions back into paid work?
3. How might an understanding of how mature age workers experience post-retirement transitions back into paid work contribute to theory and practice?

## **Chapter 3: Methodology**

### **3.1 Chapter overview**

This chapter is structured as follows. First, I provide an overview of narrative research methodology including the terminology I adopted, and the ontological and epistemological underpinnings of this study. Second, I address my approach to analysis and rationale for the development of the guiding analytical framework used to examine the mature age worker narratives collected for this study. Third, I describe the research setting and fourth, my data collection process. Fifth, I describe the guiding analytical framework I developed for this study, using examples from the data. Sixth, I discuss ethical considerations of this study including how I achieved trustworthiness. Finally I offer a brief chapter summary.

### **3.2 Narrative research methodology**

Narrative research sits within the qualitative inquiry tradition (Creswell, 2013) and is distinguished from other qualitative methodologies by its focus on narrated texts and the understanding that people make sense of their lives through telling stories. Narrative researchers regard stories as being of primary importance to people because they help them to both understand and shape their respective worlds. Stories are central to human existence, according to Bruner (1986), and are “the primary scheme by which human existence is rendered meaningful” (Polkinghorne, 1988, p. 1). As such, from this perspective, the human experience is always narrated (Moen, 2006) and narrative research draws on people’s personal stories as a way of understanding their experience (Merriam & Tisdell, 2015; Riessman, 2008; Squire, 2013). Josselson (2011, p. 224) describes the fundamental role that stories play in people’s lives:

The stories that people tell about their lives represent their meaning making; how they connect and integrate the chaos of internal and momentary experience and how they select what to tell and how they link bits of their experience are all aspects of how they structure the flow of experience and understand their lives.

Some narrative researchers use a life-story approach for data collection, where entire life histories (Linde, 1993) are gathered, while others use a biographical life story or an episodic approach (Flick, 2009; Murray, 2003) where parts or aspects (Josselson, 2011) of a life are on the central focus. In my study, I used an episodic approach when engaging in narrative

interviews with mature age worker participants as I was exploring a specific part of their lives; namely, their post-retirement work lives.

Narrative research is employed extensively across disciplines (Riessman, 2008) as varied as anthropology, cultural studies, economics, education, history, linguistics, medicine, nursing, psychology, and sociology (Salkind, 2010). The widespread adoption of narrative research attests to its flexibility but, more importantly, this flexibility reflects its value and potential to contribute both empirically and theoretically to a range of academic disciplines. Inevitably such widespread adoption has led to differences in understandings regarding what does and does not constitute narrative research. This includes how key concepts and terms are understood and used. I begin by discussing and defining key terms, and situating my research ontologically and epistemologically. In discussing these areas, I demonstrate my philosophical stance that underpins my research questions.

First, and in relation to key terms, I use the term *narrative research*. Salkind (2010, p. 869) states that “narrative research aims to explore and conceptualize human experience as it is represented in textual form”. This definition is expanded on by Squire et al. (2014, p. 7) who provide examples of textual forms and states that narrative research:

involves working with narrative materials of various kinds. Sometimes they already exist, for instance if you are studying a video game, a novel, a film or a speech. Sometimes, the narrative materials come into existence as part of the research. In this second case, the researcher might ask their research participants to produce stories. These could be spoken life stories, or photographic self-portraits, or day-by-day journals of events.

My study is an example of the generation of narrative materials as part of my research; I used semi-structured interviews to gather stories from participants.

Second, I use the term *narrative analysis*. According to Squire et al. (2014, p. 7), narrative analysis involves “analysing narrative aspects of stories, not just analysing stories in any way you choose”. Riessman (2008, p. 6) states that narrative analysis is “the systematic study of narrative data,” adding that the term refers to a “family of methods for interpreting texts that have in common a storied form.” In particular, narrative analysts “interrogate intention and

language - how and why incidents are storied, not simply the content to which language refers” (Riessman, 2008, p. 11). My data analysis constituted a challenge because, as Andrews, Squire, and Tamboukou (2013, p. 1) point out, clearly explained analytical processes are rare and there are “no overall rules about suitable materials or modes of investigation.” This challenge regarding exactly how to analyse narrative material is widely recognised (Chase, 2018; Holstein & Gubrium, 2009; Squire, 2013). I assumed that due to the large number of published studies using narrative methodology, documentation of both clear research processes and analytical techniques would exist and be accessible. I found this not to be the case, however. Some narrative researchers claim that the situated and highly contextual nature of any narrative data gathered makes it unhelpful to document analytical processes (Clandinin & Murphy, 2007). They argue that the bespoke nature of analysis cannot easily be captured, let alone adapted or replicated. This lack of documentation leads to a situation where other interested narrative researchers (including myself) at best, can only partially (re)use processes and techniques and at worst, are left to reinvent the processual and analytical wheel. In the case of this study, developing a process and identifying techniques suitable for the analytical purposes of my study posed a significant challenge and the latter part of this chapter will focus on the guiding analytical framework I devised for this study. This development of a framework enabled me to address the Research Question Two posed in this study and provided a platform for me to address Research Question One also.

Third, I use the terms *narrative* and *story* interchangeably in my study. Understandings and usage of these two terms vary in narrative research. Some scholars distinguish between the two terms, with Riessman (2008) describing how sociolinguists reserve the two terms for quite different and specific categories. Other narrative researchers, though, use the terminology interchangeably, chief among them Squire et al. (2014) and Riessman (2008, p. 6) who states that while early on in her career she “made a great deal of the difference” between the terms, she now uses “the terms ‘story’ and ‘narrative’ interchangeably in writing.”

I now place these definitions in the context of the philosophical underpinnings of narrative research. There is wide variability in how contemporary narrative research is conceptualised. The tradition of narrative research that I worked within for this study is described by

Andrews et al. (2013, p. 6) as the form “which addresses the co-constructed narratives that develop, for instance in conversations between people..., and views narratives as dialogically constructed.” This tradition draws on work from linguistic, literary, and cultural studies domains. I found this tradition to be the best fit for my analytical purposes because I wanted to gain an understanding of the narratives I collected, that went beyond the thematic. Several tenets drawing on literary principles, informed the philosophical underpinnings of my study. These include the ideas that narratives are *dialogic*, have a *performance quality*, and are *retrospective* in nature. Narratives are always produced while people’s lives are on-going; they are not viewed as separated or removed.

The dialogic view of narrative draws on the work of literary theorist, Mikhail Bakhtin (1895-1975). Bakhtin (1986) believed all human action to be dialogic in nature, with the understanding that nothing spoken, read, listened to, written, or thought, ever occurred in a vacuum. This focus on a dialogic view of narrative represented a significant shift in how narratives were conceptualised; early narrative research focused on monologic narratives. Bakhtin (1986) argued that an individual’s utterance is never neutral; there is always someone they are talking to, or addressing, even if that person remains unseen. For Bakhtin, the individual always exists in relation to others, which in turn means that living requires endless dialogue with others (Moen, 2006). Therefore, meaning and understanding are created when individuals are in dialogue together. It is through dialogue between a speaker and a listener (or, in the case of this study, between a participant and a researcher), occurring in a situated context, that narratives are continually produced and attended to. In my study, the situated context of the interviews (places, days, and times always of the participants’ choosing) and the joint creation of meaning (such as when I asked for clarification and explanation from the participants and when I responded to their questions) exemplified a dialogic exchange.

Intertwined with the idea of the dialogic is Erving Goffman’s (1922-1982) concept of *performance*. Goffman (1959) used the metaphor of theatrical performance as a framework to uncover and describe the complexities of the structure of social encounters. Goffman’s (1959, p. 22) use of the word performance refers to the “activity of an individual which occurs during a period marked by his continuous presence before a particular set of observers and

which has some influence on the observers”. In his lifelong sociological research endeavours, Goffman paid attention to the routine and seemingly trivial matters of the everyday lives of people (Jacobsen, 2010). His study of social interaction is often applied in contemporary narrative research contexts (Andrews et al., 2013). Narrative researchers draw on the literary, understanding that there is a performance quality to stories that are told by participants, rather than these representing an objective, unmediated rendering of events. As Mishler (2004, p. 226) states, “the narrative telling is not mimetic: it is not an exact representation of what happened, but a particular construction of events created in a particular setting, for a particular audience, for particular purposes, to create a certain point of view.” This concept of performance provides a way of understanding that speakers tell and re-tell their stories of experience, both for themselves and for their audience (Trahar, 2009), in different ways, at different times, and in different settings. This understanding leads to the idea that narratives are *retrospective* in nature.

The *retrospective* nature of narrative with its notions of re-interpreting, re-framing, and re-telling is an important ontological point. Speakers continually re-interpret, re-frame, re-tell, and re-negotiate their stories as they engage in dialogue with others in different settings, thereby gaining new perspectives on their experiences (Bruner, 1986; Moen, 2006; Riessman, 2008). Narratives organise time (Ricoeur, 1984) and are a constructed account of experience rather than a factual record of what actually happened. The acts of re-interpreting and re-framing emphasise that humans reconsider their experiences with hindsight and that stories are told differently by speakers over time. Stories are not fixed or essentialist in nature; rather, they alter with time to fit with new contexts. Freeman (2015, p. 27) describes the retrospective dimension of narrative research, stating that “narratives always and necessarily entail looking backward, from the present moment, and seeing in the movement of events episodes that are part of some larger whole.” Narrative researchers understand that all human experience is in a temporal transition and represents more than can be known or represented (Clandinin & Rosiek, 2007). There is an acceptance that there is “not a search ‘behind the veil’ of appearances that ends in the identification of an unchanging transcendent reality”; rather there will always be a selective emphasis of an experience (Clandinin & Rosiek, 2007, p. 41) both in terms of what and how a speaker (or participant) expresses themselves and what or how a listener (or researcher) chooses to understand about that experience. This point of view has implications for my study and how I interpreted the narratives I collected from participants. Rather than seeking to extract an objective truth from individuals’ stories, I

understood them as being situated in a particular time and place and produced with, and for, myself as the researcher.

Connected with the idea of narratives as being in temporal transition, is the ontological commitment of narrative researchers who understand themselves to be always “in the midst” of their own lives and the lives of others (Caine et al., 2013, p. 583). The phrase “in the midst” is taken from the literary “in medias res”, which refers to the literary device whereby a narrative (in a book or a movie for example) begins some way into the action of the story (Cooren, 2015, p. 307). The reader or viewer is dropped into events without explanation from the author. Earlier (and/or later) events only become clear by paying careful attention to details in the story and by slowly piecing these together as more information comes to light. Reflecting on my context, I live in the midst of layers in my own life, both personal and professional, as do the participants who took part in this study. Together, the participants and I met in the midst, with participants immersed in their post-retirement work transitions and myself immersed in my doctoral study and work. Conceptualising the data that I gathered as emerging from meeting in the midst with participants allowed me to grasp the idea that people’s lives and stories are always under construction and subject to revision. This understanding, in turn, allowed me to see inconsistencies in stories along with incoherent patches of talk, not as problematic but rather as representative of individuals in the process of making sense of their experiences. As a result, I did not devalue language or stories that were incomplete or contradictory and thus eliminate these from analysis.

Leading from the discussion above regarding the ontological underpinnings of narrative research, I turn to my epistemological stance. I acknowledge the socially-created way in which knowledge, or in my case narrative interviews, are created and generated between myself as the researcher, and the participants. I have a constructivist-interpretivist epistemology, a respect for the participants’ perceptions of reality, and a belief that this reality is composite and situational. There are implications for my research findings as a result of my stance. I acknowledge that I did not arrive at a final, settled set of findings which represent the truth and/or the essential nature of the topic I explored. Just as the stories narrated by participants are provisional and situated, I understand that my findings represent my analysis of stories that are continually being reviewed and revised. I understand that my analysis was similarly situated and occurred in a particular time and place. I acknowledge that some stories told by participants may have been carefully curated while others may have

been shared extemporaneously. This methodology, I concluded, would assist me to adequately capture the ambiguity and uncertainty of mature age worker narratives. My understanding that narratives gathered for this study were situated and contextual - and produced with and for myself as a researcher - cemented the suitability appropriateness of this methodology for the topic of study.

### **3.3 Participants**

I interviewed 18 participants for my research: twelve were female and six were male. They ranged in age from 46 to 75. Their stated retirement ages at the time of interview ranged from 24 to 64. The interviews and data analysis took place between November 2016 and December 2018. The shortest interview was 35 minutes and the longest was 1 hour and 13 minutes. The average duration was 50 mins. This average duration is in accord with the Irvine, Drew, and Sainsbury (2012) study into the average (mean) duration of face-to-face and telephone interviews. All participants confirmed both verbally and in writing before being interviewed that they had retired and then transitioned back into the workforce and were, therefore, eligible to take part in this study. I stressed to participants that they were free to choose the place and time for their interviews. This strategy was used to put participants at ease (Kvale, 2007) by giving them control over where and when we met. Eleven of the interviews took place at participants' homes, four took place via Skype, two took place in coffee shops nominated by the participants, and one took place in a university campus library, again nominated by the participant. Two of the four Skype interviews were audio-only. Pseudonyms were used to ensure confidentiality. I recorded all interviews on my personal mobile phone and then downloaded these to my password-protected home computer before erasing the audio from my phone.

Keeping Research Question One in mind with its specific focus on previously retired mature age workers transitioning back into workforce, I used a purposive sampling technique. I considered purposive sampling to be the most appropriate fit for my research as I required individuals who could provide me with information not easily obtained through other channels (Liamputtong, 2013). I recruited 17 of the 18 participants in this study using strategies including cold-calling organisations known to recruit retirees, placing a call for participants in a workers' union newsletter, contacting potential candidates directly after

reading or watching TV or magazine features about them, and using personal contacts. I recruited one of the 18 participants through snowball sampling. This type of sampling occurs when the researcher asks participants already involved in a study if they know of others who may meet the criteria the researcher is looking for and who may be willing to take part in the research (Liamputtong, 2013). In the case of the current study, one participant volunteered that she had a friend who would be interested in taking part in my research and I took advantage of this offer. While the snowball recruitment technique can lead to issues of sample homogeneity (Faugier & Sargeant, 1997), that was not the case with this one participant as she matched the necessary criteria of having previously regarded herself as permanently retired before taking the decision to transition back into the workforce. See Appendix A for full participant details.

### **3.4 Data collection**

#### **3.4.1 Episodic interviews**

I used the type of semi-structured interview that Murray (2003) and Flick (2009) refer to as the episodic interview for collecting data. I adopted this type of interview principally because I wanted to encourage participants to share how they experienced pieces or parts of their life stories rather than ask them to discuss the totality of their lives where the life story approach is more common (Linde, 1993; Loots, Coppens, & Sermijn, 2013). With regard to Research Question One, I considered the episodic interview to be the best fit as I wished to focus on how participants experienced transitions back into work post-retirement rather than elicit an entire life story from them. I used a structured series of topics for my interviews as recommended by Flick (2009) which helped to elicit detailed narrative accounts about the participant's experiences with these topics. As Murray (2003) makes clear, the role of the interviewer is to emphasise to the participants to expand on their personal experiences and explore a particular topic but without being overly prescriptive. There is a balance to maintain between emphasising a particular experience, while still giving participants the latitude to tell their accounts in their own way in their own time (Murray, 2018). In short, I chose the episodic interview as I believed it best fitted the "research interest and context" (Jonsen, Fendt, & Point, 2018, p. 45) and provided me with the best method to answer my Research Question One. See Appendix B for the conversation prompts I used in the narrative interviews.

One challenge when collecting narratives is the inadvertent encouragement given by the researcher for the participant to tell their story according to a particular narrative structure (Murray, 2003). This encouragement is due to an unconscious need for coherence and linearity on the part of the researcher (McAdams, 2006). Salmon and Riessman (2013, p. 201) also identified this challenge and described how a researcher could possess “needful ears”. In my study, I was aware of this potential neediness on my part, particularly in early interviews conducted with participants. It stemmed from my anxiety about being a novice researcher and not collecting the right kind of data that would be useable for this particular study. Even though I understood that beginning interviews with a “grand tour” or an open question such as “Tell me about your experience of...” encouraged participants to set the agenda (Dwyer & emerald, 2017, p. 13) and not constrain participants, I nevertheless felt a need for coherence and content from participants. As I interviewed more participants and reflected on the process personally and with my doctoral supervisors, my confidence grew along with my deepening understanding of the inevitable and natural incoherent qualities that contribute to speech (Hyvärinen, 2010; Spector-Mersel, 2011; Tuval-Mashiach, 2017). I came to realise that I could establish rapport with a participant and fully attend to what they said and remain in the moment, rather than rushing ahead in my mind to formulate the next question to appear “professional”.

### **3.4.2 Robustness of data collection**

To ensure the data I collected was comprehensive and fulfilled the aims of my research I instituted several checks. The first check was composing field texts. Field notes or field texts (Clandinin & Connelly, 2000, p. 80) are an essential part of the narrative research process and ideally should come about through “a rigorous process of reflexivity.” Carefully composed reflexive field texts deal with issues of “distance and closeness” (Clandinin & Connelly, 2000, p. 80) that researchers experience throughout the research process. These notions of distance and closeness aid the researcher in considering both the personal/individual and the social/institutional contexts, as well as acknowledging that researchers themselves, as well as participants, are experiencing the world under investigation. In addition, field texts are used by researchers to question themselves regarding their evolving identities as researchers that emerge in the field when collecting data, and later in “who we become to participants in the processes of becoming to ourselves” (Lincoln, Lynham, & Guba, 2018, p. 143). In my study,

I made initial field texts within 24 hours of interviewing participants. In the majority of cases, these were made as soon as the interview was concluded, into an audio recorder and then later transcribed. This is a very useful means for capturing raw first thoughts before assumptions and judgements set in. I added to these field texts at several points in time during the phases of my analysis. Many interview transcripts have at least six accompanying field texts. These field texts served as a means for my doctoral supervisors and myself to extend and develop our understanding of the episodic narratives, complete with their incoherence and contradictions. See Appendix C for a series of field texts I composed over time regarding Bill (participant #1 in this study).

### **3.4.3 Transcription of interviews**

I acted as researcher, interviewer, and transcriber for the 18 participant narrative interviews collected for this research. The transcription stage took a large amount of time, but it afforded many benefits. Hearing the participants tell their stories allowed me to immerse myself in the data. I understood more by listening intensively to stories many times. I made connections within and across participant narratives through transcribing them. Once the interviews were transcribed, participants were sent a copy to read. This happened within two weeks of the interview taking place. This process of member checking (Korstjens & Moser, 2018; Lincoln & Guba, 1985) the transcription was foregrounded in the written participant information sheet and verbally on meeting each participant. See Appendix D for an example of the information sheet. Not all participants accepted the invitation to comment on the transcripts. Of those who did comment, the focus was not usually on the content but rather about expressing the hope that they had provided enough useable information and that they were not too boring for me, the researcher, to read. These comments were invariably humorously and seemingly offhandedly phrased, but may in fact point to participants wanting to project themselves in a particular way. The performance aspect was evident even in these comments. One participant expressed some dismay at my rendering of his narrative. This rendering was the first transcription I did and I decided to include what Mero-Jaffe (2011, p. 236) describes as “interview noises”, such as involuntary sounds and stutters. The participant emailed an amended version of the interview with the “track changes” function applied showing all of his small stutters and repetitions deleted. Naturalised transcripts that reflect verbatim speech can insult interviewees who may consider their speaking to be unrefined (Mero-Jaffe, 2011).

This was the case with the participant in question and I readily accepted his proposed changes, emailing him an updated version minus interview noises. I reflected on this event, considering how necessary or otherwise it was to render participants' narratives verbatim. As a result of that first transcription, I took the decision not to include ums, ahs, and stutters made by participants in subsequent transcripts. I did not, however, clean up grammatical mistakes or incoherent speech. No participants who read their transcribed interviews after the first participant had any comments to make about either how their language use appeared in text or about the content of their narratives.

### **3.5 Approach to analysis**

In this section I provide an explanation of the analytical approaches I used in my analysis. I adopted and, in some cases, adapted several approaches. I combined these in ways that complemented each other, and importantly, enabled me to identify some of the complexities of the narratives I gathered for this study. I call my approach to analysis *pluralistic*; that is, an approach that combines qualitative methods of analysis, designed in a coherent manner, with the aim of addressing the research questions. There is a small focus in the literature on this combining of qualitative methods, with some referring to the method as “bricolage” (Cilesiz & Greckhamer, 2020, p. 8; Pratt et al., 2020, p. 2) while others refer to it as “qualitative-qualitative” (Pritchard, 2012, p. 133). Literature on this topic remains limited, however, in contrast to what is published on the topics of multi-method and mixed-methods research. It has been argued that some qualitative researchers may settle on one analytical approach partly to avoid any difficulties within their faculties and to retain credibility among those working within the same tradition (Cassell & Bishop, 2019; Cilesiz & Greckhamer, 2020). A focus on a single technique familiar to the researcher and the academic discipline they are working within may produce an echo chamber effect in research where the use of familiar methods may reproduce similar findings (Jackson & Mazzei, 2018). This sentiment is echoed by Alvesson and Sandberg (2013, p. 146), who encourage researchers to move beyond “the reproduction of established frameworks” and instead consider a “broader set of theories and vocabularies as resources for challenging dominant assumptions and constructions of empirical material, more emphasis on critical and hermeneutic interpretations, and some boldness in counteracting consensus.” An explanation for the approaches I adopted in the

course of this research follows. This explanation is preceded by a diagram I constructed to show the methods that constitute this approach. This diagram constitutes Figure 1.

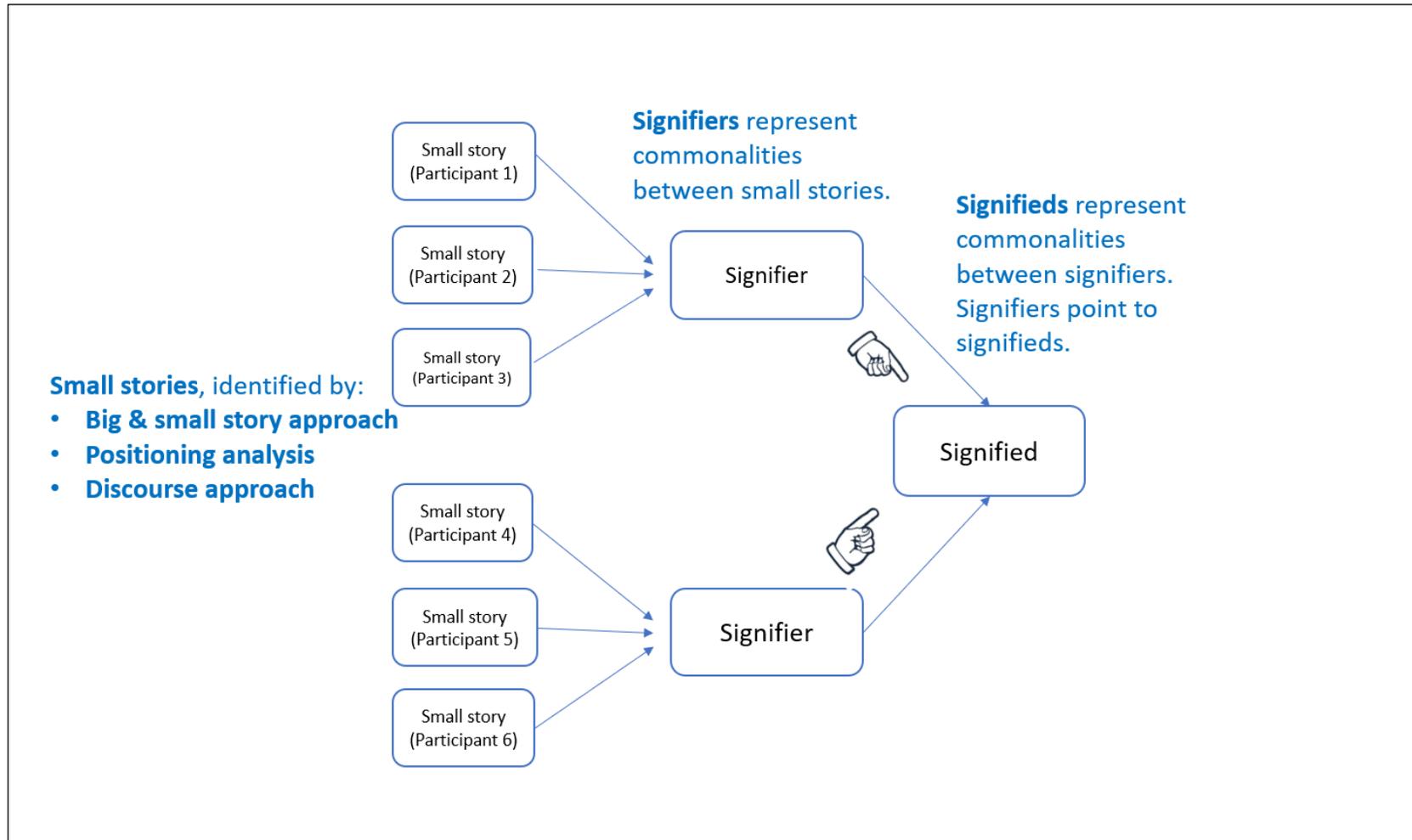


Figure 1. An overview of the approaches used in analysis with the final analytical phase as yet unknown

### 3.5.1 Big and small story approach

One approach that I used in my analysis was to identify both the big and the small stories in the narrative data I collected. This analysis of both kinds of stories does not always occur hand in hand as it did in my research. There are debates among narrative scholars regarding the pre-eminence of one kind of story over another; in short, there are proponents of the big story versus the small story approach to analysis. Big stories are often associated with interviews that are biographical in nature or that focus on life stories (Linde, 1993). They represent the result of a typical interview, usually between a researcher and a single participant where the participant talks reflexively about their life or an aspect of their life (Andrews et al., 2013). There is a focus on what is being talked about or the content of what is said (Freeman, 2011). However, some narrative scholars critique what they consider to be the overly dominant position held by these transcript-based narrative interviews with their big story emphasis, arguing instead for a focus on more naturally occurring small stories (Bamberg & Georgakopoulou, 2008). In contrast to big stories, small stories are often described as short in length (perhaps just a few lines long) or about nothing very much content-wise. They might be contradictory, not appear to make much sense, or demonstrate some resistance to telling (Georgakopoulou, 2007). All of these seemingly difficult features could, in other analytic traditions, disqualify them from analysis. In the small story approach, there is a focus on how events are being (or not being) accounted for or discussed, in contrast to the big story approach with its focus on the content. Regarding big and small stories, analysis of narratives often takes an either/or approach, with a focus on one kind of story or the other. While there are some who have argued for small story research as an antidote to big story research (Georgakopoulou, 2007), others posit that a synthetic, dialectical approach to harnessing both big and small stories in analytical endeavours is the most fruitful approach (Freeman, 2011).

In my analysis of the narrative interviews, I adopted the position that big and small stories are interconnected within a single narrative; I understood small stories as being nested within big stories and thus viewed these two types of stories as relational rather than oppositional, with one type helping to illuminate the other. An example follows, using a single narrative interview. I identified big stories mostly through thematic analysis, while I identified the small stories through a combination of thematic analysis and techniques drawn from

positioning analysis and a discourse approach (discussed in the following two sub-sections) to focus on their function. As an example, Figure 2 shows my analysis of two big stories from Sarah's narrative. Big story 2 (seen in the left hand column) was about Sarah's experiences of re-training for work post-retirement and big story 3 segued into Sarah discussing work she did after completing this training. Nested within the two big stories were four small stories: the middle column is my thematic analysis of the small stories and the right hand column is my analysis of the functions of these small stories, derived from applying positioning analysis and a discourse approach.

<b>Big stories</b>	<b>Small stories</b>	<b>Functions of stories</b>
Big story 2 Retraining post-retirement		
	Small story 7 Reasons for re-training as an EN	Credentiailling herself; Emphasising her experience;
	Small story 8 First attempt at re-training	Justifying this failed first attempt
	Small story 9 Second attempt at re-training	Triumphing over struggles and difficulties
	Small story 10 Hold ups with granting of qualifications	Attributing delays to others
Big story 3 The Dementia Unit		
	Small story 11 Views of dementia patients - positive	Endorsing/Warranting herself as a competent and knowledgeable
	Small story 12 Views of co-workers - negative	Aligning herself to the medical profession; Distancing herself through comparison
	Small story 13 Examples of co-workers' poor practices	Exemplifying poor practices & showcasing her superior knowledge and skills
	Small story 14 Views of co-workers - negative	Contrasting herself with others & showcasing her superior knowledge and skills

Figure 2. Excerpt of coding of Sarah's narrative showing the content of big stories and the content and function of small stories

Identifying small stories allowed me to build up a fuller and more nuanced picture of the big story they nested within, shedding light on a line of argument or a topic, while the presence of a big story shed light on why small stories nested where they did in the narrative.

### **3.5.2 Positioning analysis**

Positioning analysis is a method of focusing attention on the performance aspect in narratives; it is used to explore how people locate or position themselves and others in the stories that they tell. This analytic method was developed by linguist and identity researcher Michael Bamberg and draws on the positioning theory work of philosopher Rom Harre (1927-2019). Bamberg (1997) is also a narrative researcher who has devoted considerable efforts investigating the nature and role of the small story in narratives. His development of positioning analysis offers a complementary tool to the discourse approach (Watson, 2007), which is discussed in the following section.

In my analysis, I adapted Bamberg's (1997) positioning analysis model, focusing on two performance levels - story and interaction. Story-level refers to how the speaker sees themselves in relation to other people in their narratives, while interaction-level refers to how the speaker sees themselves in relation to me as the researcher. Positioning analysis acted as a prompt for me as the researcher/analyst to focus my attention on what participants said about others and how they said it. For example, one of the participants, Mirella, differentiated herself and the fact that she had come out of retirement and transitioned back into work, from others in her family who were retired. This differentiation was achieved in several ways. She gently, but pointedly, poked fun at a family member who had chosen to retire and who now took what she described as "nana naps" every afternoon. Mirella disapproved of this behaviour. She also discussed friends who, she felt, valued the fact that she worked and who demonstrated this by accommodating her when making social arrangements. Mirella also spoke about her adult children, although only in passing. She reported that they did not approve of her transition back into work, and so she dismissed them in her narrative as a result. Further, Mirella positioned herself as an equal to me. She had a doctorate and knew that I was gathering research for mine. She commented on the research process and enquired warmly as to my progress. Further, throughout her conversation, Mirella discussed

educational philosophers and various academic leadership theories, asking me if I knew of these and inviting me to contribute my thoughts and ideas. Mirella attempted to make sense of her transition back into work in part by using theoretical concepts to gauge the progress she was making. She felt somewhat stymied in her post-retirement work career and this feeling was evident through the positioning she was engaged in while both recounting past events and while speaking extemporaneously.

When using positioning analysis, I used guiding questions provided by Watson (2007) as a prompt.

At the story level, questions included:

How does the speaker see him/herself in relation to characters in their narrative?

What is this story about?

Who are the characters and why are they positioned this way?

At the interaction level, questions included:

How does the speaker see him/herself in relation to the audience/listener/researcher?

Why is the story told this way?

Why here and why now?

These questions served not only to prompt me to interrogate the narrative transcripts but also to remind me of the ontological and epistemological underpinnings of the methodology. In this way, I identified the performance aspect of the narratives, which contributed to my deeper understanding of how participants experienced their transitions post-retirement back into work.

### **3.5.3 Discourse approach**

The discourse approach has a long tradition in literary studies and, like so many other terms in research and academia, is understood and used differently by various disciplines and analysts (Gee, 2014; Phillips & Hardy, 2002). I draw my definition from the social linguist James Paul Gee, who uses the term discourse analysis to mean both the study of connections

among and across sentences (or the grammar of language) *and* the study of language in context (or language-in-use) (Gee, 2014). The combination of analysis that is both grammatical and socially situated enables interpretation of language that is layered and able to discern intricacies. Gee (2014) contends that language always occurs in context; there is no such thing as language that is neutral. Understanding the interplay between language and the social context it occurs in is the major goal of researchers who use this approach (Phillips & Hardy, 2002; Salkind, 2010). This view that sees language occurring in social contexts aligns with the philosophical underpinnings of this study described at the beginning of the chapter, i.e., that dialogue and narratives never exist in a vacuum but rather are always situated and contextualised.

One example from my analysis is of a long and seemingly tangential aside that one participant related mid-way through his description of transitioning to a new type of work post-retirement. The aside was about an iconic sporting photo. Included in the participant's aside were details about how the photographer managed to set up the photo, persuade the editor of the newspaper to hold the front page for this photo, and how the photo eventually became an iconic image for the sporting industry. The participant had no connection with the photographer or to the events, although he told the story as if he had been there (perhaps because he reported hearing a discussion about the story on the radio), adding small details and including what he imagined had been the dialogue between various parties. Throughout the relating of this story, he made it clear that the photographer was quite mischievous and schemed a little to get his photo. My analysis identified that the participant used this aside, or small story, to warrant his claim that being a risk-taker and seizing chances when they appeared was something in which he strongly believed. He had tied his transition story with its "seize the day" motif, to a similar attitude he perceived the photographer had employed to take his iconic photo. This example demonstrates how the use of discourse analysis helped with answering Research Question Two regarding how narrative research might contribute to understanding how mature age workers experience their transitions back into work.

It should be noted that there is no one right way to analyse discourse (Taylor, 2013). As a consequence of this, researchers need to be aware of their assumptions and use reflexive practices (Alvesson & Skoldberg, 2018; Harley & Cornelissen, 2020; Rhodes, 2009). In

addition, focusing on any related studies published in the fields can be useful (Taylor, 2013). In the case of my study, I referred to methods used by narrative researchers to build a useful reference table. My choices in using these particular discourse features resulted from my repeated readings of the participant narratives collected and my immersion in the topic of the discourse approach, with particular focus on narrative research literature that provided examples as guidance. This iterative approach to analysis of data (Taylor, 2013) and the simultaneous study of literature related to the approach of discourse analysis, allowed me to better identify participants' key discourse features that drove their narratives. Table 1 provides an overview of the discourse features I identified when analysing the narrative interviews I collected. There is no one-to-one correspondence between the features listed in the left-hand column and what these may indicate. For example, I certainly do not make the case that every anecdote or aside made by an individual (as per my example earlier in this section) is done to introduce a claim or support an earlier one. The possible meanings I attributed to the participants' narratives in analysis were made on the understanding that no essentialist meaning can be derived from talk that is situated and highly contextualised. The narrative researchers, whose methods I drew on, are gratefully acknowledged at the base of the table.

Table 1. Discourse features identified in participants' narratives and what these may indicate

Discourse features	What features can/might indicate
Idiomatic expressions and metaphor	Can function to drive a narrative from description to explanation.
Anecdotes and asides	Can: <ul style="list-style-type: none"> <li>• support or demonstrate a claim made earlier</li> <li>• introduce a claim</li> </ul>
Emotional and absolute language	Can: <ul style="list-style-type: none"> <li>• establish/emphasise/reinforce/justify an action or a position</li> <li>• act as a warranting device</li> </ul>
Allusions to tellings and deferrals of tellings	Can point to breakdowns in coherence and contradictions in meaning.
Direct speech/quoted talk/active voicing/constructed speech	Can: <ul style="list-style-type: none"> <li>• add to the facticity of the account</li> <li>• establish objectivity</li> <li>• create rhetorical distance (the speaker can become a 'reporter')</li> <li>• increase authenticity</li> </ul>
Vagueness (and hesitation)	Can sustain action without the speaker's claims coming under attack.
Repetition of stories	Can deny agency with the speaker convincing themselves. A form of self-doubt.
Vivid detail/description	Can: <ul style="list-style-type: none"> <li>• add to the facticity of the account by producing an impression of being there by sketching features</li> <li>• act as a warranting device ie giving the warranting of entitlement to speak (and thereby establish identity claims)</li> </ul>
Emotional and absolute language	
Minimising expressions	Can state a much stronger opinion than the speaker wants to explicitly reveal.
Adverbials	Can shade or shape the presentation of an idea and thereby highlight the speaker's perceptions of truth and value.
Actions or states of self, compared or contrasted with those of others	Can emphasise similarities or differences with other characters which acts as a warranting device.
Adapted from (Abell, Stokoe, & Billig, 2000; Bamberg & Georgakopoulou, 2008; Craib, 2000; Lieblich et al., 1998; Phoenix, 2013).	

### 3.5.4 Signifiers and signifieds

The concepts of the signifier and the signified are well documented in semiotics, linguistics, and literary criticism. The linguist Saussure (1857-1913) is credited with identifying, substantially developing, and naming signifiers and signifieds. A simple and clear example of these two ideas can be demonstrated with a rose. A rose is a signifier; it is a thing. The signified is what this rose brings to mind or represents. This representation is culturally specific and can change. Examples, in this case, include Valentine's Day, England, and politics. These are only three examples; there are endless meanings that could be associated with a rose. Often, the image of a pointing finger is used to assist in the description and explanation of the relationship between these two ideas. A signifier points to the signified or the concept.

Importantly, Saussure was the first to contextualise these concepts of signifier and signified as *acts of communication* [my italics] rather than retaining a focus on the history of language (Chandler, 2017). Saussure eschewed the idea that there existed any clear-cut one-to-one relationships between signifiers and signifieds. Rather he viewed these objects and their names as groups of symbols in relationships with each other that were interdependent and mobile (Chandler, 2017). Signifiers and signifieds are widely discussed and debated terms, with exact meanings and connotations of these terms shifting in the literature depending on the context and the field in which they are used. In my study, I used Chandler's (2017, p. 14) definition of the signifier which is "the material (or physical) form of the sign and is something which can be seen, heard, touched, smelled or tasted."

In my analysis, I used signifiers to represent the commonalities between small stories that I identified in individual participants' narratives. Choosing to see and name these commonalities between small stories as signifiers rather than as categories allowed me to retain the idea that stories are both interdependent and mobile (Chandler, 2017). Signifiers are a reminder that stories can shift in meaning, depending on other stories with which they are associated. I also employed signifieds in my analysis of narratives. Signifieds are, in essence, what signifiers point to. In my analysis, I understand the signified, to be a "concept in the mind – not a thing but the notion of a thing" (Chandler, 2017, p. 15).

Choosing to see and name the commonalities between signifiers as signifieds allowed me to retain the idea that signifieds are not necessarily fixed in meaning but are dependent on context. Specific examples of signifiers and signifieds from the data are given in Section 3.6.3. Using signifiers and signifieds in my analysis aided in answering Research Question Two. There are several reasons for this. First, grouping participants' small stories together and understanding them as signifiers allowed me to take an important analytical step. At this early phase in analysis (discussed in more detail in Section 3.6.2) I had already begun to zoom out from the literal words used by participants and instead, named these signifiers using language that in my analytical judgement, best summed up meaning that was evident across participants' stories. This step back from the literal took place at a more profound level as signifieds were identified.

### **3.5.5 An impasse in analysis**

Once I had identified signifiers and signifieds in participants' narratives, I reached an impasse. I understood that my analysis was incomplete and that another step, that might allow for the development of theory, was necessary. However, I was unsure about how to approach this next stage and so I took a hiatus while I returned to the literature to consider what analytical tools would potentially be appropriate for the mature age worker narratives I was analysing. I leave discussion of the analytical tool I used to Chapter 4 as this represents more faithfully the timeline I followed (along with the challenges) with analysis. Inclusion of discussion of the analytic tool at this stage in this chapter might erroneously signal that I had settled on this tool prior to the beginning of my analysis phase which in turn might lead falsely, to the idea that I forced the data beyond what it naturally suggested. The final analytical tool is discussed in Section 4.2.

## **3.6 Data analysis**

### **3.6.1 Introduction to guiding analytical framework**

The guiding analytical framework, developed as a part of this study, was not finalised quickly or easily. The first three of the eventual four phases of the framework took several iterations to develop but there was a sense of progress that accompanied this development process. However, I reached an impasse (as mentioned in Section 3.3.5) when developing the final phase as I was unable to satisfactorily account for how I might theorise the narrative data.

This impasse was overcome much later in my analysis and hence Phase 4 (or Theorising coding) is discussed in more detail in the following chapter. In this section, I provide a brief, holistic overview of the framework, as represented in Table 2, before providing a more detailed explanation about the first three phases, with accompanying examples from the data. Phase 4 appears in the table as shaded to denote that, while I had a provisional focus and aim, I did not have an analytical tool to carry out my analysis.

In brief, the framework comprises four phases of analysis: Descriptive/Expository, Explanatory, Conceptual, and Theorising. Regarding the first three phases, a range of methods is used, highlighting the pluralistic nature of this framework. Table 2 breaks down each phase and includes the focus of analysis, the aim of the analysis phase, and how this aim is practically achieved. These phases are not strictly linear; throughout much of my analysis, I moved back and forth between these phases. However, in the interests of parsimony, the phases are delineated and numbered 1 through to 4. The Descriptive/Expository coding phase focuses on analysis of individual participants' narratives with the aim of gaining an overview of each narrative and of identifying small stories. The Explanatory coding phase focuses on analysis that recursively moves among individuals' narratives with the aim of identifying commonalities in small stories, which are then grouped into signifiers. The Conceptual coding phase focuses on analysis that recursively moves among individuals' narratives with the aim of identifying commonalities in signifiers, which are then grouped into signifieds. Phase 4 or the Theorising coding phase is included here with a provisional focus and aim.

Table 2. Guiding analytical framework for narrative analysis with the final phase left as provisional

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**Phase 1: Descriptive/Expository coding**

Focus: The individual

Aim: To gain an overview of each narrative with the goal of identifying **small stories**.

This is done by:

- chunking each narrative into big and small stories
- using positioning analysis
- using a discourse approach

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**Phase 2: Explanatory coding**

Focus: Recursive analysis among individuals

Aim: To identify commonalities in small stories across all participants' narratives with the goal of grouping these into **signifiers**.

This is done by:

- comparing the form and function of small stories in all participant narratives
- identifying the constitutive meanings of small stories
- clustering small stories and deriving representative signifiers

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**Phase 3: Conceptual coding**

Focus: Recursive analysis among individuals

Aim: To identify commonalities in signifiers across all participants' narratives with the goal of grouping these into **signifieds**.

This is done by:

- identifying the constitutive meanings of signifiers
- clustering big stories and deriving signifieds that consolidate/elucidate the meanings of these signifiers

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**Phase 4: Theorising coding**

*At this stage, the analytical tool I would apply was unknown.*

Provisional focus: Recursive analysis among individuals

Provisional aim: To use the signifieds to synthesise and theorise across all participants' narratives.

This is done by:

- locating commonalities that emerge?
  - considering how participants' narratives connect?
-

I will now describe the first three phases of analysis in more detail, using examples from the data I collected. In particular, I will refer to one of the participants, Fiona, and her small story I called *Persisting despite difficulties*. Figure 3 shows an analytical thread that will be used as an exemplar in my description of the phases of the guiding analytical framework. The thread appears in bold type and has bold borders. On the far left (and second from the bottom) of the figure is a direct quote from Fiona's narrative; this is coded as small story 4 and is identified in the example as [Fiona, ss4]. To the right of this direct quote is the title given to Fiona's small story; namely *Persisting despite difficulties*. From this box, an arrow points to the signifier titled *Achievement*. From the *Achievement* box, an arrow points to the signified of *Perseverance*. I conclude my description of these phases by discussing how it connects to my research and supports me in addressing my research questions. This final piece of the analytical jigsaw puzzle represented a major challenge as I researched how to move forward with this final phase. The puzzle is stated in Section 3.6.5 and discussed in more detail in Chapter 4.

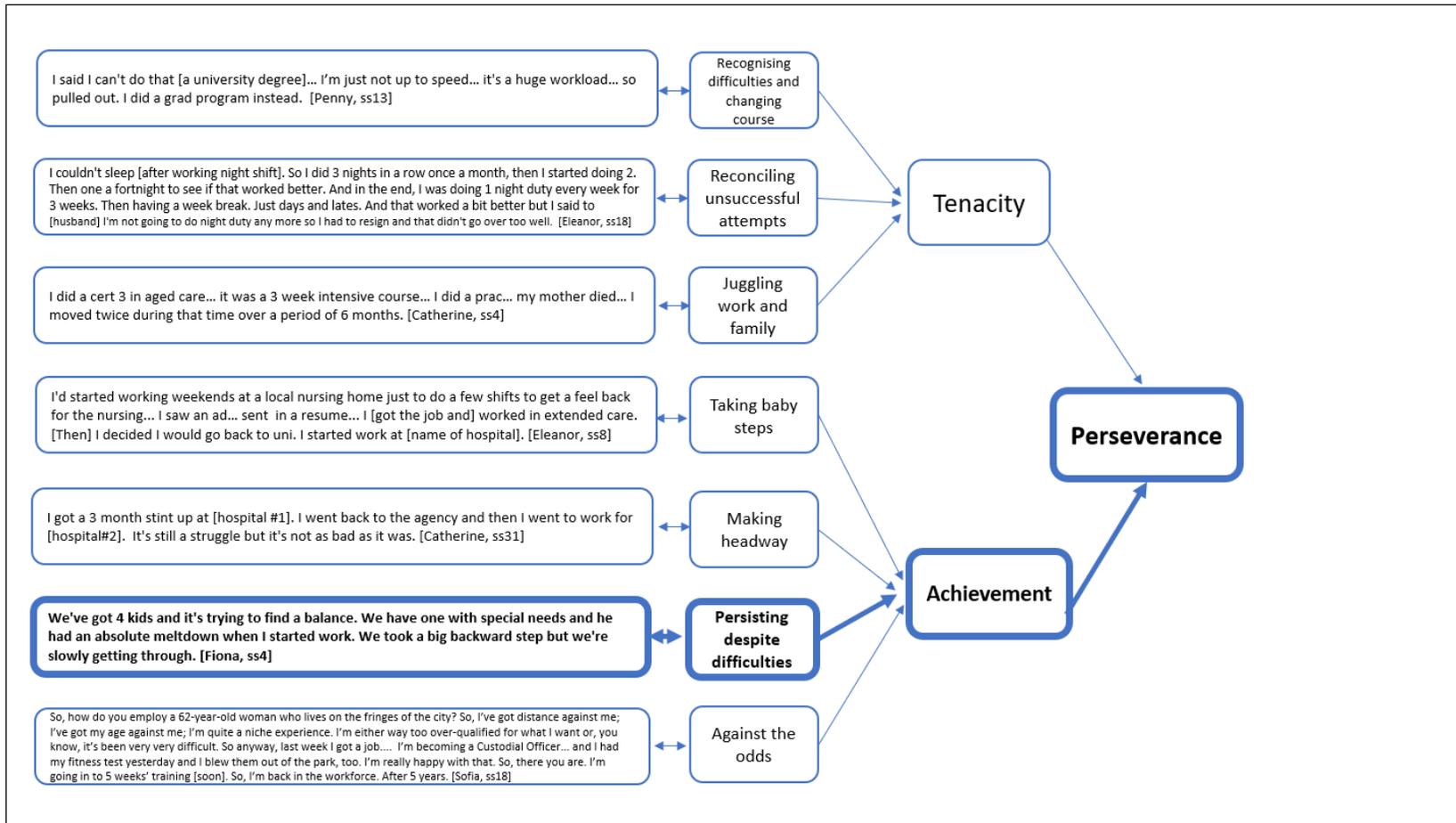


Figure 3. The analytical thread following Fiona’s small story titled **Persisting despite difficulties** through to the signified of **Perseverance**

### 3.6.2 Phase 1: Descriptive/Expository coding

In this phase, I developed an overview of each narrative by identifying the small stories within each. I did multiple readings of each transcript to gain a sense of how the narrative was structured and what topics were discussed. I chunked each participant narrative, identifying the big stories (with a focus on content) and the small stories (with a focus on content to a degree but also, importantly, on function). On average, I found four or five small stories nested within a big story in participants' narratives. These nested small stories illuminated and complemented the big stories. In the initial coding of narratives, I mainly focused on identifying the content (what was said) of both the big and small stories, as I found this descriptive style of coding easier to accomplish. Figure 4 shows an excerpt of my coding of Fiona's narrative. One of the big stories or topic areas she discussed involved her family and, specifically, one of her sons. I identified three small stories nested within this big story - each concerned an aspect of how her son was impacted by her decision to transition back into work. This was Descriptive coding.

<b>Big story</b>	<b>Small stories</b>
Big story 2 - The family	
	Small story 4 Impacts of returning to work on one son
	Small story 5 Details of son's condition
	Small story 6 Impact of son's condition on participant and her work

Figure 4. An excerpt of analysis from Fiona's narrative showing three small stories nested within a single big story

With more readings and a deeper understanding of the narrative interviews, I was able to focus on Expository coding (still a part of Phase 1 of my analysis) and identify the function (how something was said) of the small stories. Identifying these functions was achieved through using a discourse approach and positioning analysis. Figure 5 shows an excerpt of Fiona's narrative; namely small story 4. The left hand column shows Fiona's verbatim language and the right hand column shows a sample of my discourse analysis. I identified how Fiona used absolute language when discussing her son. This language can indicate the wish to clearly state a fact or to add to the factual nature of what is said. Fiona also used emotional language, which can act as a warranting device, meaning being entitled, or having the authority, to speak knowledgeably on a topic.

<p><b>BIG STORY 2 – THE FAMILY</b></p> <p>SS#4 Impacts of returning to work on one son</p> <p>So it really is about job satisfaction for you?</p> <p>I'm enjoying it and it fits in with the family. That's our biggest one is that we've got 4 kids and it's trying to find a balance with. We have one with special needs. He has acute anxiety and a whole raft of other things and <b>nothing can change for him</b>. His whole routine is rigid and to have mum doing bits and pieces, <b>he had an absolute meltdown</b> when I started work.</p> <p>In this particular...?</p> <p>In this role. <b>We took a big backward step</b> when that happened, <b>but you know, we're slowly getting through</b>.</p> <p>Was it worth it?</p> <p>Absolutely.</p>	<p>Absolute language – emphasises how rigid her son is/was and therefore contrasts with the next sentence....</p> <p>Absolute language – emphasises the reaction that her son had to the change in situation</p> <p>Emotional language -</p> <p>Warranting device</p>
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Figure 5. An excerpt of Fiona's narrative (small story 4) on the left and an example of my discourse analysis on the right

Ultimately, I coded the function of small story 4 as *Justifying her return to work with details that set the scene for her positive work story*. Small stories 5 and 6 acted as warranting stories, supporting her claim in small story 4. This coding is shown in Figure 6. The work done in this Descriptive/Expository coding phase provided an early glimpse into how the identification of small stories was an important foundational phase in the coding process, which eventually led to me to answering Research Question One. In Fiona's case, her domestic context was volatile and there was uncertainty regarding whether she could achieve her goal of transitioning back into the workforce. Fiona's small story contributed to my understanding of how mature age workers experience transitions in episodes that may be

confounding at the time of speaking, and which have not been resolved in their eyes. Further, the pluralistic methods I adopted in the analysis contributed to Research Question Two regarding how narrative methodology might contribute to an understanding of how transitions are experienced. As mentioned above, Fiona's use of absolute language as a way of stating a fact, and then emotional language as a way of warranting this fact, showed how she made sense of her difficult domestic context and forged a way through.

<b>Big story</b>	<b>Small stories</b>	<b>Functions of stories</b>
Big story 2 - The family		
	Small story 4 Impacts of returning to work on one son	Justifying her return to work with details that set the scene for her positive story of work
	Small story 5 Details of son's condition	Warranting of her decision and positive story
	Small story 6 Impact of son's condition on participant and her work	Cementing the decisions she made (more warranting)

Figure 6. An excerpt of analysis showing the coding of functions (in the far right-hand column) of Fiona's small stories

I did not adhere to a strict order regarding analytical steps; rather, this was an iterative process, moving back and forth through different parts of each narrative as necessary. There were times during this coding phase when I found it difficult to make sense of parts of participants' narratives. This is when Josselson's (2011, p. 224) explanation of how individuals try to "connect and integrate the *chaos* [my italics] of internal and momentary experience" served as a reminder that narratives are not polished accounts of experience that can be easily coded. In fact, the early difficulties I faced when interpreting some of the narratives provided me with some clues as to how I might address my primary research question. The participants in my study experienced transitions as challenging, confronting, and not always with a clear-cut path to follow.

### **3.6.3 Phase 2: Explanatory coding**

In this phase, I identified commonalities in small stories across all participants' narratives with the goal of grouping these into signifiers. I did this by constantly moving back and forth among the small stories in all participant narratives. Through a process of constant iteration, I placed these small stories into groups. Once grouped together, I assigned signifiers to these groups; these signifiers represented my interpretive explanations of the small stories. Through this iterative process, I kept the following stem sentence in mind: "These are stories of...". When working with Fiona's small story 4 and others that were beginning to group together, my notes show that I considered a range of names for the signifier including *Accomplishment*, *Achievement*, *Mobilisation*, *Galvanisation*, *Persistence*, *Determination*, *Resolve*, *Resolution*, *Commitment*, *Dedication*, *Stickability*, *Staying Power*, *Plugging Away* and *a Doer*. Eventually, I identified two signifiers, *Tenacity* and *Achievement*, with Fiona's small story nesting within *Achievement*.

The Explanatory coding phase provided a further platform for answering Research Question One. This is because the aim of grouping the small stories together was not to reduce them to a fixed, essentialist category and then ascribe a title derived from the participants' own words. Instead, attributing signifiers to the groups of small stories allowed me to elevate the stories, by zooming out and stepping back from the literal language used by participants (as mentioned in Section 3.3.4). This allowed me to reflect and be reminded that these were not

essentialist and fixed in nature but rather products of a specific context. These signifiers are composite stories, connected to each other but which do not share exact meanings. The signifiers slide in meaning, reminding me to view them as constantly moving and becoming.

### **3.6.4 Phase 3: Conceptual coding**

In this phase, I identified commonalities in signifiers across all participants' narratives with the goal of grouping these into signifieds. As mentioned in Section 3.6.3, I identified the two signifiers of *Tenacity* and *Achievement* that represented the small stories with some similarity to, and including Fiona's story about, persistence in returning to the workforce. This stage in my coding was conceptual; while I still moved back and forth among participants' narratives to a degree, I also employed the metaphor of the pointing finger, recalling that the signifiers identified in Phase 2 of my coding pointed to a meaning or "concept in the mind" and "not a thing but the notion of a thing" (Chandler, 2017, p. 15). As a result of this understanding, I used the signifiers I identified as part of the definitions I constructed for each of the signifieds I identified. These definitions invariably went through many iterations. I used the signifiers *Tenacity* and *Achievement* in my definition of the signified of *Perseverance*; these signifiers were the foundation of the definition. The definition I eventually settled on for *Perseverance*, as understood in my analysis, is "having the tenacity and determination to achieve outcomes. Obstacles (physical or mental) may be encountered but there is a strong sense that these can be overcome". When working analytically with the signifiers of *Achievement* and *Tenacity*, ensuring that these were adequately delineated and sufficiently different in meaning to one another, I returned to Fiona's small story. I took into account the context provided by the other small stories in Fiona's narrative to ensure that her story represented *Achievement* sufficiently. Small stories 5 and 6 provided this assurance with their function of warranting small story 4. The work done in this Conceptual coding phase, as with Phases 1 and 2, provided a further platform towards answering Research Question One. Attributing signifieds to the groups of signifiers allowed me to, once again, take a step back and reflect on the fact that the narratives I was analysing were not getting "behind the veil" (Clandinin & Rosiek, 2007, p. 41). The narratives did not provide an objective truth but rather, represented stories that were told in a particular time and place with a selective emphasis on experience. Like the signifiers, the signifieds slide in meaning, signalling the dynamic and situated nature of the narratives, reminding me of the uncertainty and ambiguity of the phenomena I was investigating.

### **3.6.5 Phase 4: Theorising coding**

This phase represented a substantial challenge. I had identified the signifieds in the previous phase of coding; however, I still needed to make the conceptual leap into theorising the data I had collected and analysed thus far. I reached an impasse and understood that the pluralistic guiding framework as it stood was incomplete. Having analysed participants' narratives thus far, I required a further tool to gain some perspective on the analytical process and be able to elevate my analysis so as to synthesise and theorise the data. This important final stage was reached at a later stage in my doctoral studies and I discuss this in Chapter 4.

To conclude this section, the pluralistic approach I used in my analysis enabled me to identify nuances and layers of meaning in participants' narratives. Each of the phases in my guiding analytical framework allowed me to see the narratives I worked with as holistic and reminded me of Riessman's (2008, p. 6) injunction to "interrogate intention and language - how and why incidents are storied, not simply the content to which language refers." This pluralistic approach combined both the study of connections among and across sentences and the study of language in context (Gee, 2014). My aim in using these various analytical tools was to move beyond simply describing what participants said, that is, what the content of their narratives were. The function of participants' language, equally important in meaning as content is, cannot necessarily be derived from their words and yet the function is as important as the content. Phases 1-3 allowed me to interrogate the narrative data to the point of conceptualising narratives; however the challenge of adequately theorising how mature age workers experience their transitions back into work remained. I needed to re-visit the literature to consider how I might best proceed. Research Questions One and Two worked as powerful motivators. As yet I was not able to respond in full to these. My guiding analytical framework represented a partial response; it did acknowledge the significance of content and function in narratives, and how meaning is contextual, dynamic and shaded by what surrounds it, both intra-textual and inter-textual. My framework did not, however, allow me to theorise my data. The aim of Phase 4 remained a puzzle - and a research goal to focus on in the next stage of the doctoral journey.

### 3.7 Ethical considerations

Before collecting narrative interviews for this study, I sought and gained ethics clearance from Curtin University. My research was conducted in accordance with the National Health and Medical Research Council Act 1992, which requires all research involving humans to be subject to ethical review. I deemed my project to carry a small risk to participants of inconvenience and discomfort. Inconvenience included demands on participants' time as I stated I wished to meet with them twice: the first time to discuss the background to the study and to fill out consent forms and a second time to conduct the interview. Regarding discomfort, I predicted that some participants may feel discomfort as a result of the stories they told me. I felt that some individuals might advertently or inadvertently reveal uncomfortable aspects of their lives to me and that these revelations could lead to feelings of stress on their part.

As a part of gaining ethics clearance, I was required to formulate a risk management strategy. With regard to inconvenience, I stated I would meet with participants at a time and place of their choosing. Concerning discomfort, I stated that I would:

- Meet with participants before the interview to build trust and provide them with background to the research;
- Stop any interview if a participant experienced discomfort with the line of questioning. I would then give them the opportunity to cease, re-schedule, or continue the interview;
- Reassure participants of confidentiality of the data gathered and that they would not be identified in any way;
- Give participants the opportunity to have someone else present when being interviewed if this would contribute to them feeling more comfortable;
- Debrief with them at the end of the interview (Kvale, 2007) and ask if they had concerns or further questions;
- Share my transcripts of their interview with them to enable them to read and approve my rendering of their stories;
- Stay in contact with them at regularly scheduled intervals to inform them of the progress of the research and share research findings; and

- Re-iterate that they were free to withdraw from the study at any time.

Ultimately, I only met with participants once, which was when their interview was conducted. Other discussions took place via email or phone. No participants appeared to be inconvenienced by my study. All appeared very willing to be interviewed and interested in my research and topic in general. Regarding discomfort, all participants appeared to be comfortable with the parameters of the interview.

Risk management also applied to me as a researcher in the field. I identified three potential risks and strategies for mitigation. These were:

- Issues of isolation as an early career researcher. The strategy was to schedule and attend regular meetings with my PhD supervisors.
- Issues of feeling uncomfortable interviewing participants in their homes. The strategies were to: 1) ensure the participant's contact details and my appointments with them were updated and details were left with my PhD supervisor; 2) keep a log of my interactions with participants; 3) ensure that my partner was kept updated regarding my intended destination and the start and finish times of my interviews. In addition, I organised to SMS my partner when I finished each interview and for my partner to have my supervisor's mobile phone number.
- Issues of exposure to emotional harm as a result of participants who might get upset during interview. The strategy was to contact my PhD supervisor for advice and to debrief with him when necessary. In addition, I was aware of the University counselling service and had its contact details.

Ultimately, I did not have to contend with any of the issues I raised as potential risks. My application for ethics clearance included submission of the following documents: The Human Research Ethics Office (HREC) form; my candidacy document; my research data management plan; certificates of completion for the institutional online research integrity program; copies of conversation topics and question prompts used in my research interviews; the consent form for participants to read and sign; and the participant information statement.

### 3.7.1 Achieving trustworthiness

Trustworthiness in qualitative research is achieved “to the extent that there has been some rigour in carrying out the study” (Merriam & Tisdell, 2015, p. 237). The researcher needs to take responsibility for “many targeted actions” (Morse, 2018, p. 814) that demonstrate how rigour was maintained. In my study, I adopted the four standards of trustworthiness put forward by Lincoln and Guba (1985) and took into account commentary on these standards by Merriam and Tisdell (2015) and Korstjens and Moser (2018). The standards I applied throughout my research endeavours were those of credibility/authenticity, transferability/applicability, dependability, and confirmability. This section addresses how I maintained rigour in this study.

The standard of credibility/authenticity is concerned with the “truth-value” of the research (Korstjens & Moser, 2018, p. 121). Many strategies may be used to ensure credibility. I considered this standard to be of particular importance because of the nature of the phenomenon I was studying; i.e., the dynamic, uncertain, and at times chaotic ways in which mature age workers experienced their transitions post-retirement back into the workforce. This phenomenon was not waiting to be discovered and measured as is the case with quantitative research and, as such, ensuring the “truth-value” of my findings was important. I used several strategies: peer examination, triangulation, prolonged engagement, and member checking. Peer examination with my doctoral supervisors included discussions about triangulation and thus, the first two strategies are discussed together. Member checking has been discussed in Section 3.5.3

Regular internal peer examination (Lincoln & Guba, 1985) took place with my doctoral supervisors. These meetings were vital and I considered these to be an “argumentative practice” (Polkinghorne, 2007, p. 476). For narrative researchers, this requires them to consider the type of evidence that will allow their claims to be accepted by readers. In addition, narrative researchers “need to anticipate and respond to questions readers may have about the acceptability of their claims” (Polkinghorne, 2007, p. 477). The meetings I held with my doctoral supervisors included discussions about the narratives I collected and my evolving process of analysis. Given that I developed my own analytical framework during

this study and given how challenging this process was, the “argumentative practice” (Polkinghorne, 2007, p. 476) was well used. My supervisors challenged me on many occasions in the early stages of my coding endeavours. I could not satisfy myself or them with my rationale behind some of the early attempts. In one example, I attempted to use a Labovian framework to analyse participant narratives, which I realised after discussion with my supervisors, was too constraining and did not align with the epistemological underpinnings of my study regarding the dialogical nature of narratives. In another example, I attempted analysis using a software program that identified concepts and relationships. Once again, after discussion with my supervisors, I identified the limitations of this software for my purposes. The program was unable to make sense of incoherence or pick up on the functions of language; in short, it was better suited for content and thematic analysis. The epistemological underpinnings of my study ran counter to what the software was able to produce.

I met with my doctoral supervisors weekly via video conferencing and these meetings lasted approximately an hour. One of the supervisors usually acted as a “devil’s advocate” (Gioia, Corley, & Hamilton, 2013, p. 19), ensuring that difficult questions were asked and that we were all kept accountable. My research questions were kept front and centre in these discussions. Further, our checks involved focussed meta-discussions about the nature of validation, or triangulation, with a focus specifically on what counts as valid in the context of narrative research. These discussions cemented the idea that in addressing Research Question One, I was not looking for one essentialist answer that would remain true for all time. Rather, participant responses would always be situated and contextual. My understanding of this idea developed through our discussions and enabled me to have confidence in developing a pluralistic analytical framework that moved away from a simplistic thematic or content analysis and towards a combination of approaches and methods that would enable me to better understand the narratives I collected. I took notes of every meeting and circulated these within 24 hours of these meetings being held.

External peer examinations were important also. In September 2018, at the British Academy of Management conference in the UK, I presented a conference paper in the Methodology Stream. At that stage, my guiding analytical framework was still in development and I

presented an early version of it. I had decided on using Lacan's (1993) generative metaphor of the quilting point (discussed in Section 5.3.3.1) but its application to the narrative data I had collected was still in its early, experimental stages. The fact that I had chosen to use a Lacanian frame provoked interested discussion. Many fellow researchers did not have great knowledge about Lacan but were aware that some of his other concepts had been employed in analysis within the management discipline. Presenting papers at conferences and seminars allows the researcher "to defend [her] knowledge claims in ongoing argumentative discourses" (Sandberg, 2005, p. 62). Similarly, the review processes in place for submitting a paper to the conference publication provided an opportunity for a discussion of the claims I made and resulted in constructive feedback on how I could strengthen these claims.

Another means of establishing credibility was my prolonged or adequate engagement in the field (Lincoln & Guba, 1985). This strategy rests on the idea of saturation or when you "begin to see or hear the same things over and over again and no new information surfaces as you collect more data" (Merriam & Tisdell, 2015, p. 248). Interviews for this study were gathered over two years, deepening and strengthening my field experience. I came to know the contents of the narrative interviews very well over this prolonged period and I discussed these at length with my doctoral supervisors. When I reached the twelfth interview (out of an eventual 18), we discussed saturation and I claimed I had probably achieved this. In reality, it was difficult to determine and, in the event, I collected six more interviews. This decision proved worthwhile, as several participants subsequently interviewed provided insights into my finding regarding the quilting point of *Being Visible* (discussed in Section 4.6).

Ultimately, 18 interviews constituted enough to provide confidence that saturation was reached in light of research undertaken by Guest, Namey, and Chen (2020). In their approach to evaluating saturation in qualitative studies using in-depth interviews, the authors found that 12 interviews are typically required to reach a high degree of saturation. Limitations include that this approach was developed with 1) a "relatively narrow question about a specific real-world issue or problem" in mind (Guest et al., 2020, p. 14) and with 2) an applied inductive thematic analysis in mind. Despite these limitations, including that my approach moves beyond thematic analysis, it is evident that thoughtful consideration must be given to the concept of saturation by researchers. Guest et al. (2020) provide a degree of certainty on this point while agreeing that the judgement and experience of researchers remain paramount.

The standard of transferability/applicability refers to the degree to which the research findings apply to other contexts with other participants (Korstjens & Moser, 2018; Krefting, 1991; Merriam & Tisdell, 2015). I used purposeful sampling of 18 participants to investigate a phenomenon in some depth rather than use a large sample size to discover what might be generally true for a large number of people. Lincoln and Guba (1985) make the point that whether or not a study might be applied to a different context is more a matter for the researcher who wants to do so, and thus the idea of transferability is about providing a sufficient amount of descriptive data, often called thick description. I provided a thick description (Creswell, 2013; Riessman, 2008) in this final written thesis as evidenced by the detail provided in Chapter 4 including excerpts of direct quotes from participants, field texts, and their contextualisation. In addition, this chapter provides details of the research setting (see Section 3.4).

The standard of dependability refers to consistency (Korstjens & Moser, 2018) or whether the results are consistent with the data that is collected. In my study, I used a dependability audit trail (Lincoln & Guba, 1985) following Curtin University's research guidelines. In following these guidelines, I devised a data management plan as part of my application for ethics approval. This plan included detailed information about electronic storage arrangements and volume, safeguarding measures, and retention requirements. All data relevant to my study was named and filed according to Curtin University's document naming guidelines. This data was stored on a password-protected Curtin University networked computer and one working copy of all data was kept on my password-protected home desktop computer. These arrangements conformed to guidelines set down by Curtin University and the 1992 Government of Western Australia's Freedom of Information Act.

The standard of confirmability refers to attempts to demonstrate that findings, and interpretations derived from these, are clearly linked to the data rather than being based on the researcher's misconceptions or biases (Lincoln & Guba, 1985). To demonstrate confirmability, first, I kept a series of logs, referred to as "data reduction and analysis products" by Lincoln and Guba (1985, p. 319), which accounted for decisions I made throughout this study. This included how I recruited participants, collected data, analysed data, and the processes I went through in developing my guiding analytical framework. I kept

several types of logs. Some were handwritten in notebooks and others, particularly where the grouping of data was concerned, were made in Excel spreadsheets. Second, I kept “process notes” (Lincoln & Guba, 1985, p. 319) that consisted of updates I supplied to my doctoral supervisors including proposed next steps and strategies for analysis, and notes from regular peer examination meetings including action items. Third, I composed “materials relating to intentions and dispositions” (Lincoln & Guba, 1985, p. 320). As discussed in Section 3.5.2, I composed a range of field texts throughout this study. These included the raw memos made no later than 24 hours after each interview was conducted, the notes that were made throughout the analysis process, and the formal refined field texts in the Expository coding phase of the analysis. In addition, I kept personal reflexive field texts that were added to throughout the research to examine my assumptions, biases, preconceptions and values, and to consider the impact these had on research decisions made throughout the study. Such reflexive moments are considered critical to the research process (Alvesson & Skoldberg, 2018; Harley & Cornelissen, 2020; Rhodes, 2009; Riessman, 2008; Tuval-Mashiach, 2017). Without such reflexive moments, the researcher may slip into automatic modes of thinking, resulting in the reproduction of the dominant discourses of the field (Cornelissen, 2017).

### 3.8 Chapter summary

This chapter provided an overview of narrative research methodology including the terminology I adopted (namely; *narrative research*, *narrative analysis*, and the interchangeable use of the words *narrative* and *story*), and the ontological and epistemological underpinnings. Ontologically, this study draws on literary underpinnings, which include the ideas that narratives are *dialogic*, have a *performance quality*, and are *retrospective* in nature. Narratives are seen as being produced in the midst of people’s lives and not separate to them. Epistemologically, this study adopts a constructivist-interpretivist approach and a belief that reality can never be fully apprehended and that any truths are partial and situated. Second, I outlined my approach to analysis and provided a rationale for the development of the four-phase guiding analytical framework used in this study. These approaches included a big and small story approach, a positioning approach, a discourse approach, and the application of the concepts of signifiers and signifieds. I described the analytical roadblock that became apparent as I moved into Phase 4 of my analysis and attempted to theorise the narrative data. Third, I described the research setting, and fourth, my data collection process. Fifth, I described the guiding analytical framework I developed for

this study, and provided examples from my data analysis for Phases 1-3. Finally, I discussed ethical considerations of the study for both the mature age worker participants and myself, before concluding with a discussion and examples of how I achieved trustworthiness.

## **Chapter 4: Findings**

### **4.1 Chapter overview**

This chapter is structured as follows. First, I revisit the key methodological concepts that were employed in Phases 1-3 of my analysis. I then introduce the tool I applied to my analysis in Phase 4 that enabled me to theorise the narrative data. I provide my rationale for use of this tool and a description of how it was applied in the analytical process. Second, I describe how I systematically present my findings and provide demonstration diagrams, which are then used throughout this chapter, populated with data from this study. Third, I present each of the three findings in detail; this description forms the bulk of this chapter. Fourth, I provide a synthesis of findings concerning how mature age workers experience post-retirement transitions. Finally, I offer a brief chapter summary.

### **4.2 Recap of key methodological concepts and an introduction to the generative metaphor of the quilting point**

The aim of my analysis was, in Riessman's words (2008, p. 6), to "interrogate intention and language - how and why incidents are storied, not simply the content to which language refers." To this end, I employed a big and small story approach, a positioning approach, and a discourse approach, as well as the application of the literary tools of signifiers and signifieds. These tools allowed me to visualise how and why participants told their stories about transitioning back into paid work. The commonalities I identified among small stories told by various participants were grouped together and represented by signifiers. Next, commonalities identified between signifiers were represented by signifieds. At this stage in my analysis, having identified a total of 11 signifieds across three distinct topic areas, my analytical process came to a halt. I had identified the signifieds in the data but could not at this stage theorise from the data. My analysis remained incomplete; I had recognised a methodological gap that I could not fill with the existing tools at my disposal. I returned to the literature and also engaged in hermeneutic discussions with my doctoral supervisors. In these discussions we reflected on various mature age worker narratives and the literature. We discussed the possibility of employing metaphor as an analytical tool. Metaphors are considered to be principal vehicles for understanding human experience (Lakoff & Johnson, 2003) and organising devices that prompt us to remember that "we never relate to objective reality 'as such', but always do so through forming metaphors or images of the phenomenon

we address” (Alvesson & Spicer, 2010, p. 31). The idea of using metaphor analysis grew with more research until eventually; the concept of the *generative metaphor* was discovered. Generative metaphors can produce new understandings because they work as critical thinking tools (Schon, 1993). After considering my analytical impasse, I came to the view that my final Theorising Coding phase of analysis could usefully apply a metaphor called the quilting point. The quilting point is originally an upholstery term adopted by Jacques Lacan (1901-1981) for metaphorical purposes. Over time, and with reflection on its possible use in this study, I decided to work with this concept as a generative metaphor. In effect, the idea of using the quilting point unfolded “in medias res” (Cooren, 2015, p. 307) in our conversations. Lacan was a psychoanalyst who made prominent contributions to post-war French philosophy and the psychoanalytic movement. He also had a great influence on post-structuralist thinkers (Hoedemaekers & Keegan, 2010). Chief among these thinkers was Fredric Jameson, the literary and cultural theorist, and post-modern scholar (Roberts & Eaglestone, 2000). Jameson (2013) was instrumental in bringing Lacan’s ideas to prominence in the English-speaking world. The quilting point is one such concept. Jameson (2013) described how the quilting point or ‘point de capiton’ holds meaning together; allowing individuals to distinguish what is real from what is not.

Significantly for my study, I discovered that Lacan (1993) used his metaphor of the quilting point in conjunction with the concepts of signifiers and signifieds. This discovery convinced me to apply the quilting point as a generative metaphor to the data in this study. Lacan (1993) viewed the quilting point as being located where the signifier and signified are knotted together in a point of convergence. He used it to demonstrate that individuals need a certain number of these points of convergence (or quilting points) in their lives as a way of navigating what would otherwise be unnavigable (Lacan, 1993). The necessity for quilting points in one’s life arises because, according to Lacan, signifiers and signifieds are floating in nature, with meanings often sliding by one another and being difficult to catch or to pin down. The quilting point can stop the slide of signifiers and fix or stabilise their meaning (Hoedemaekers & Keegan, 2010). In other words, the quilting point can *unify*, even if only briefly. The quilting point, then, represents moments of communication in otherwise unclear and ambiguous networks of meaning. For Lacan (1993, p. 268), “the schema of the quilting point is essential in human experience” and, without these recognisable points, individuals would be reduced to questioning the meaning of almost everything encountered, from the

ordinary to the extraordinary. Lacan's descriptions regarding the role of the quilting point in fixing meaning persuaded me that I should apply it to Phase 4 (Theorising coding) of my coding. Thus, I approached Phase 4 of my analysis with the aim of identifying quilting points in mature age worker narratives. Table 3 shows a complete version of my guiding analytical framework.

Table 3. Complete version of guiding analytical framework for narrative analysis with Phase 4 included

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**Phase 1: Descriptive/Expository coding**

Focus: The individual

Aim: to gain an overview of each narrative with the goal of identifying **small stories**. This is done by:

- chunking each narrative into big and small stories
- using positioning analysis
- using a discourse approach

---

**Phase 2: Explanatory coding**

Focus: Recursive analysis between individuals

Aim: to identify commonalities in small stories across all participants' narratives with the goal of grouping these into **signifiers**.

This is done by:

- comparing the form and function of small stories in all participant narratives
- identifying the constitutive meanings of small stories
- clustering small stories and deriving representative signifiers

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**Phase 3: Conceptual coding**

Focus: Recursive analysis among individuals

Aim: to identify commonalities in signifiers across all participants' narratives with the goal of grouping these into **signifieds**.

This is done by:

- identifying the constitutive meanings of signifiers
- clustering big stories and deriving signifieds that consolidate/elucidate the meanings of these signifiers

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**Phase 4: Theorising coding**

Focus: Recursive analysis among individuals

Aim: to use the signifieds to synthesise and theorise **quilting points** across all participants' narratives.

This is done by:

- locating commonalities that emerge
  - considering how these **quilting points** hold participants' narratives and connect back to their realities.
-

I apply the generative metaphor of the quilting point to my study in the following way. I visualise the signifiers and signifieds I identified in the narrative data, as the many types of fabrics used by an upholsterer. These fabrics vary in thickness, type, and size depending on whether it is padding, foam, lining, and so forth. The overlap in these layers of fabric is analogous to an intersection of meaning between the signifiers and signifieds. Locating this overlap can be challenging as these fabrics can potentially slide across each other due to their different textures and slipperiness. This slipperiness can result in fabrics not holding together or connecting. Where this intersection can be identified, an upholsterer's needle is then able to metaphorically stitch these layers together with the fastening of a button, and thus secure meaning. The presence of this button, slightly yet firmly holding meaning together, represents the quilting points I identified in the participants' narratives. There are no perfectly aligned meanings (or pieces of fabric) but there is *sufficient* intersection between the signifiers and signifieds to allow a knotting together in a point of convergence. The imperfect alignment of fabric represents the heterogeneity of transition experiences of mature age workers; a reminder that no neat categorisation and reduction of meaning is possible, while the upholstery button represents the idea that meaning can still be made and shared even in this shifting, unstable landscape of experiences. I now briefly return to the example of Fiona's story that was described in Chapter 3 to illustrate the first three phases of coding. Figure 3 in that chapter showed the analytical thread as far as the signified of *Perseverance* but my analysis stopped at this point. Figure 7 now shows the final piece of this analytical puzzle: the inclusion of the quilting point of *Having Purpose*. Exactly how this quilting point was arrived at will be discussed in Section 5.3.3.1.

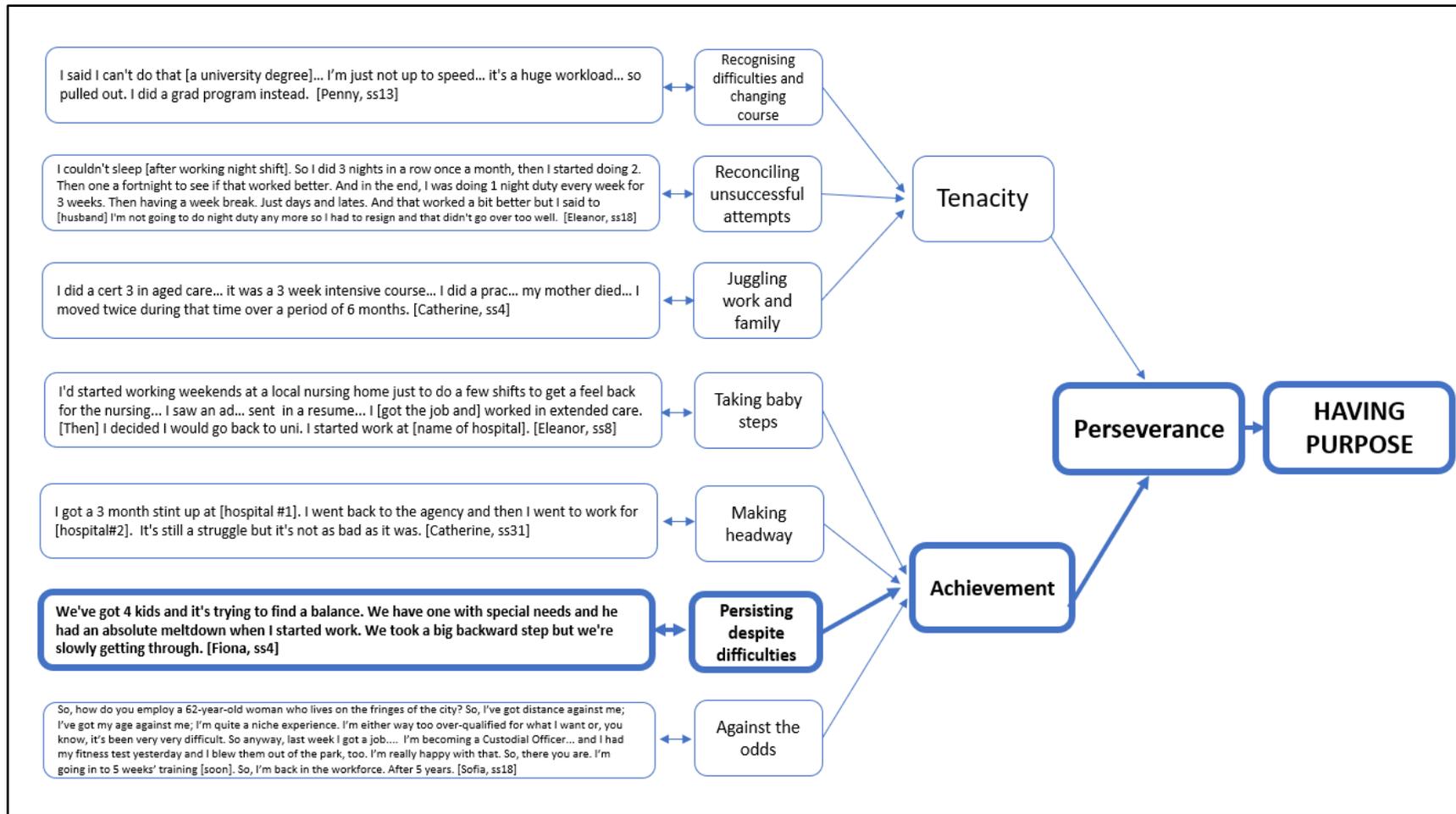


Figure 7. The full analytical thread following Fiona's small story titled **Persisting despite difficulties** through to the quilting point of **Having Purpose**

Having presented a complete analytical framework, I now turn to discuss the findings of this study. I do this systematically using a flow diagram to discuss the key concepts discussed in this chapter; namely small story, signifier, signified, and quilting point. This diagram is used repeatedly throughout this chapter, populated with various data from my analysis. Figure 8 shows a templated version of the diagram.

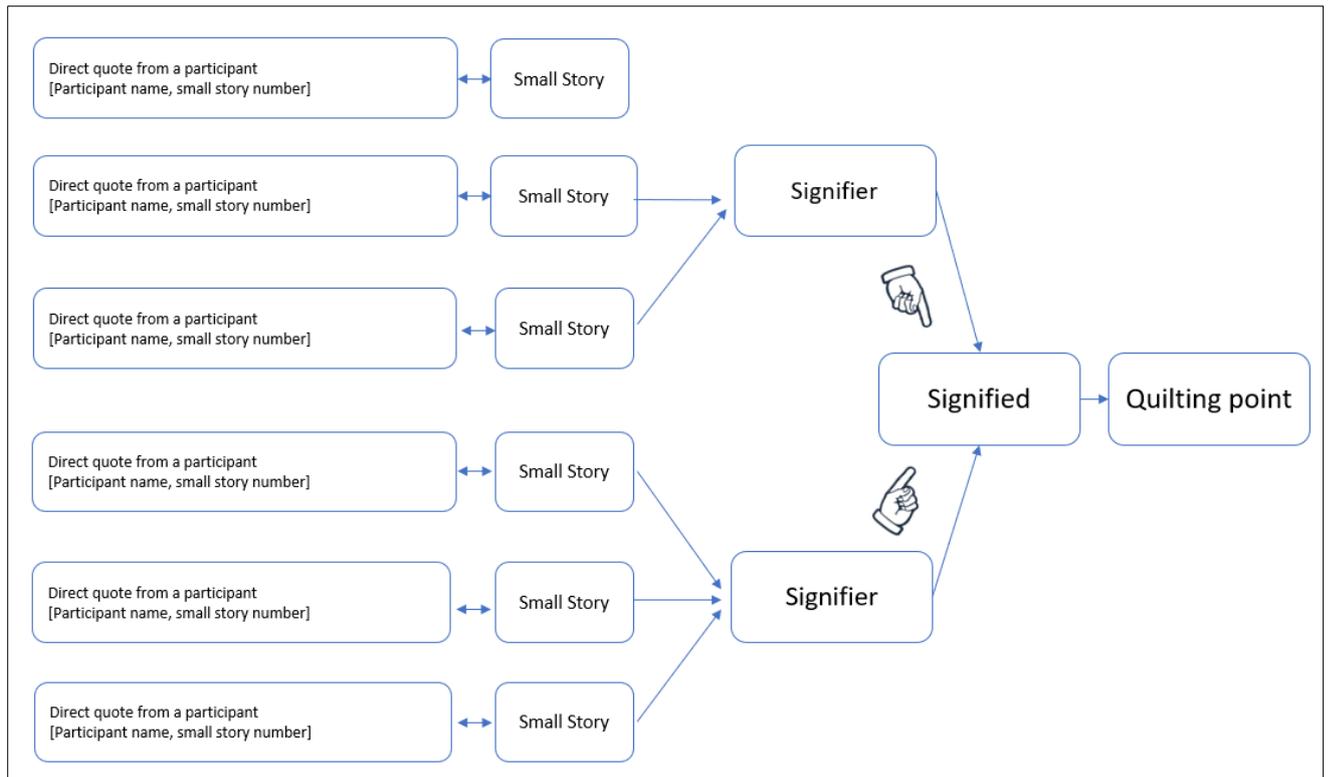


Figure 8. Template of flow diagram used throughout this chapter to present findings

First I describe and contextualise participants' small stories and show how these inform each signifier. Next, I show how the signifiers inform the signifieds, becoming the foundation for the definitions of these signifieds, as understood in my analysis. After defining each signified, I provide further substantiation of these definitions through two means. I provide excerpts of my field texts composed throughout the data collection and analysis phases in response to participants' interviews and in particular to the various small stories which form the foundation of the signifiers and signifieds. A demonstration excerpt is provided in Figure 9.

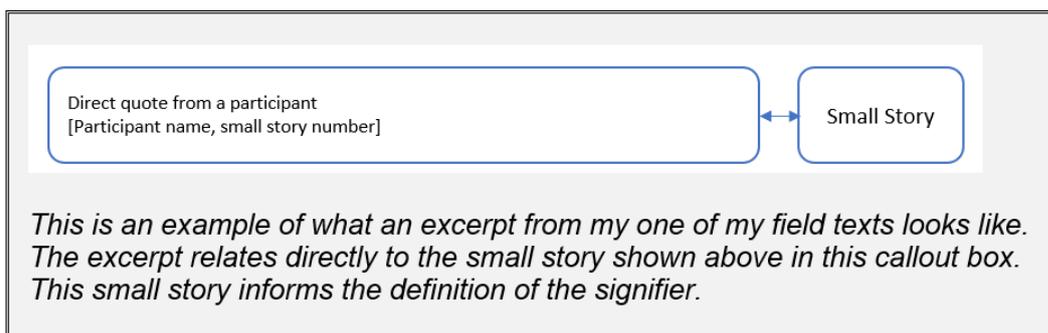


Figure 9. A demonstration excerpt of a field text that relates to a small story which further substantiates the definition provided of a signified

I further substantiate the definitions of the signifieds by providing quotes from different participants to those represented in the small story boxes. A demonstration excerpt example is provided in Figure 10.

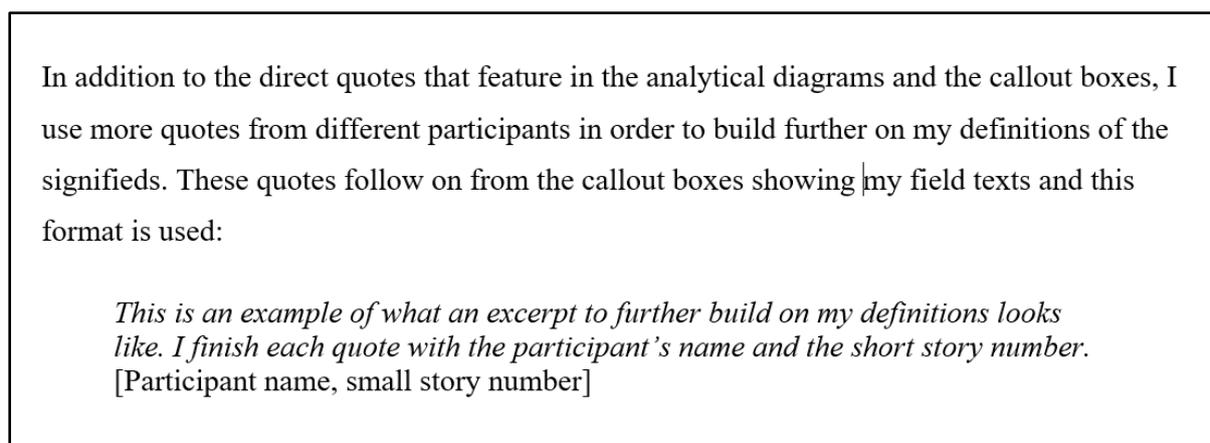


Figure 10. A demonstration excerpt of a participant quote to further substantiate the definition provided of a signified

I break down my analytical stages to make my process of identifying small stories, signifiers, and signifieds as transparent as possible. I save my synthesis of the identification of quilting points of experience of mature age workers, and how they experience post-retirement transitions, for the close of this chapter.

### 4.3 Overview of findings

My study identified three quilting points common to all participant narratives. These quilting points of *Having Purpose*, *Having Agency*, and *Being Visible* are my three major findings. These quilting points are not hierarchical and thus are not presented in this chapter in any particular order of importance. The quilting points are multi-faceted. Groups of signifieds make up or inform a quilting point. I identified four signifieds that contributed to *Having Purpose*: *Perseverance*, *Fulfilment*, *Activity*, and *Financial Status*. Similarly, four signifieds contributed to *Having Agency*: *Influence*, *Empowerment*, *Self-efficacy*, and *Self-reliance*. Three signifieds contributed to *Being Visible*: *Relevance*, *Practical Experience* and *Value*. These quilting points and their contributing signifieds are shown in Figure 11.

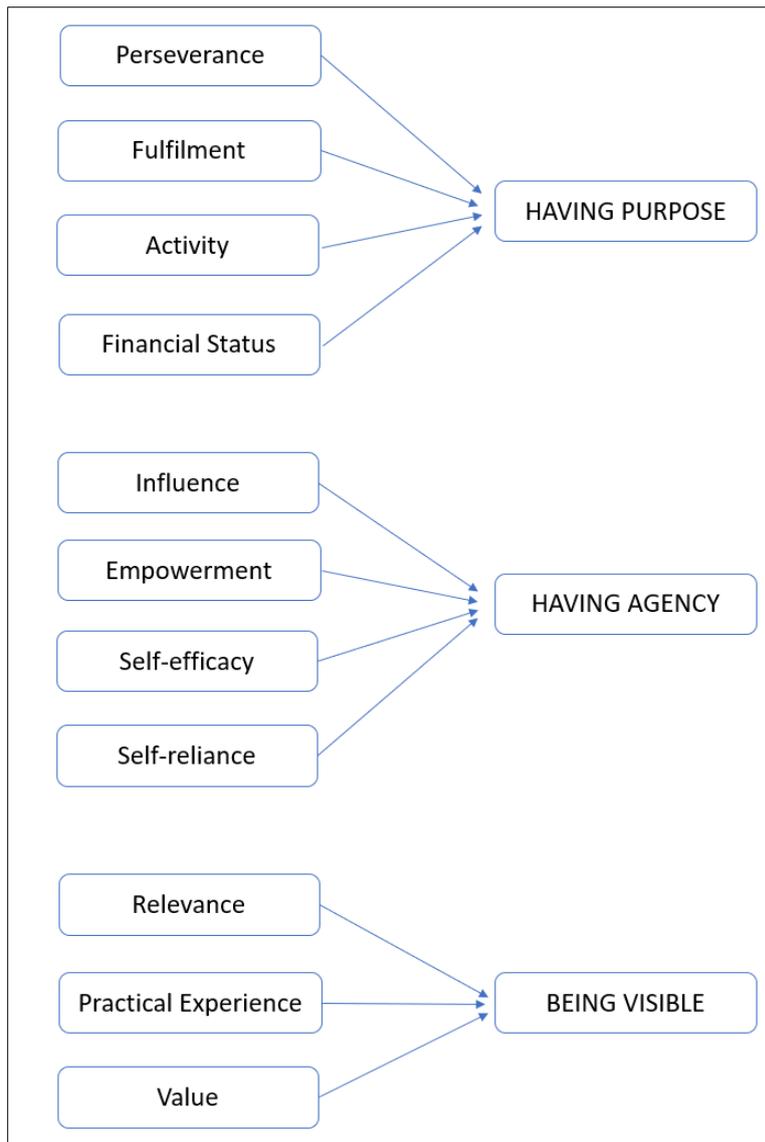


Figure 11. The three **quilting points** identified in participants' narratives (on the right hand side) and the eleven **signifieds** (on the left hand side) that comprise them

#### 4.4 Finding 1: Having Purpose

The first finding was the quilting point of *Having Purpose*. *Having Purpose* was comprised of four signifieds: *Perseverance*, *Fulfilment*, *Activity*, and *Financial Status*. All participant narratives contained between one and three of these signifieds. Figure 12 shows this quilting point and its four contributing signifieds. The four signifieds are now detailed in turn.

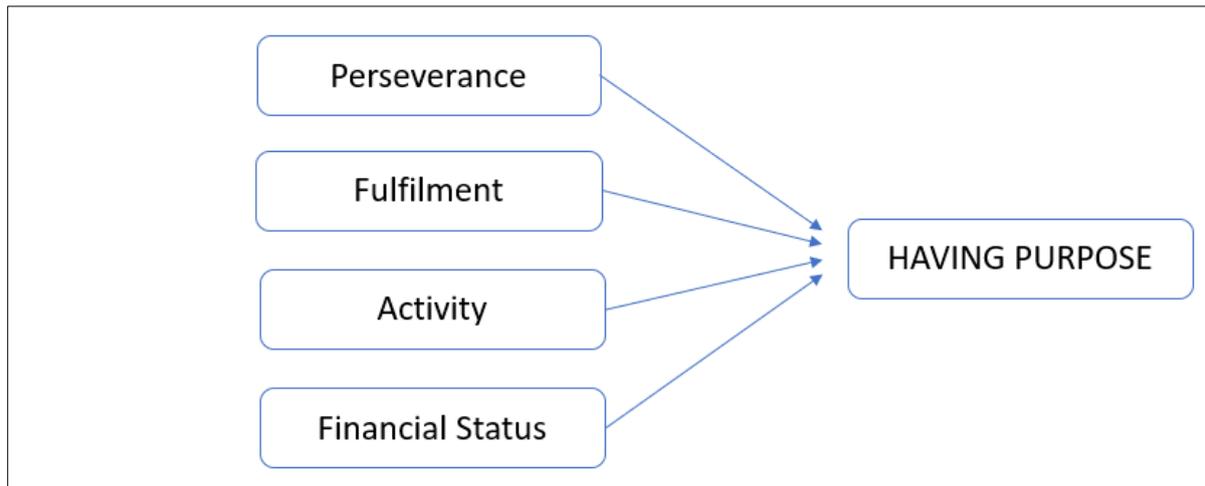


Figure 12. The quilting point of **Having Purpose** and its four signifieds

#### 4.4.1 Perseverance

The signified of *Perseverance* comprised two signifiers, *Tenacity* and *Achievement*, which in turn, comprised small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 13.

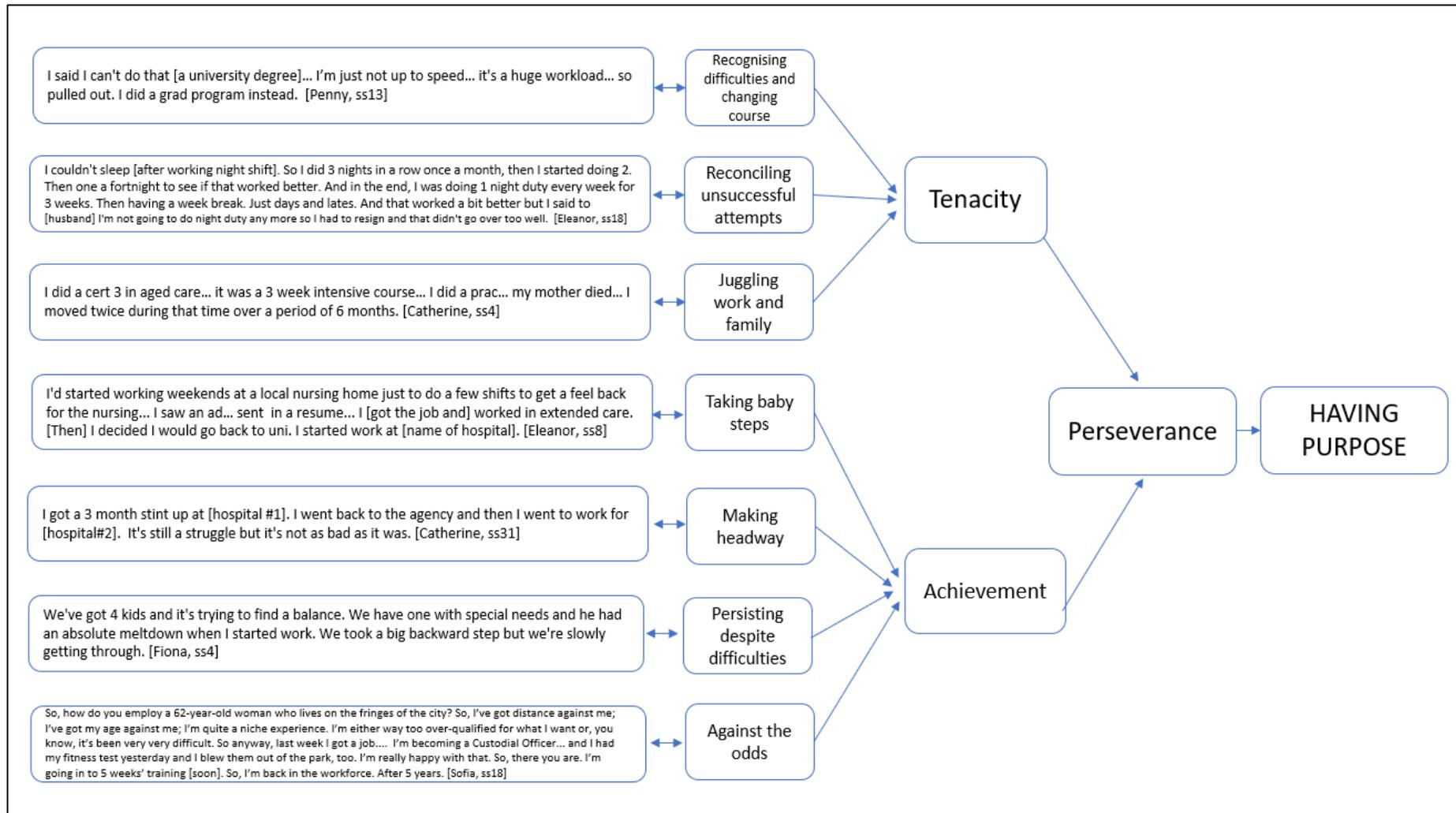


Figure 13. The signified of **Perseverance**, the signifiers of **Tenacity** and **Achievement**, and small stories with example participant quotes

I discuss *Tenacity* first, with reference to the small stories it is comprised of. In one small story, Penny described how she could not cope during her attempts to upskill in order to transition back into the workforce; the study she was required to complete was too difficult for her. Rather than abandoning her plans, Penny changed direction and applied herself to what she considered a less demanding and more gradual transition, with a level of upskilling, which proved more manageable for her. In another small story, Eleanor recounted how, in a work role, post-retirement she tried numerous variations to her working hours (that involved shift work) in an effort to make her job “work” for both her and her employer. Eventually she conceded that after much effort on her part, the working hours were not possible, and she resigned despite being encouraged not to by her employer. Eleanor used her judgement to determine when to transition out of work and was able to reconcile her decision with equanimity. A third small story, told by Catherine, focused on what she described as her “exhausting juggling act”. She described being newly divorced and attempting to balance study, caring for an ill parent who ultimately died, and moving house twice in six months, while caring for her four children, who were all under the age of 10. Catherine’s determination to study, and thus upskill, and transition back into the workforce kept her focused and eventuated in her gaining a qualification that allowed her to transition back into the workforce. Identified in these small stories were participant experiences of tenacity as they transitioned back into the workforce post-retirement. This tenacity was imbued with a sense of positivity; while obstacles existed, participants perceived these could be overcome with persistence. While participants expressed frustrations with their circumstances, none described feeling defeated. They appeared to accept the reality that obstacles would appear as they attempted to transition back into the workforce post-retirement and they were ready to face these as they arose.

*Achievement* is discussed next with reference to the small stories of which it is comprised. In one small story, Eleanor recounted the “small gains” she made in each step of her journey in transitioning to her post-retirement work goal. Every step was a small transition and constituted a win in her eyes, from re-commencing work in a school tuckshop to working in aged care, to returning to university, and eventually working in a hospital she had targeted as a future workplace early on when planning her workforce re-entry. Her progress toward her goal was made in incremental transition moves. In another small story, Catherine recalled the different institutions she had worked in post-retirement. Rather than moving up through roles, as exemplified by the previous small story, she was already working at her desired level (i.e.,

as a registered nurse) but, over time, transitioned into work that was both better paid and more prestigious, in her eyes. In a third small story related by Fiona, the transition into, and eventual attainment of, post-retirement work was a significant achievement due to the complex, ongoing care requirements of her eight-year-old child who initially found his mother's new work routine extremely difficult to cope with. The fact that Fiona and her family successfully overcame challenges to the point where she was now secure in her work was a "significant achievement" from her viewpoint. A fourth small story told by Sofia explained how the achievement of post-retirement work was significant in her view because she identified herself as someone who was "difficult" to employ due to her age, geographical location, and being over-qualified for the roles for which she applied. The fact that she ultimately transitioned into a job that interested her, filled her with excitement and gave her a sense of achievement was significant to her. Identified in these small stories were participant experiences of their ability to attain post-retirement work over time. Although each story was unique, common to all was a belief that continual and applied effort would ultimately result in the achievement of work they wanted to do.

The signifiers of *Tenacity* and *Achievement*, and the small stories that comprised them, inform the definition of *Perseverance*. For the purpose of this study, and drawing inferences from the data analysis, the definition of *Perseverance* is:

*'Having the tenacity and determination to achieve outcomes. Obstacles (physical or mental) may be encountered but there is a strong sense that these can be overcome'.*

Throughout this study, I wrote field texts about the narrative interviews I gathered. Excerpts from these field texts, that relate to a selection of the small stories I discussed above, appear in Figures 14, 15 and 16. These selected small stories from Figure 13 are reproduced in the callout boxes below, along with the field texts I wrote, so that they can easily be connected. This placement of small stories with accompanying excerpts of my field texts occurs throughout this chapter. The first field text concerns Penny and her small story connected to the signifier of *Tenacity*.

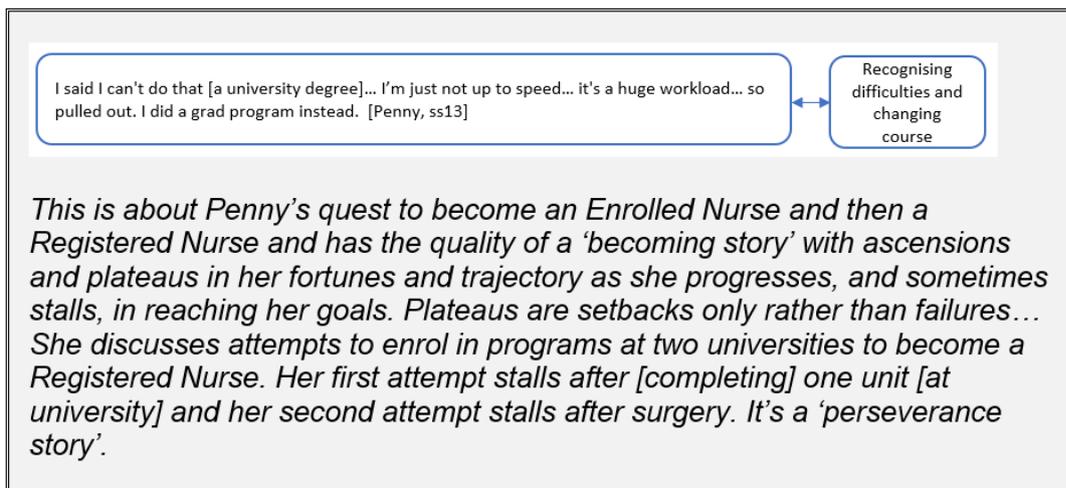


Figure 14. Excerpt from field text about Penny

The next field text also concerns *Tenacity* and discusses a small story of Eleanor's.

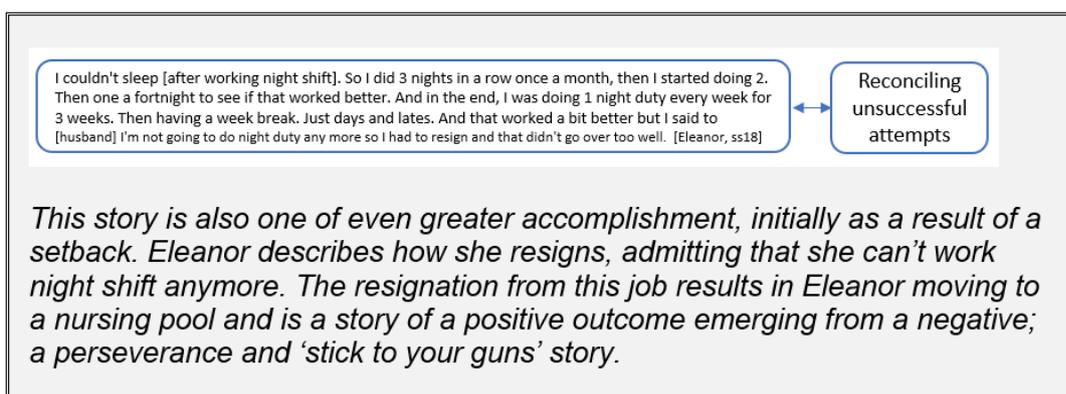


Figure 15. Excerpt from field text about Eleanor

The following field text relates to Fiona's small story concerning *Achievement*.

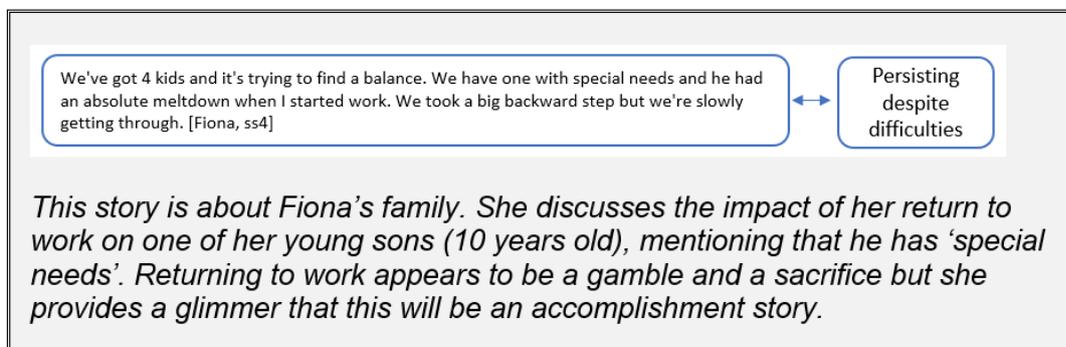


Figure 16. Excerpt from field text about Fiona

As well as my field texts, the definition of *Perseverance* is substantiated by more participant quotes, not included in Figure 13, that further informed this signified. Sherry's determination was evident in her description of her early days in her post-retirement job where she characterised herself as being "on a steep learning curve":

*[My supervisors] just thought "let's hope she gets better." ... They would come up to me and pile all this paperwork on me and I'd think "what the hell?" and I'd just shuffle it off and hopefully put it all in the bin or burn! [Sherry, small story 8]*

With time and determination, she learned what was expected of her and her performance improved:

*And then I figured out what I was supposed to do. [Sherry, small story 8]*

Sarah exemplified *Perseverance* in her determination to overcome both physical and mental obstacles in her transition back into the workforce post-retirement. She was forced, through physical injury, to retire. After three years at home, however, she grew aware of her increasing isolation and depression as a result of not interacting with people in a work context. When asked by her daughter to help assess the suitability of a training course, Sarah agreed. She attended the course as an observer and was captivated by the course content and the trainer. After attending this course, Sarah resolved to overcome her personal obstacles and transition back into the workforce. She said:

*[The trainer] was just so brilliant. ... and I just thought "Oh my god this could be what I need" ...so I went and did the course after hours. So, I was doing 70 hours a week work. And then it was another 3 years later [before I qualified]. [Sarah, small story 3]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Perseverance* in participants' narratives. Participants' perseverance showed that having and maintaining tenacity, and achieving work-related goals, did not come easily; the effort expended by individuals was often great, hard-won, and involved sacrifice. The outcome of making the transition back into work was perceived to be worth this effort, however.

#### **4.4.2 Fulfilment**

The signified of *Fulfilment* was comprised of two signifiers, *Meaningful Contribution* and *Invigoration*, which, in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 17.

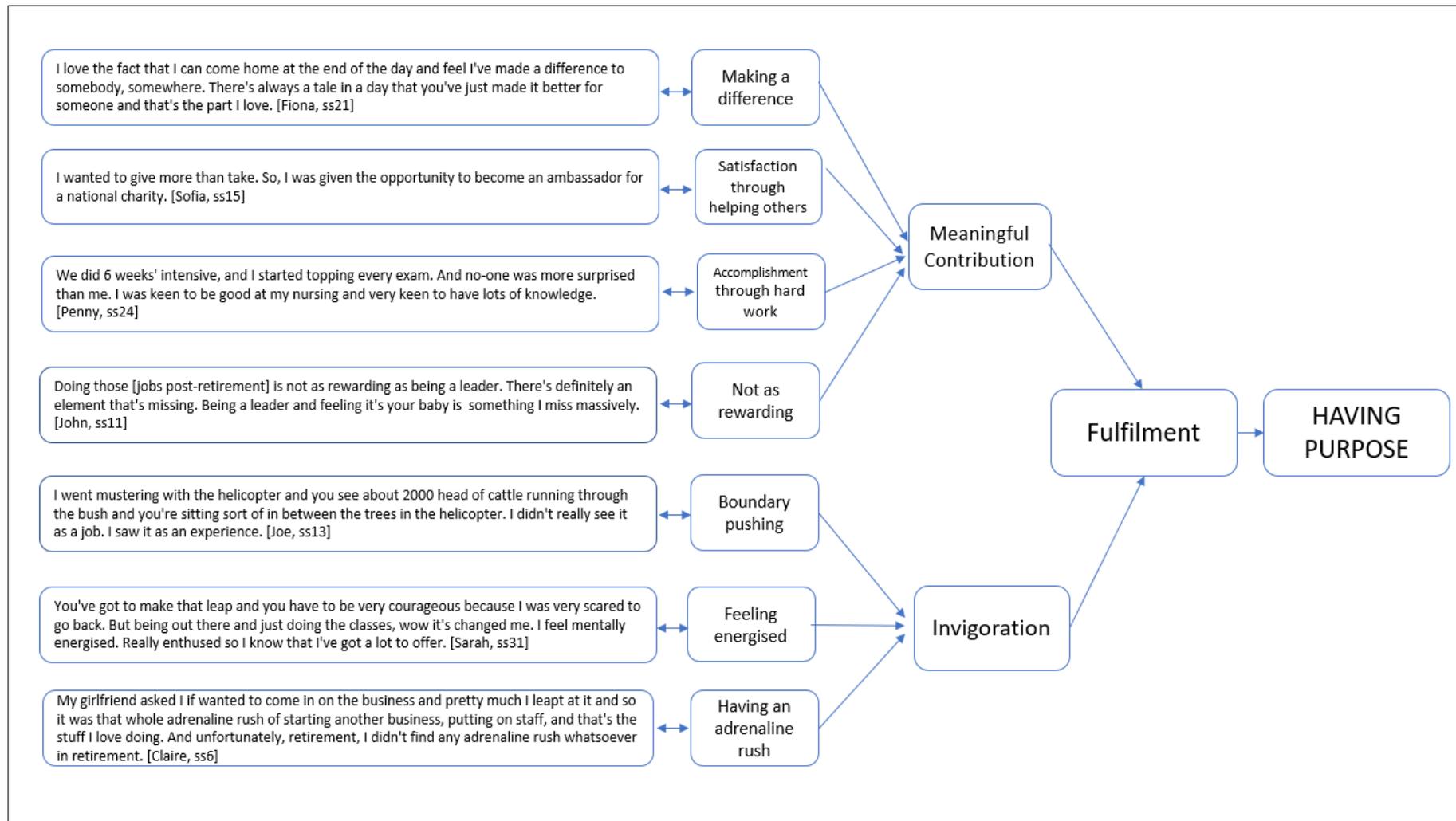


Figure 17. The signified of **Fulfilment**, the signifiers of **Meaningful Contribution** and **Invigoration**, and small stories with example participant quotes

*Meaningful Contribution* is discussed first with reference to the small stories it is comprised of. In one of the small stories, Fiona described how she experienced satisfaction regarding the positive and important difference she believed she had made to others in the primary school where she worked. In a second small story, Sofia described having had a “fortunate” life and now, wished to give back to society. She described an opportunity arising where she was offered an ambassadorship of a national children’s charity; a post she accepted gladly, knowing that she could positively contribute to children’s welfare. In a third small story, Eleanor spoke about applying herself diligently to her studies in her quest to transition back into the workforce, and accomplishing high grades. She described her eagerness to gain knowledge and contribute to the nursing profession; one she regarded as meaningful. In a contrasting story, John voiced a degree of disappointment when describing his post-retirement work, perceiving that, while he did make a contribution in his role, it was not as meaningful to society as his pre-retirement work had been. Identified in these small stories were participant experiences of contributing meaningfully to the lives of others. This sense of contribution, though experienced differently by each participant, was shared by all. One participant experienced a degree of dissatisfaction with the amount of contribution he believed he was able to make to his post-retirement workplace. Evident in these small stories was the complexity of what it means to contribute meaningfully and how this is experienced differently by individuals.

*Invigoration* is discussed next with reference to the small stories it is comprised of. In one small story, Joe described cattle mustering by helicopter and the amazement he felt at the landscape and being able to work in such a “different” environment. This was more than a job to him; Joe described it as an experience that pushed his personal boundaries and contributed to a feeling of fulfilment. In a second small story, Sarah recounted her fears about re-training in order to transition back to work. She reported gradually feeling more equipped for work, the more she studied. This feeling, in turn, resulted in her reporting an unexpected “injection” of energy and she described finding courage and enthusiasm for her study and work in this transition phase. She reported that these feelings of positivity also spilled over into her life more generally, providing for a further sense of invigoration. In a third small story, Claire contrasted her quiet and, from her point of view, unsatisfying period of retirement, with her transition back into the workforce, explaining how post-retirement work gave her an “adrenaline rush”. She described how she and a friend established a business; the

responsibilities required of Claire gave her a sense of invigoration she simply did not experience in retirement where she reported feeling “flat and bored”. Identified in these small stories were descriptions of how participants experienced feelings of invigoration in connection to their transitions back into the workforce. Individuals commented in some instances of a visceral feeling of an energy injection or an adrenaline rush.

The signifiers of *Meaningful Contribution* and *Invigoration*, and the small stories that comprised them, inform the definition of *Fulfilment*. For the purpose of this study, and drawing inferences from the data analysis, the definition of *Fulfilment* is:

*‘Making a contribution in ways considered meaningful, sometimes by accomplishing more than expected. At times, a feeling of invigoration is expressed via the experience of pushing boundaries and/or feeling energised.’*

This definition was corroborated by excerpts from my field texts relating to a selection of small stories described in this sub-section. Figures 18, 19, 20, 21 and 22 show these field texts. The first field text is about Eleanor and concerns *Meaningful Contribution*.

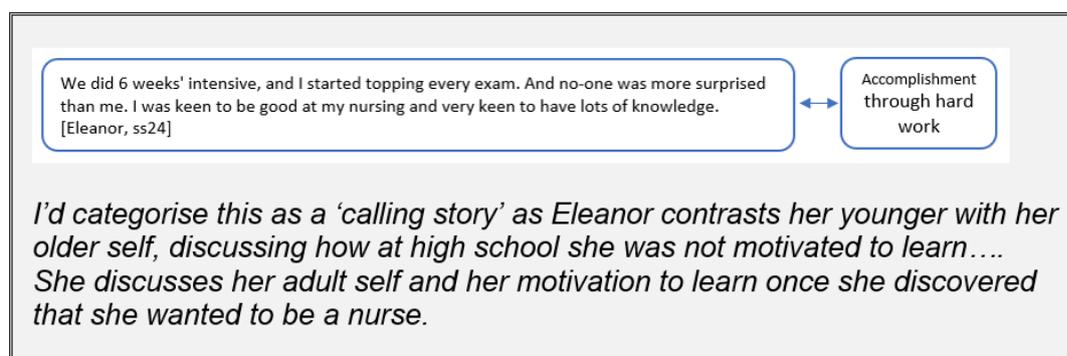


Figure 18. Excerpt from field text about Eleanor

The next field text is about John, and his concerns regarding not being able to contribute as meaningfully as he desired.

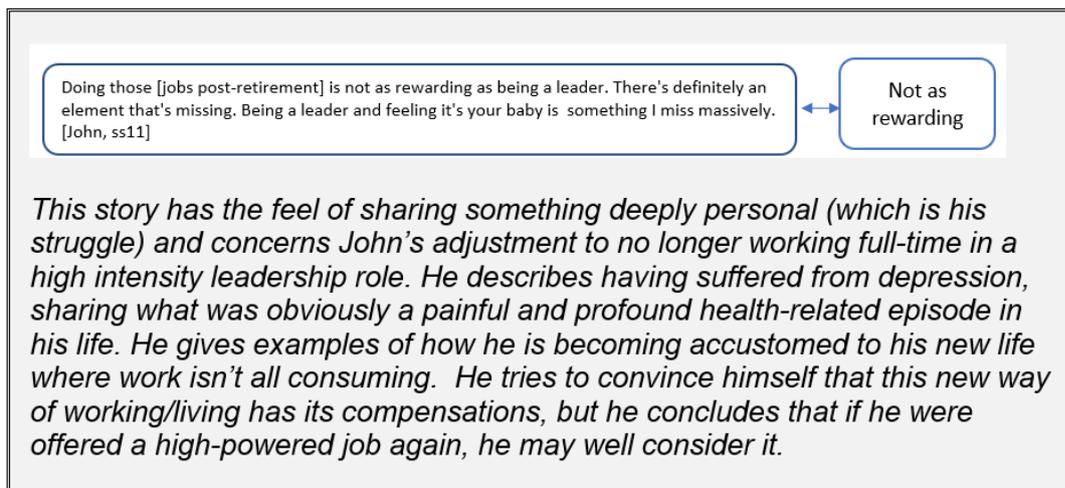


Figure 19. Excerpt from field text about John

The following three field texts concern *Invigoration* and relate to Joe, Sarah, and Claire, respectively.

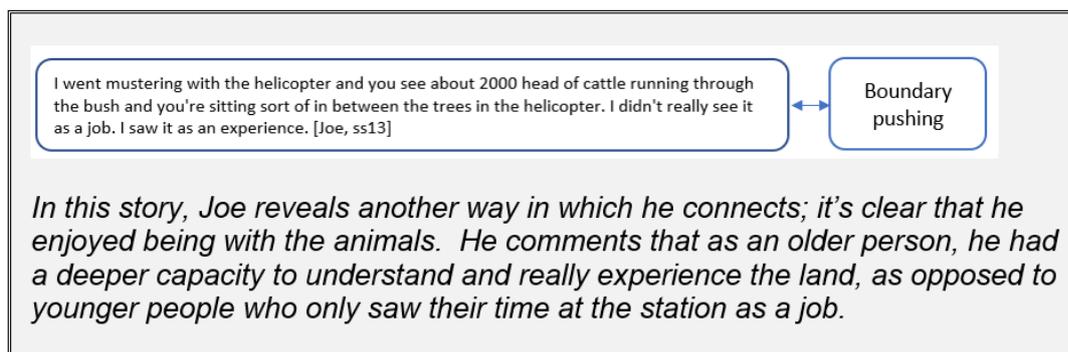


Figure 20. Excerpt from field text about Joe

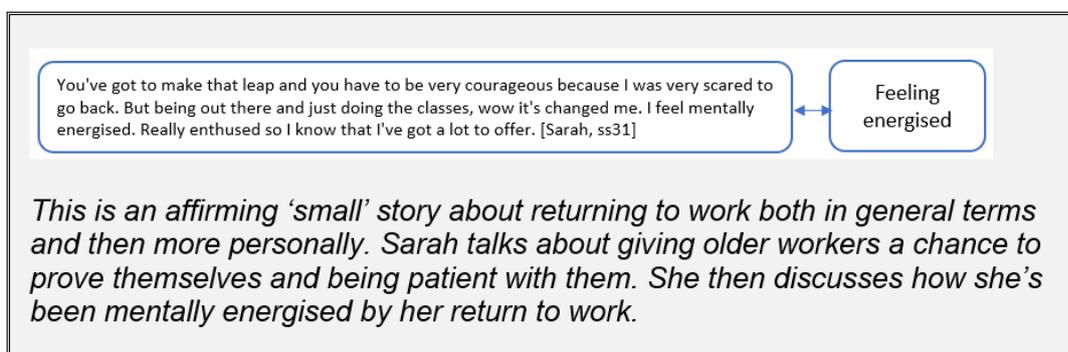


Figure 21. Excerpt from field text about Sarah

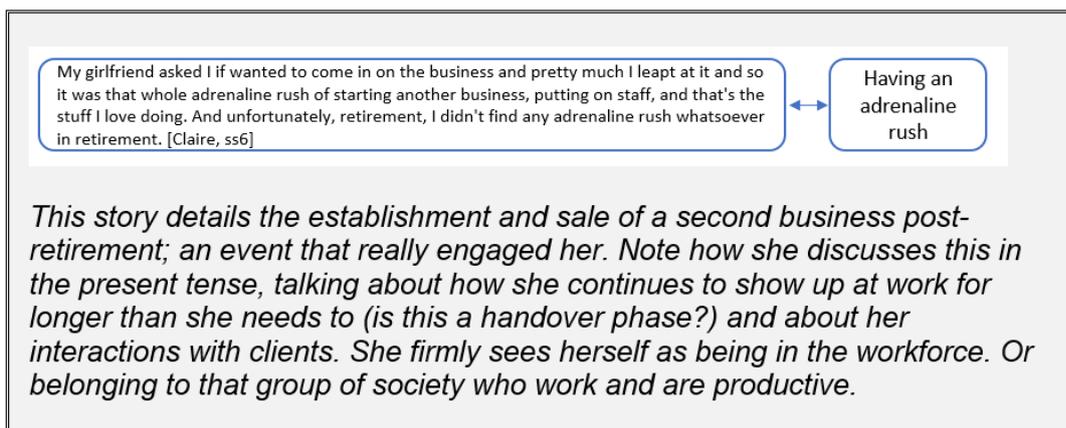


Figure 22. Excerpt from field text about Claire

Participant quotes, in addition those discussed in the field texts above, further inform the definition of *Fulfilment* that is adopted in this study. For example, Catherine exemplified the wish, and the need, to contribute to the wellbeing of others:

*I always thought I was going to make something big of myself in this life. I still feel that way. There's got to be something there I can get my teeth into and make a difference and it's not for me, it's for others. I've always been the helping kind....I'm always advocating for fairness and equity... So, I want to make a difference in this world. If it's only for a few people or for one person, I just want to make a difference. [Catherine, small story 35]*

Sofia found that her wish to contribute to society was so strong that she could not stop at simply becoming a Justice of the Peace. She continued her studies in order to sit in on court hearings to better serve the community:

*[I became] a Justice of the Peace. I studied hard for that. That was hard... but me being me, just being in the signing office wasn't enough so... I became a ...Presiding Justice of the Peace [and now] I actually sit on the bench and I preside over the violence restraining orders... and decide whether they get it or whether I dismiss it. [Sofia, small story 17]*

Deirdre discussed the sense of invigoration that older workers have, and often bring to the workplace, urging the community to look beyond the physical signs of ageing:

*Do not judge them by the quality of their skin or their wrinkles or the colour of their hair because if they've got excitement, energy and interest, well then, they're going to be very good employees. They're going to be more focussed on what they're doing... You've got people who are living a life and they choose to do this, so I guess that's the important thing. [Deirdre, small story 29]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Fulfilment* in participants' narratives. Participants' fulfilment experiences were complex, expressed variously as a calling or vocation; viscerally in a few cases; and with regret in one case because this participant perceived his contribution to post-retirement work as being of lesser value than his contribution to his pre-retirement work.

#### **4.4.3 Activity**

The signified of *Activity* was comprised of two signifiers, *Work Ethic* and *Unproductive Activity*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 23.

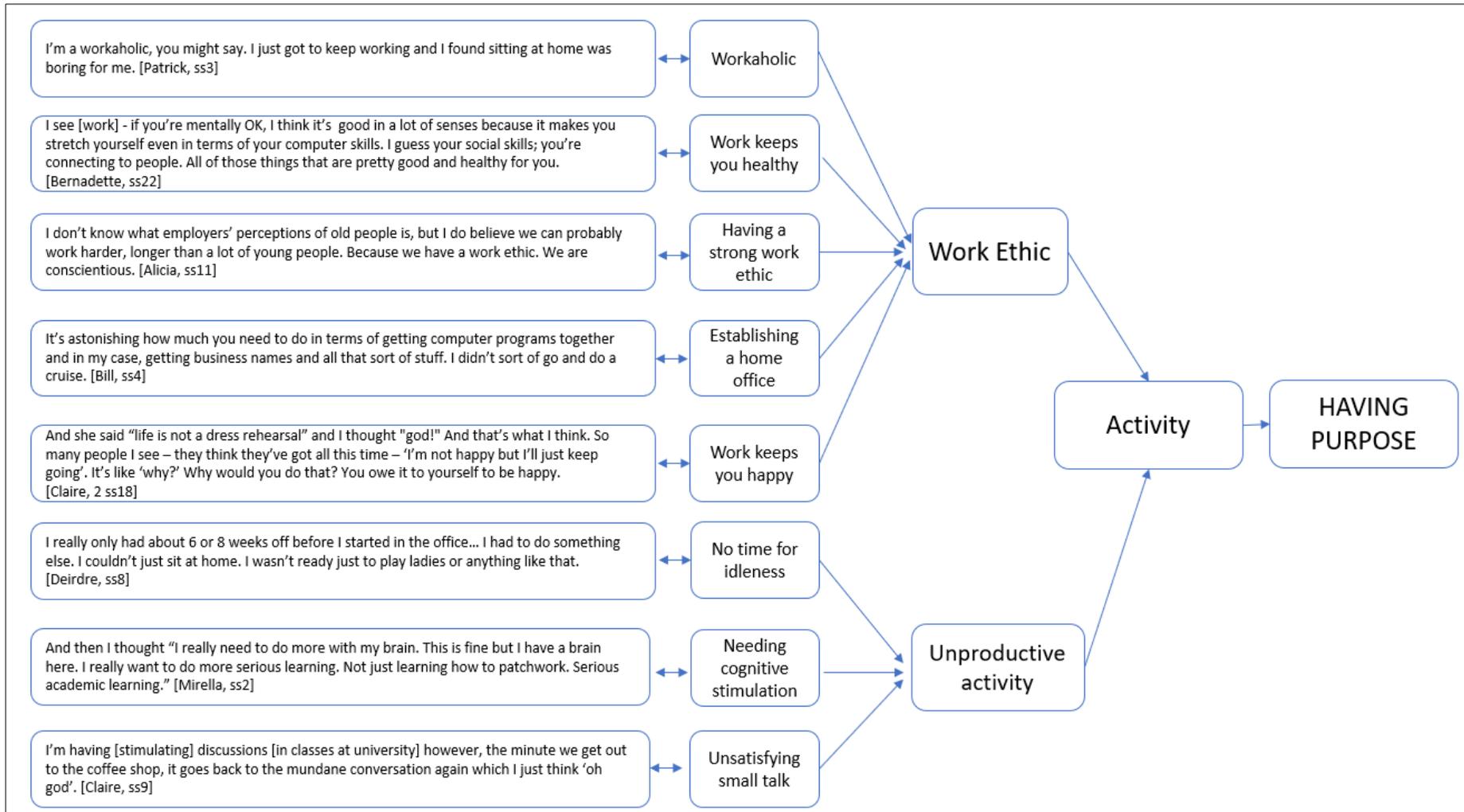


Figure 23. The signified of **Activity**, the signifiers of **Work Ethic** and **Unproductive Activity**, and small stories with example participant quotes

The small stories comprising the signified of *Work Ethic* are discussed first. In one small story, Patrick characterised himself as a “workaholic”. He reported how his experience of retirement was unsatisfactory; boredom took hold just months post-retirement, after which, he set about planning his transition back into the workforce. This wish to return to work trumped his earlier imaginings that riding his motorbike, gardening, and other leisure activities would satisfy him in retirement. He discovered that retirement only accentuated how much he preferred working and the need to fulfil his work ethic. In a second small story, Bernadette claimed that her transition into post-retirement work contributed to her good health, both mentally and physically. She perceived she was better able to connect with people both through work and socially. In a third small story, Alicia extolled the virtues of mature age workers in general, claiming that many probably worked harder than younger people. She maintained this was due to the work ethic of mature age workers and their high levels of conscientiousness. In a fourth small story, Bill emphasised that, on retiring, he did not merely “do a cruise”; rather he strongly identified as a “busy person”. He reported how, post-retirement, he transitioned into building his own business, describing how he remained productive by establishing a home office. Claire, in her small story, equated work with happiness. Life, she claimed, was too short to work in a job that one did not like. Claire claimed the onus was on individuals to seek work that resonated with them. This was her rationale for coming out of retirement and transitioning, like Bill, back into the workforce using all of her energy to build her own business. Identified in these small stories were firmly-held beliefs and positive experiences about the benefits of having a strong work ethic. In some stories it appeared that retirement had not lived up to the expectations of participants; non-work pursuits in retirement did not afford participants with opportunities to remain active in the ways they wanted and hence they transitioned back into the labour market.

A second group of small stories comprised the signified of *Unproductive Activity*. In one small story, told by Deirdre, she described the unimportance of the time she spent as a retiree before transitioning back into work. She stated that she was incapable of “sitting at home” and “simply socialising”; what she referred to as “playing ladies”. She contrasted herself with this negative view of those who “merely” socialised; she was not prepared to spend her time in this way. Instead, she undertook a short training course in order to re-enter the workforce. A second small story told by Mirella, highlighted her declared need for “cognitive stimulation”. Mirella described how, in her retirement, she slowly realised that her crafting

hobbies were not “serious” enough and that she needed to re-engage with learning and transition back into the workforce. With hindsight, Mirella viewed her hobbies as simply “time fillers”, which did not sufficiently mentally stimulate her. In a third small story, Claire discussed the unsatisfying nature of “small talk” she engaged in while attempting to make social connections in retirement. She described this talk as “mundane” and went on to contrast this experience with her many satisfying experiences in the workforce. Identified in these small stories was the way socialising and spending time on hobbies were experienced as something that others might do but which the participants did not want to be a part of. They often contrasted their productivity with the “unproductive” kind of activity they perceived in retirees, making it clear they were not in any sense “unproductive”.

The signifiers of *Work Ethic* and *Unproductive Activity* and the small stories that comprised them, inform the definition of *Activity*. For the purpose of this study, and drawing inferences from the data analysis, the definition of *Activity* is:

*‘Being busy specifically with a focus on productive work and/or having a strong work ethic rather than in ways considered mundane or simply time-filling. Unproductive activity is viewed negatively.’*

Excerpts from a selection of my field texts that substantiated this definition of *Activity* appear in Figures 24 to 28 below. The field text in Figure 24 concerns Patrick’s strong work ethic.

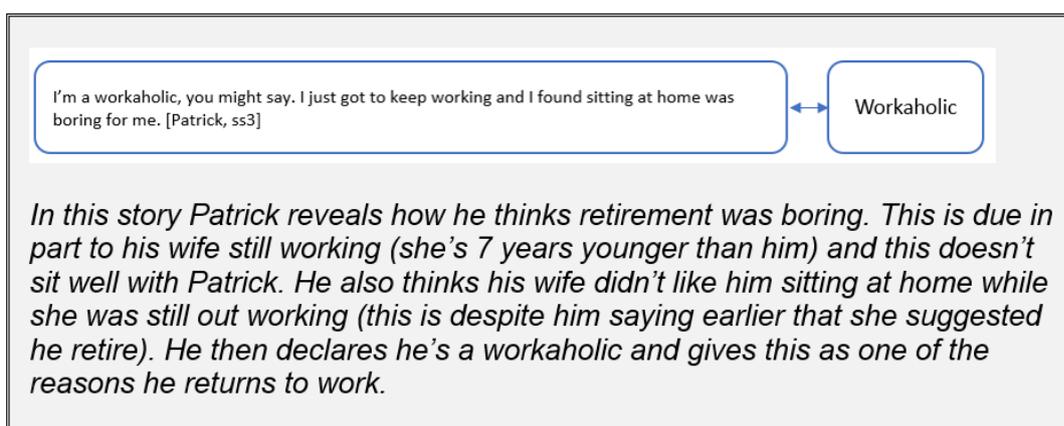


Figure 24. Excerpt from field text about Patrick

Figure 25 concerns Alicia's strong, productive work ethic.

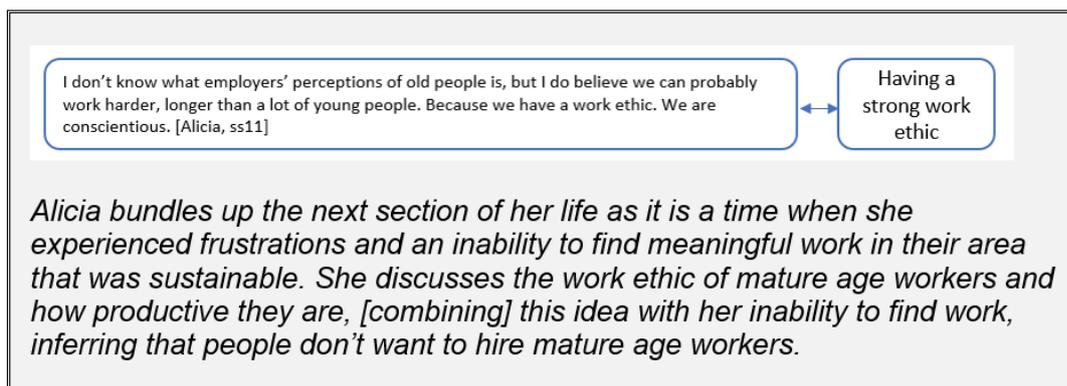


Figure 25. Excerpt from field text about Alicia

The field text in Figure 26 concerns Claire.

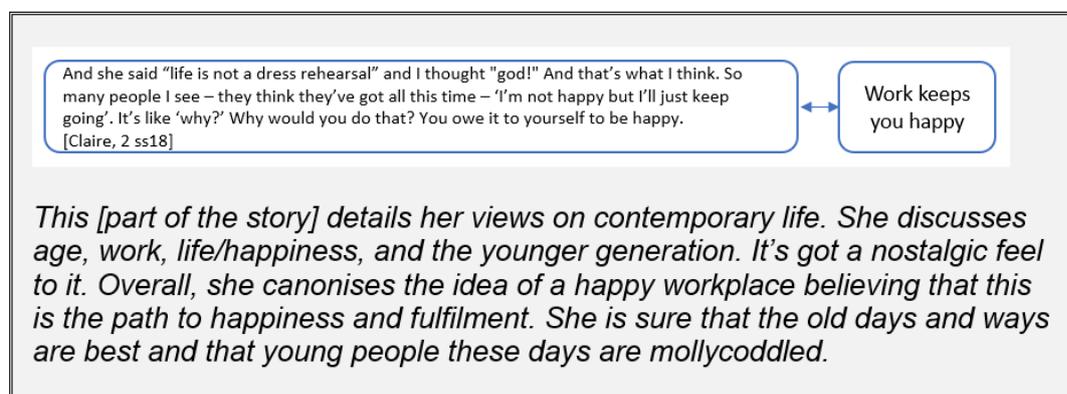


Figure 26. Excerpt from field text about Claire

The following two field texts concern Mirella and Claire, respectively, and their attitudes towards *Unproductive Activity*.

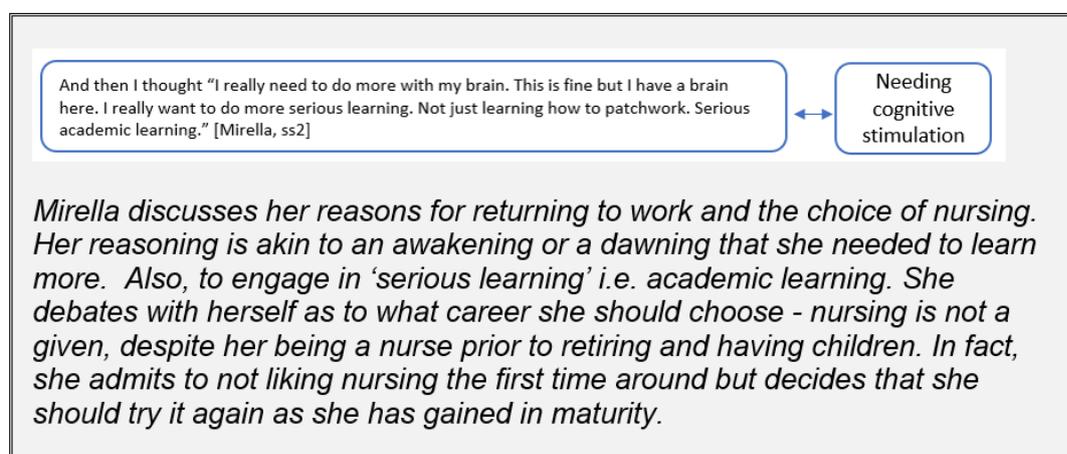


Figure 27. Excerpt from field text about Mirella

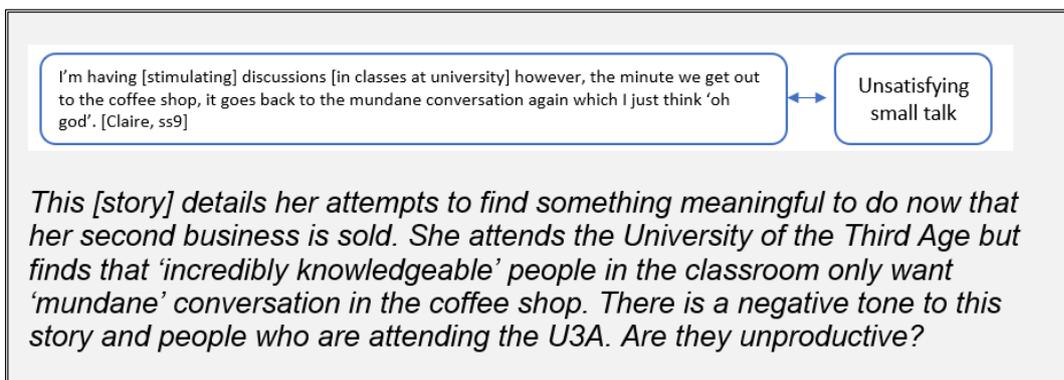


Figure 28. Excerpt from field text about Claire

As well as the field texts, the participant quotes that follow informed the definition of *Activity* discussed above. In one example, Bernadette emphasised her work ethic, explaining her need to feel productive even while holidaying. She perceived the ability to combine work with holidays as not only enjoyable, but preferable.

*We don't see ourselves as just going off and doing the things that most retirees do, like golf and bowls... Even when we go on holiday, I guess after a couple of weeks, unless you're going with a purpose for doing something... We went to New Zealand and we had to go round and visit all the mills [connected with her work] and do things like that. And there was a long weekend while we were there that we didn't know was happening so we had to have 3 days off in the middle of it. But we checked out places on the way but we still had a purpose for going. So that really was as enjoyable as any of the things we do. [Bernadette, small story 20]*

John displayed his strong preference to remain productive via work.

*I'd be quite happy to die on the job. I'd be quite happy to die whilst working. I can't see myself getting to the situation where I don't have a job and I'm just retired. I definitely... so if some of these [post-retirement roles he performs] run out, my ability to fill them with other paid employment at the same level might be weakened because I'll be 67, 68 something like that. But I would try to do that. ...But I can't see the day where I don't, ever, have to put on a suit, go to work, do a day's work, and come back feeling refreshed from it. [John, small story 26]*

Claire described prioritising a work-related lunch with clients over a date with her husband, despite her stated intention of transitioning out of her post-retirement job. Her need to stay busy and interact with clients, even in a social context, was stronger than her wish to spend time relaxing in a non-work-related environment:

*So, next Friday, I'm supposed to be going to lunch with three of these clients and one of my staff and [my husband] got very huffy... and he said "that's meant to be our day and you're meant to be semi-retired and so you're saying it's more important to go and take the client for lunch" and I said "well it is a major client". And he said "but [participant's name], you've dropped your salary, who cares?" So, once again I'm putting work [first]. [Claire, small story 14]*

Donald contrasted himself with friends who, he intimated, kept busy with various leisure pursuits he considered to be unproductive.

*Most of our friends are a bit older and they're all retired so they've got caravans and they go off on holidays and those sorts of things... And I know other people I worked with, they probably play golf two or three times a week. Those sorts of things but it's not my thing. [Donald, small story 9]*

While Mirella largely accepted her husband's decision to retire, she made small jokes at his expense, making it clear she had no wish to follow suit. Her idea of activity did not accord with her husband's idea of activity:

*And my husband's retired and every now and then I'll have a little go at him about "you're having a little nap after lunch?! – if you were at work you couldn't do that!" He'll go "why shouldn't I?" Yeah fine! ... And so, he potters around. Does things at home. Pulls his weight sort of and he does some volunteer work and plays a lot of golf and so we've sort of got separate lives but together lives which work well. I think we'd probably drive each other nutty if we were around each other all day. I'd be saying "get out of that chair – you can't have a grandpa nap!" [Mirella, small story 22]*

Taken together, small stories, signifiers, field texts, and further participant quotes informed the signified of *Activity* in participants' narratives. Ways in which participants experienced *Activity* were framed as invariably positive, with individuals identifying strongly with the idea of productive activity that was connected to work and was something to which one should aspire. Discussion of those who were not active in the same way as participants (retirees who were active in sports for example) was often couched in oppositional terms. Participants contrasted their ideas and behaviours with others they did not approve of. Many participants used this oppositional way of discussing activity; they appeared not to want to criticise others, often stating that everyone had the right to choose how they wished to spend the later years of their lives, however, there was a sense that participants were critical of those who chose lives of leisure rather than work.

#### **4.4.4 Financial Status**

The signified of *Financial Status* was comprised of two signifiers, *Financial Freedom* and *Reliance on Income*, which, in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 29.

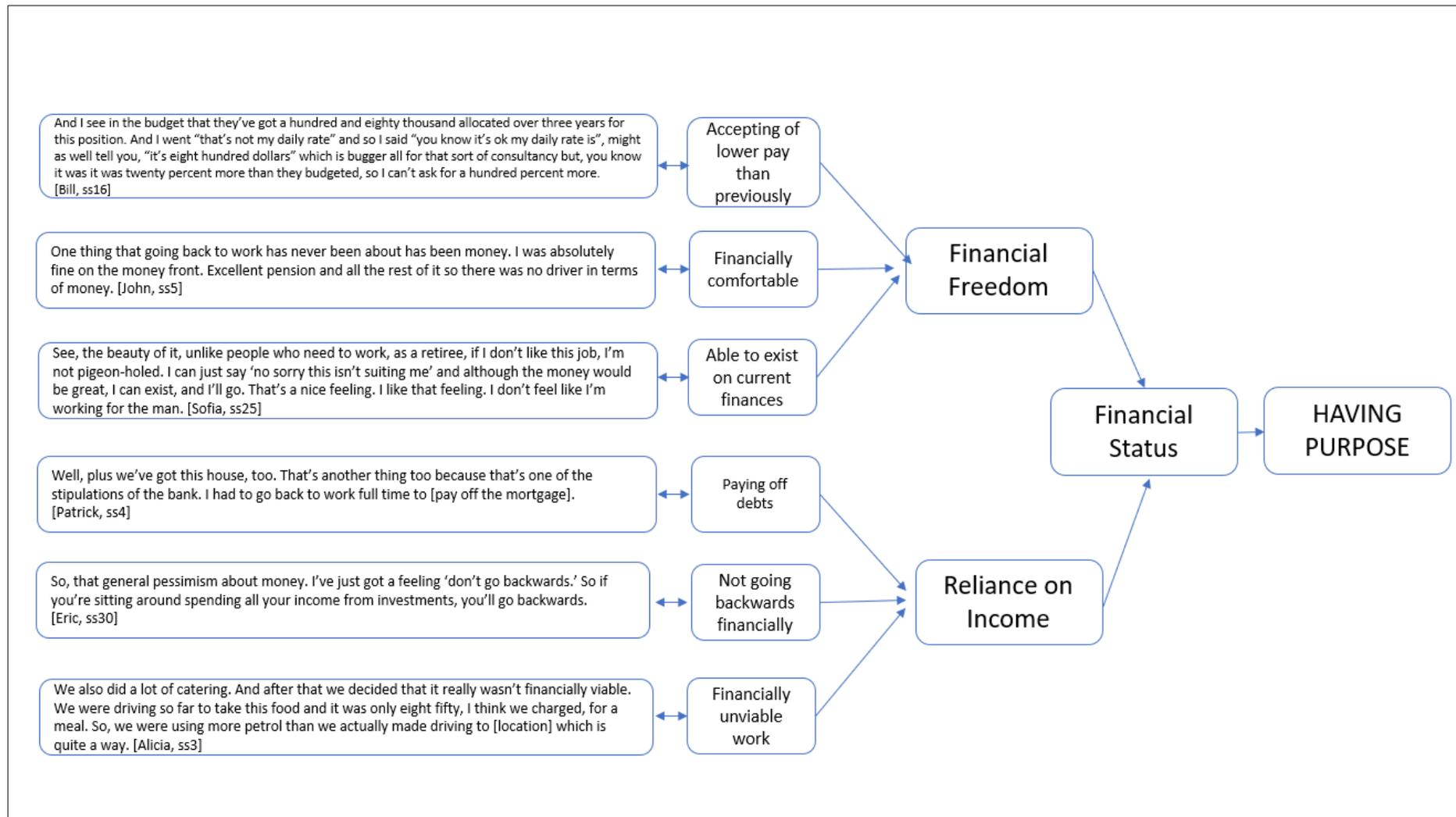


Figure 29. The signified of **Financial Status**, the signifiers of **Financial Freedom** and **Reliance on Income**, and small stories with example participant quotes

First, the small stories comprising *Financial Freedom* are discussed. Bill's story focused on doing a similar job post-retirement as his pre-retirement job and finding that his salary was lower. In his post-retirement job, he was privy to the organisation's operating budget and he realised that, despite his salary being modest when compared with his pre-retirement job, he was being recompensed fairly in accordance with the available budget. This insight enabled him to justify to himself that his salary was fair and thus he accepted it with equanimity. A second small story involved John who had retired and described himself as financially "comfortable" with no financial necessity to return to the workforce. John experienced something akin to a craving for work however, and so, despite not needing the money he eventually transitioned back into the workforce. In a third small story, Sofia discussed how she wanted to transition back into the workforce but would not take on any job merely for the sake of it. Despite admitting that income from a job would be welcome, she had budgeted to the degree that she could exist on her current finances if no suitable post-retirement work eventuated. Identified in these small stories were participant experiences of *Financial Freedom*. This freedom allowed participants to make choices about which post-retirement jobs they would consider doing without feeling "forced" into work they did not like.

Second, the small stories comprising *Reliance on Income* are discussed. One small story focused on the need to pay off debt. Patrick described how he accessed his superannuation after retiring, which he used to put down a deposit on a house. This decision, in turn, meant he needed to return to full-time work in order to service his debt. Money in this instance was a primary consideration in Patrick's decision to return to the workforce. Eric's small story focused on his desire to shore up his savings and, as he put it, to "not go backwards financially" as a result of retiring. Eric's initial choice to retire had been made when the stock market was buoyant and his investments were secure. A subsequent collapse in the share market, with the result that he lost money on his investments, saw him re-evaluate his financial position. Ultimately, he transitioned back into the workforce. In a third small story, Alicia discussed her small business, describing how, after calculating her running costs, she realised that what at first had appeared to be a financially viable form of work, was not. This realisation drove her to wind up her business and find employment in a different area where the remuneration was better. Identified in these small stories were participant experiences of their reliance on income. These experiences shaped their decisions regarding their transitions back into the workforce post-retirement.

The signifiers of *Financial Freedom* and *Reliance on Income*, and the small stories that comprised them, inform the definition of *Financial Status*. For the purpose of this study and draw inferences on the data analysis, the definition of *Financial Status* is:

*‘Determining how economic decisions regarding work are made. Having financial freedom allows a greater range of choices and less of a focus on remuneration while for others, the reliance on an income drives a return to work .’*

Excerpts from a selection of my field texts that affirmed this meaning of *Financial Status* appear below.

Figure 30 concerns John and his financial freedom.

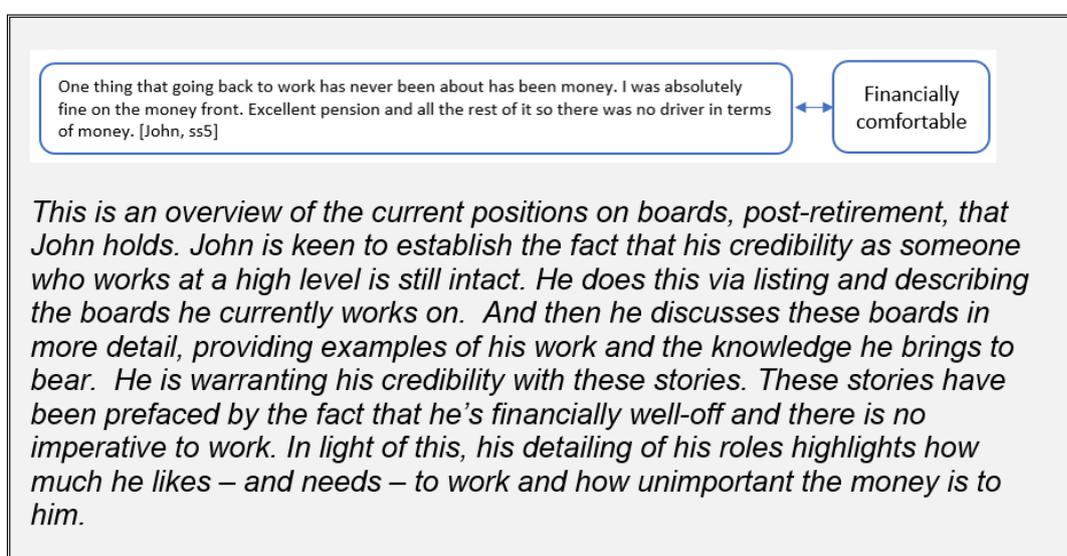


Figure 30. Excerpt from field text about John

Field texts in Figures 31 and 32 relate to Patrick and Eric, respectively.

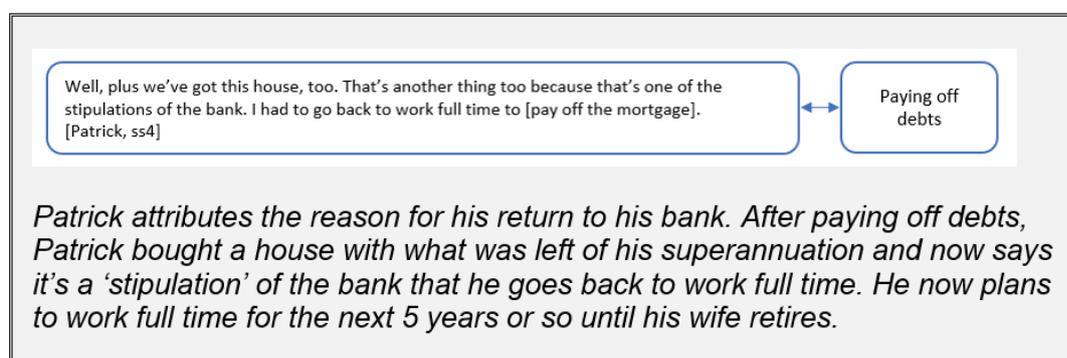


Figure 31. Excerpt from field text about Patrick

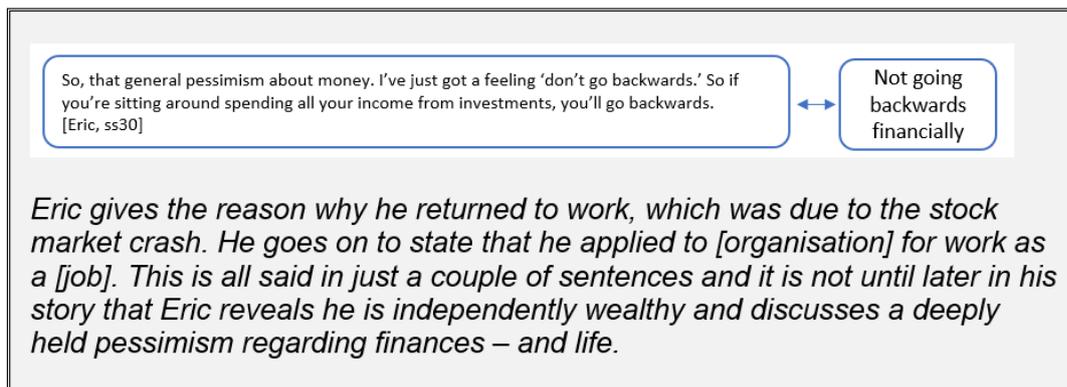


Figure 32. Excerpt from field text about Eric

In addition to these field texts, participant quotes that appear below further highlighted the definition of *Financial Status*.

Fiona explained how money was not a driver in her decision to transition back into the workforce.

*It's nice to have a few dollars in your back pocket but that's certainly not the driving force because you get paid a pittance as a [job] but it's job satisfaction. I really love my job and love what I do with the kids... If it was money, I'd be going back as a teacher. You know, I'm still on the board of registration so I can certainly step back in the classroom at any stage, but I don't fancy doing that.* [Fiona, small story 3]

Deirdre discussed mature age workers in general, arguing that, for many, money was not a driver in their return to the workforce and thus this potentially made them better employees:

*They're choosing to do it and to work with you so therefore you've got a good employee as against somebody who has to go to work because they've got x number of bills to pay and you're merely a vehicle of the fortnightly pay cheque.* [Deirdre, small story 29]

In contrast, Catherine discussed how remuneration was of primary concern to her when returning to the workforce as she was single and had four dependents. She knew how much money she needed to earn in order to live comfortably, and when she converted her salary into an hourly wage, realised that her job was financially non-viable and that she could not survive on the wage.

*Prior to that I did try to get back in casually with a [type of organisation]. Boy was that was shit pay. It wasn't worth my while...I worked out I was getting less than \$10 an hour when everything was said and done, and I thought "oh this is just not worth it." [Catherine, small story 3]*

This realisation propelled her into re-training for work that paid more money. Joe also saw generating an income as a necessity. He had lost a substantial amount of money in the 2008 stock market crash and his remaining finances were limited. His accommodation was underwritten by his children; however, he required a small regular income in order to pay for daily living expenses:

*I don't think I call myself 'back in the workforce'. It's essentially that we still make a couple of dollars to basically pay bills, you know? [Joe, small story 20]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Financial Status* in participants' narratives. Participants' experiences regarding their finances were nuanced; it was a more complex landscape than a simple binary categorisation of those who needed an income and those who did not. It was apparent that there was complexity within each participant's relationship with income as well as between participants. For example, several participants who identified as being financially independent, discussed how important their post-retirement work was to them in terms of staying mentally active.

#### 4.5 Finding 2: Having Agency

The second finding is the identification in participants' narratives of the quilting point of *Having Agency*. *Having Agency* was comprised of four signifieds: *Influence*, *Empowerment*, *Self-efficacy*, and *Self-reliance*. All participant narratives contained between one and three of these dimensions. Figure 33 shows this quilting point and its four contributing signifieds.

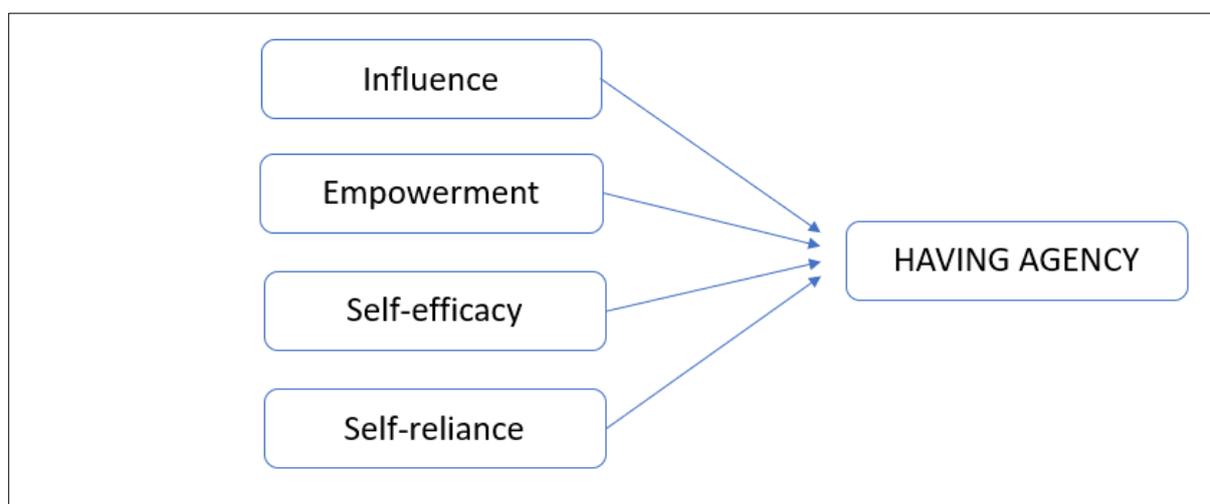


Figure 33. The quilting point of **Having Agency** and its four signifieds

### 4.5.1 Influence

This signified of *Influence* was comprised of two signifiers, *Significant Impact* and *Losing Impact*, which were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 34.

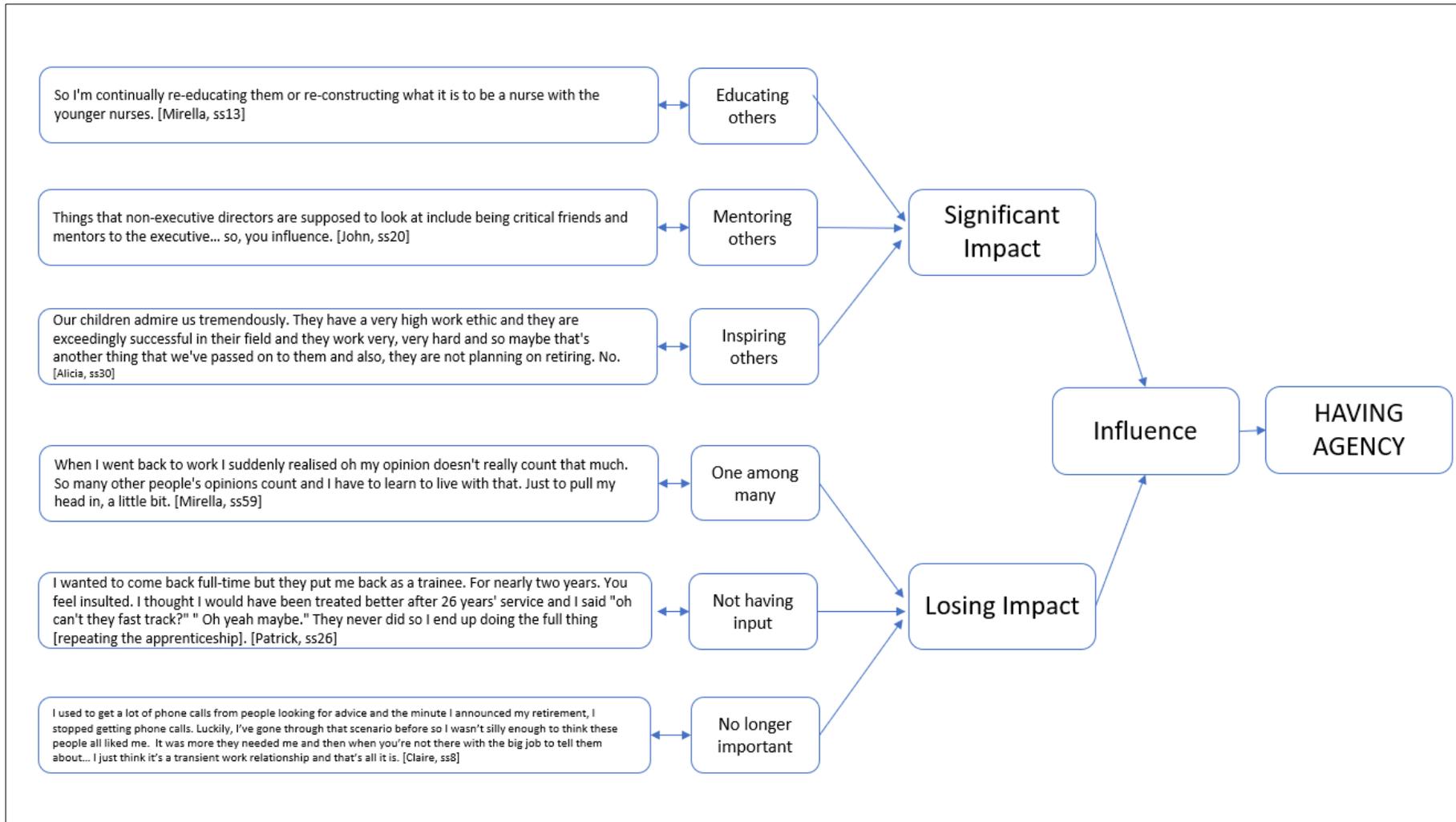


Figure 34. The signified of **Influence**, the signifiers of **Significant Impact** and **Losing Impact**, and small stories with example participant quotes

I discuss *Significant Impact* first, with reference to the small stories it is comprised of. Mirella's small story was about her education of others in the workplace. An experienced senior nurse in her post-retirement role, Mirella described how inexperienced nurses who were new to the profession were not always able to grasp the workplace politics and the hierarchy that existed in large hospitals. Because of their relative inexperience, Mirella explained how she worked constantly with her younger colleagues on the ward, helping them to better understand, and navigate, their work responsibilities and relationships. A second small story focused on mentoring others. John, working at the executive level, discussed his role as an executive director. He observed that he wielded soft power over colleagues, posing critical questions and mentoring members of the executive. Thus he perceived he had the ability to positively impact his colleagues. A third small story centred around inspiring others. Alicia described how she inspired her own children; they were successful in their chosen fields of work and she attributed this success to her passing on her work ethic to them. Alicia described how she had worked hard her whole life and was proud to still be working in her 70s post-retirement. Identified in these small stories were descriptions of how participants perceived their impact on others. Although each story was unique, there appeared to be some commonality around the idea of being able to positively impact others through mentoring (sometimes more formalised than at other times). This perceived ability to mentor and influence provided participants with a sense of agency.

A second set of small stories informed  *Losing Impact*. In contrast to the small stories discussed above, these small stories highlighted how some participants felt they were beginning to have, or having, less impact on others in their post-retirement work lives than previously. One small story highlighted how relative anonymity in a work group can lessen one's impact. Mirella described how, after transitioning back into the workforce, she discovered that her opinion was not sought as often as had hoped. She worked with a large group of colleagues and in her words, realised that she was simply "one among many". This realisation surprised her at first, but over time she said that she adjusted to this "new reality". A second small story centred on an inability to influence management policy. Patrick recounted how he transitioned back into work post-retirement to take up the same role in the same division where he had worked pre-retirement. Despite having over 25 years' experience, he described how he was still required to take part in a two-year traineeship generally reserved for entry-level individuals. Patrick was unable to influence management

into acknowledging his wealth of experience and according him due consideration regarding the requirement to complete the entire traineeship program. Patrick reported being disillusioned by this experience because he perceived he could not influence the management team to consider exempting cases such as his from the rigid rules. In another small story, the focus was on how making public one's intention to retire can result immediately in a loss of impact on others. Claire recounted how, as soon as she announced her intention to sell her business and retire, clients who regularly called her for advice stopped phoning. This left her feeling unwanted and she explained that she came to realise how transient her world of work was. Identified in these small stories were participant experiences of declining impact on others. This decline appeared to be accepted by participants but with a degree of hurt or regret. As a result, the participants reported feeling disconnected from others. Participants' experiences regarding their influence were not binary. For example, Mirella reported that she experienced having significant impact on younger colleagues in her workplace, while at the same time having much less of an impact on colleagues her own age.

The definition of *Influence* is drawn from the two signifiers of *Significant Impact* and *Losing Impact*, and the small stories that inform these. For the purpose of this study and drawing on the data analysis, the definition of *Influence* is:

*'Having a significant impact on others, often through inspiring or guiding. The loss or decline of impact is invariably seen as a negative.'*

This definition of *Influence* was corroborated by excerpts from a selection of my field texts, shown in Figures 35 to 37. The field text in Figure 35 relates to Alicia and her impact on others.

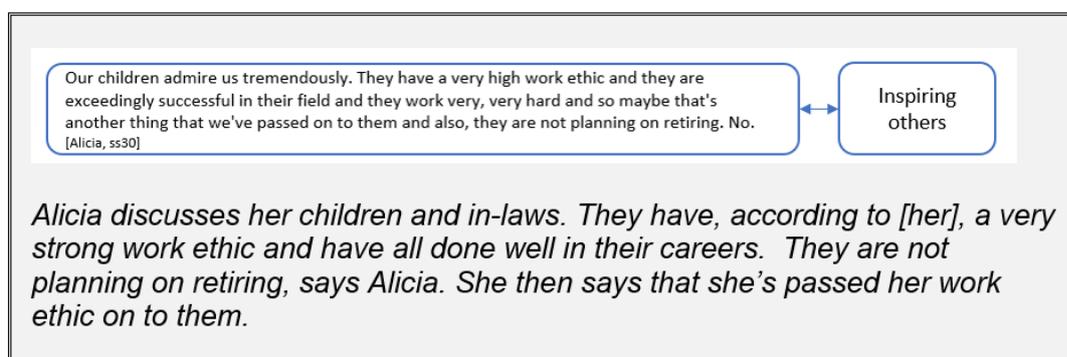


Figure 35. Excerpt from field text about Alicia

The following field text concerns Mirella.

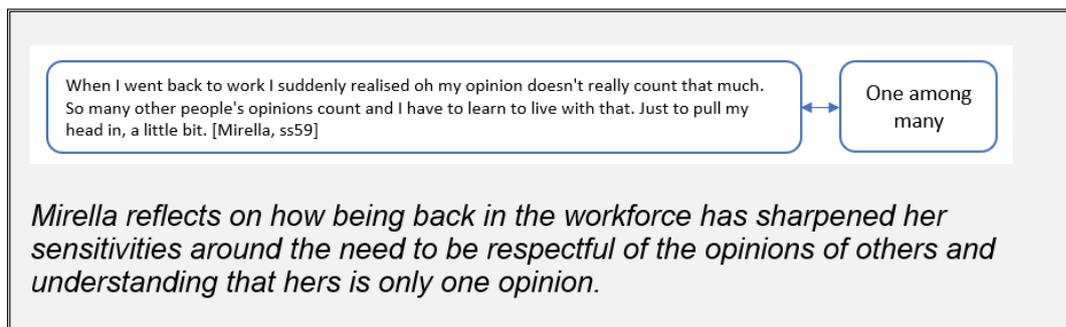


Figure 36. Excerpt from field text about Mirella

The field text in Figure 37 concerns Patrick's loss of impact.

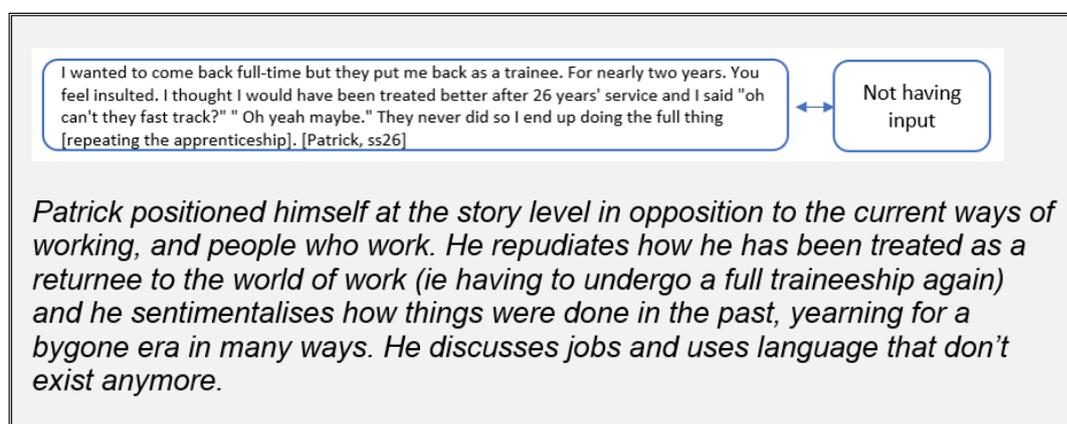


Figure 37. Excerpt from field text about Patrick

Additional examples of *Influence* are provided below in the form of quotes from participants.

Fiona felt that that she had a significant impact on children in the school where she worked in a learning support/pastoral care role:

*And children are far freer with me than they are with the teacher. That there are confidences you have with kids that are far more open. That you actually get to know them on a far more personal level because I'm not there as their teacher. I'm there to lend support and the support I give is also pastoral so if they've got issues at home, if they've got issues with each other or you know, it's all that sort of thing that they tend to share with me. [Fiona, small story 13]*

Sofia discussed a mutually significant, and positive, impact on another person:

*They [colleagues who are younger] keep me current and they're very honest with me like I'm very honest with them... She [colleague] said she probably wouldn't have given me the time of day but because we were put in that situation it did*

*happen. And it just opened both of our minds that, wow, there's something in this.*  
[Sofia, small story 37]

Eric described not having sufficient impact at his workplace. He provided the example of management proposing a pay raise for himself and his colleagues that he believed was insufficient and described how his financial security allowed him to vote against what he perceived as a poor deal. He knew though, that this act was symbolic, and he could not influence the outcome to the benefit of himself and his colleagues.

*The last one [proposed wage increase] I voted against because I said, "it's an insult." That doesn't matter to me a hell of a lot whether I get paid or not. I've got enough money. I'm actually, somebody said, the thing about you Eric, is they're afraid of you because you mean it when you say, "well if you don't like it, I'm off." And I can carry the act out properly because that's what I mean. I mean, whereas the people who are full-time with a mortgage, you can bully them, and managers can do that.* [Eric, small story 27]

Claire tried consulting work post-retirement and was sought out by friends for help with their business. Because of their friendship, Claire did not ask for payment. When these friends decided against taking the advice Claire offered, she experienced frustration with what she considered her ever-decreasing level of influence:

*The last time I retired, I had a couple of girlfriends who did ask me to consult for them, so I sort of did that and I didn't take any money. Then I thought I should have taken money because then they'll take me seriously.* [Claire, small story 24]

Seen together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Influence* in participants' narratives. As with other dimensions, it appears that participants' experiences are nuanced with some describing one context where they report having influence while, in another context, they report a waning influence. This serves to underline the fact that the signifiers, which contribute to the signified of *Influence*, do not represent binary categories.

#### **4.5.2 Empowerment**

This signified of *Empowerment* was comprised of two signifiers, *Taking Charge* and *Feeling Destabilised*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 38.

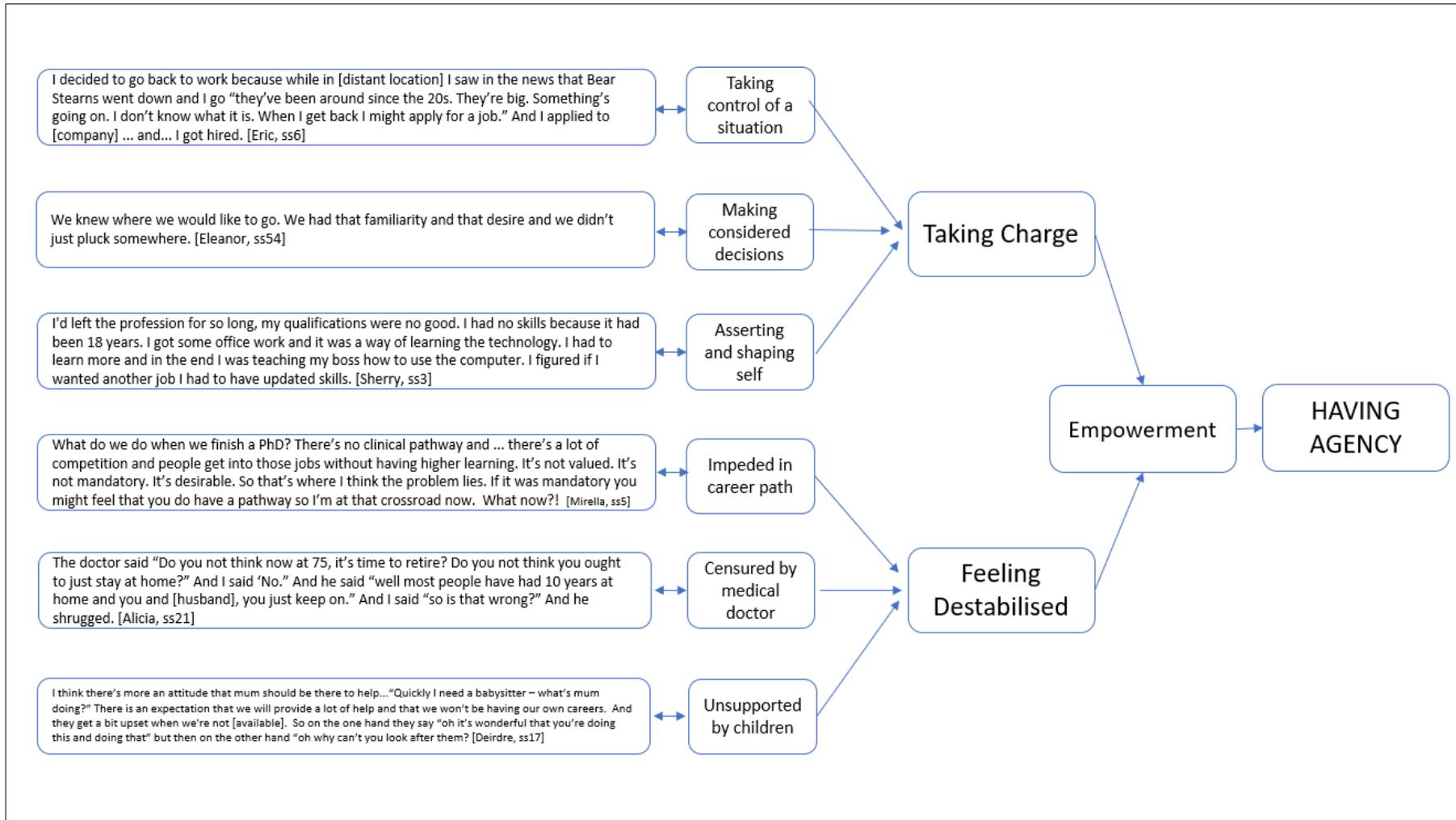


Figure 38. The signified of **Empowerment**, the signifiers of **Taking Charge** and **Feeling Destabilised**, and small stories with example participant quotes

*Taking Charge* is discussed first. In one small story, Eric discussed appraising and then “taking control of” a situation. He recounted being effectively cut off from any source of Western news while travelling (in his retirement) through a developing country. When Eric finally reached a town with access to Western media, he saw the news that a major global investment bank had failed. He assessed the situation and decided to come out of retirement and transition back into work once he returned to Australia to “shore up” his financial position. Another small story centred around assessing options thoroughly and then making considered decisions. Eleanor discussed a major decision she and her partner made to move from a large city to a rural area. They took potential work opportunities into consideration in their assessment so that she could continue working post-retirement. While Eleanor could not assume work would eventuate, she and her partner made decisions they believed would best bolster her chances of finding work post-retirement. A third small story was told by Sherry, a self-declared “entrenched retiree”, who found herself quite suddenly needing to transition back into the workforce. Sherry described finding office work and how she then taught herself computer skills before learning enough to train her boss in these skills. As Sherry explained, once she realised she would need to return to the workforce, she made the decision to take an active role in shaping her working life. Identified in these small stories were participant experiences about them choosing to take charge of their post-retirement working lives and being proactive when making decisions regarding their transition back into the workforce.

A second set of small stories informed *Feeling Destabilised*. One small story was related by Mirella, who explained how she felt impeded in her career path despite her high-level qualifications. Mirella transitioned back into the workforce post-retirement and shaped her nursing career through education and experience; however, she believed that suitable work roles eluded her. While she remained sanguine about her work most of the time, she experienced an ever-present feeling that she could not shape her working life as well as she desired; this feeling left her experiencing some destabilisation as a result. A second small story told by Alicia concerned being censured by a person in authority; in this case a medical doctor. Alicia felt that she was being interrogated by her general practitioner as to why she was still working in her mid-70s. Alicia felt affronted by this line of questioning, along with what she felt was the underlying assumption that a person of her age should not be active in the workforce. She reported feeling destabilised psychologically after this interaction for a

period of time, before eventually recovering and concluding that the decisions concerning her suitability to keep working were hers to make and no one else's. Alicia elected to continue working. A third small story told by Deirdre concerned the lack of support sometimes shown by adult children towards their older working parents. Deirdre described how her daughter became upset because Deirdre could not babysit her grandchildren due to work commitments. The adult daughter's reaction set off a complex reaction in Deirdre; at times she reported experiencing guilt about not babysitting her grandchildren and at other times she experienced defiance and resentment when thinking about her care obligations for her own elderly parents. This participant felt trapped between the generations and this mixture of emotions caused periods of destabilisation for her. Identified in these small stories were various ways in which participants experienced *Feeling Destabilised* by events. These experiences of destabilisation appeared to be longer lasting in some participants than others. Some appeared to resolve issues while others appeared to develop ways to cope with, and adapt to, their situation.

The signifiers of *Taking Charge* and *Feeling Destabilised*, and the small stories that comprised them, informed the definition of *Empowerment*. For the purpose of this study and drawing on the data analysis, the definition of *Empowerment* is:

*'Recognising that it is possible to take charge of and shape your life. Being empowered is viewed positively; feeling destabilised or experiencing a lack of empowerment is invariably seen as a negative.'*

This definition of *Empowerment* was affirmed by my field texts, excerpts of which appear below. The field text in Figure 39 concerns Eleanor.

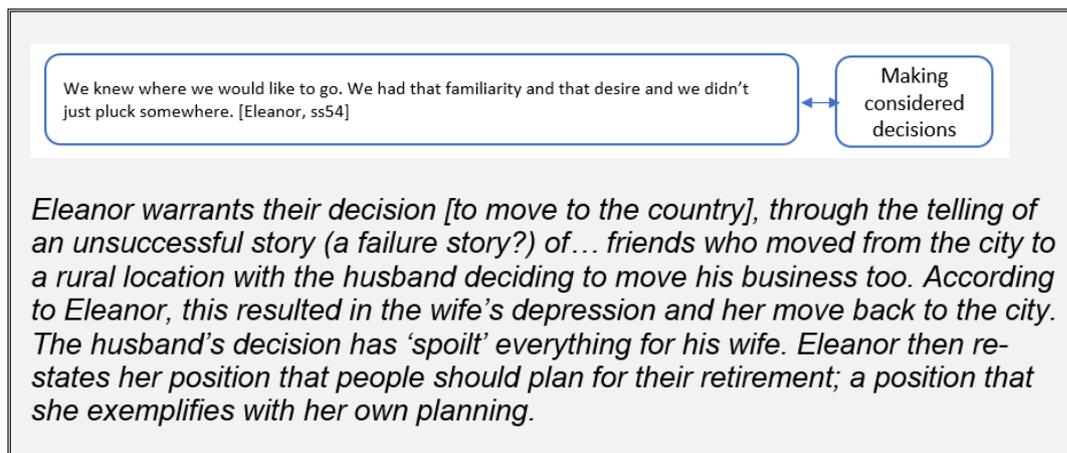


Figure 39. Excerpt from field text about Eleanor

The field text in Figure 40 concerns Sherry.

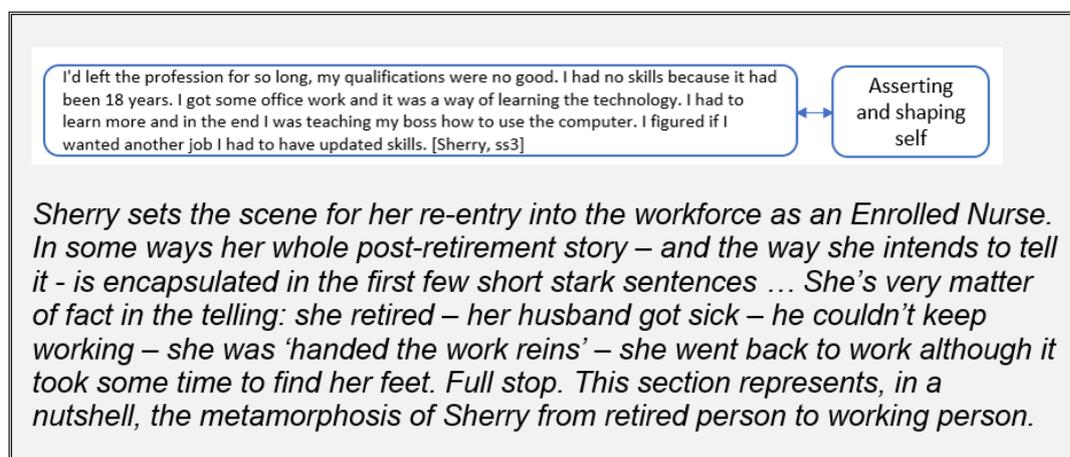


Figure 40. Excerpt from field text about Sherry

The following field text concerns feelings of destabilisation felt by Mirella.

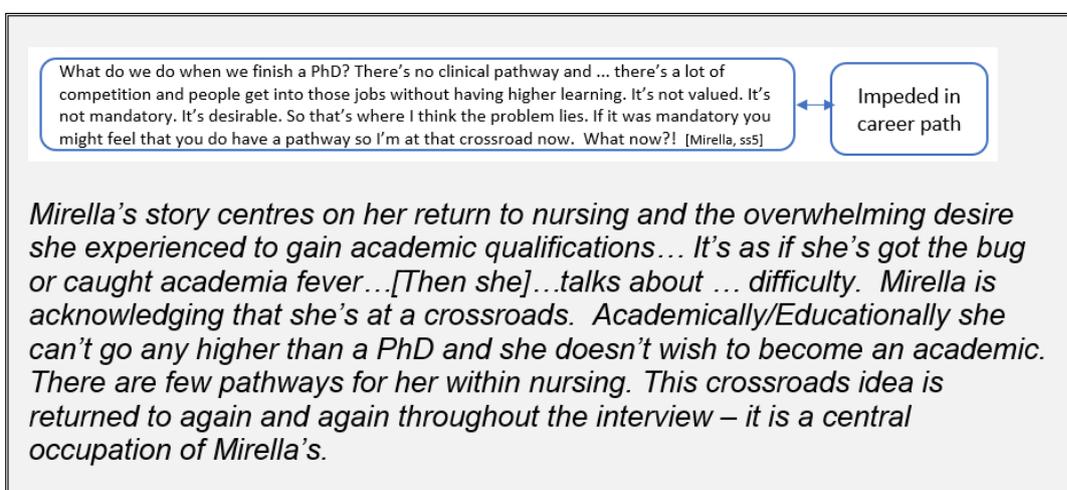


Figure 41. Excerpt from field text about Mirella

Figure 42 concerns Deirdre and her feelings of destabilisation.

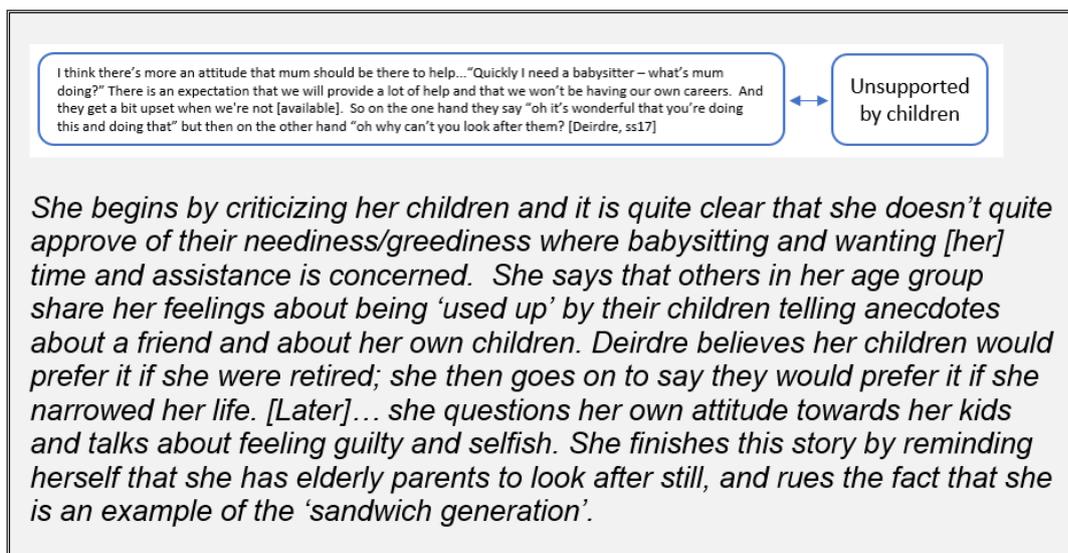


Figure 42. Excerpt from field text about Deirdre

Further examples of *Empowerment*, drawn from more participant quotes, are presented below. Fiona exemplified *Empowerment*, discussing the positive aspects associated with the ability to make choices and shape her post-retirement work for herself. She described how her new, chosen role as an education assistant allowed her to occupy what she termed a “liminal space” giving her new freedoms and responsibilities at work:

*It's interesting because I've had the Deputy Head of the Middle School come to me saying that I'm in a unique position and he chats to me on occasion because he appreciates the fact that I am kind of flitting between the two worlds having had the teaching background but have the freedom that Learning Support allows because you can roll into a class and just kind of wander round and roll out. [Fiona, small story 12]*

Her ability to “wander round and roll out” provided her with a sense of empowerment she had never previously experienced in a work context. In contrast, Eric discussed a looming chronic medical issue and how it had the potential to destabilise his plans to continue working.

*My health may not be... you know, anytime I get a medical, I do say “well look, if you wouldn't let me drive your kids, don't pass me on this” because doctors in my experience are very soft on bad drivers. My dad could pass it and jeez. [Eric, small story 33]*

Later he alluded to a second medical issue with the potential to affect his ability to work; his brother had neurological problems and his deterioration had not only brought forward Eric's plans to visit him but also forced him to consider how he, too, might be affected.

*I just hope I don't get the ones, the neurological problems. Well my brother's got them. And he can't by now... telephone conversations are pretty much gone but as far as I can tell from deep research there's no good way off this planet. And the neurological, when you don't see the same person, that's why I speeded up this because of my brother. [Eric, small story 55]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Empowerment* in participants' narratives. The experience of being able to exercise choice and thus shape their lives was reported on positively by participants. Participants experienced a lack of choice or ability to control events in their lives as destabilising. There was no quick fix to this experience of destabilisation with several participants reporting on events which were unfolding and which challenged their wish for control over a situation. In these instances, their stories revealed how they continually navigated this unstable and changing territory.

#### **4.5.3 Self-efficacy**

The signified of *Self-efficacy* was comprised of two signifiers, *Building Capacity* and *Enhancing Self Confidence*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 43.

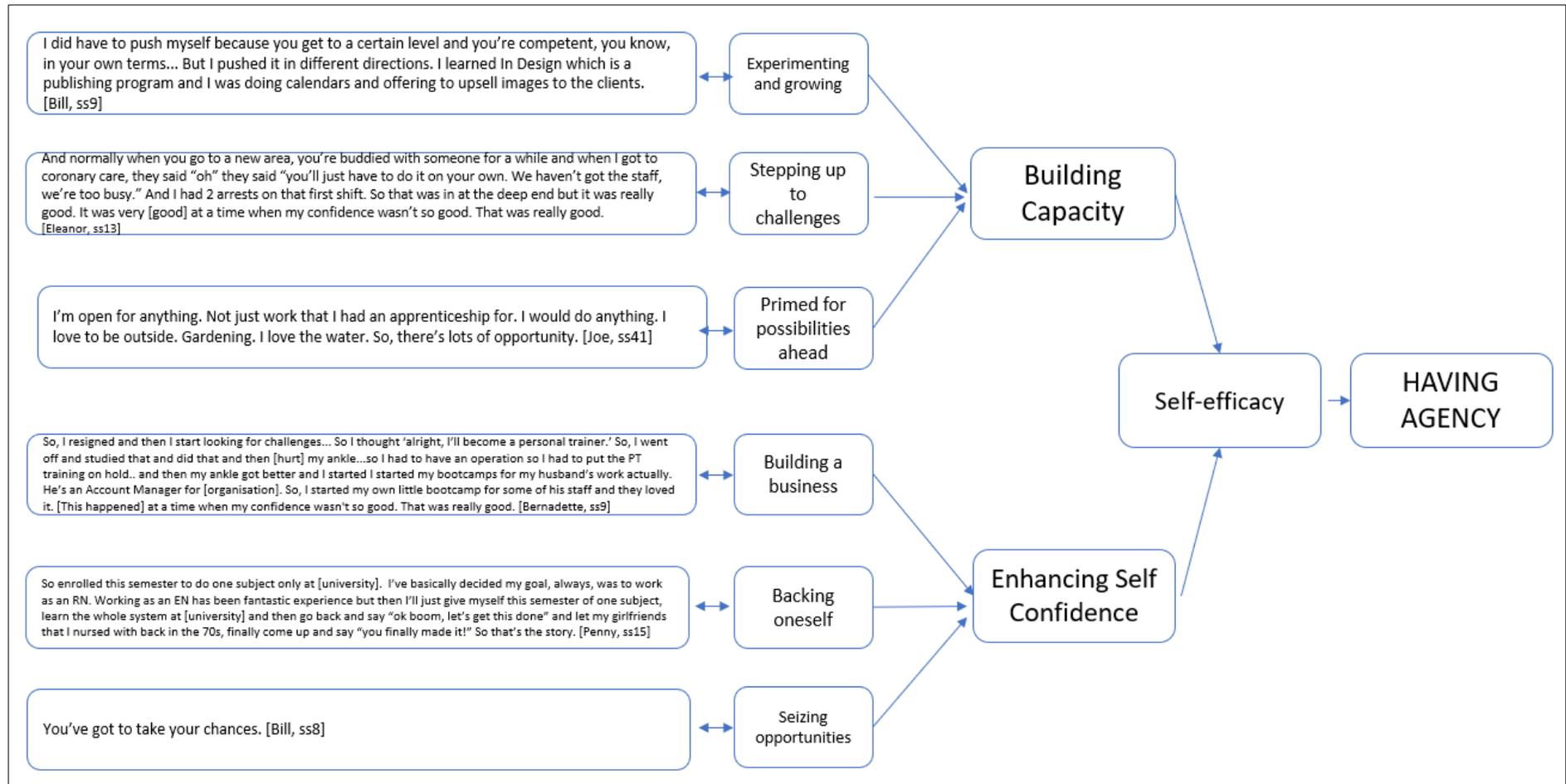


Figure 43. The signified of **Self-efficacy**, the signifiers of **Building Capacity** and **Enhancing Self Confidence**, and small stories with example participant quotes.

I discuss *Building Capacity* first, with reference to the small stories of which it is comprised. One small story was about experimenting and growing while transitioning into post-retirement work. Bill recounted how he experimented with various software for his post-retirement work venture and ultimately reached a high level of proficiency. He continually pushed himself to learn more as he did so he was able to offer more services to his clients. Bill reported that he tested and expanded his capacity for learning at every opportunity. In another small story, Eleanor discussed how she was forced to step up to big challenges in the early stages of her transition into a post-retirement job. Eleanor described how found herself working alone on a shift in a hospital ward where several critical incidents occurred. She reported handling these well and, as a result, realised she was developing resilience. A third small story was told by Joe, who discussed potential future post-retirement work opportunities. He felt he had developed his capacity through a lifetime of work, both pre- and post-retirement, and could now foresee many future employment scenarios where he could apply confidently for work. Identified in these small stories were descriptions from participants about experiencing a belief in their enhanced capacity to learn and thus develop skills in order to transition back into work.

A second set of small stories informed *Enhancing Self Confidence*. One small story centred on Sofia discussing starting her own business post-retirement. Sofia described how she aimed to transition into the fitness industry building a business as she did so; however, a physical injury saw her plans stymied and she entered a period she described as being one of depression and self-doubt. Ultimately she started a smaller business than she initially envisaged but, in her view, it was still successful and she reported a growth in her self-confidence as a result. A second small story, told by Penny, was about her feeling confident enough to back herself regarding her long-term work goal. Penny reported that, while she knew it would take time to make the necessary transitions to achieve this goal, she was confident in reaching it with time. She described how she envisaged her future success peopled with friends who encouraged her, which added to this confidence. A third small story focused on being confident enough to spot a potential post-retirement work opportunity. Bill described how serendipity played a part in success and that confidence was needed to seize an opportunity. He cited opportunities he took with his post-retirement photography business that had a positive outcome and increased his confidence as a result. Identified in these small

stories were examples of participants experiencing growing levels of self-confidence as they transitioned into post-retirement work.

The definition of *Self-efficacy* is drawn from the two signifiers of *Building Capacity* and *Enhancing Self Confidence*, and the small stories that inform these. For the purpose of this study, and drawing on the data analysis, the definition of *Self-efficacy* is:

*'Believing in one's own capacity to achieve and having self-confidence; often evident in can-do sentiments.'*

Below are excerpts of my field texts that substantiated the definition of *Self-efficacy*. These are shown in Figures 44 to 46 and relate to Eleanor, Joe, and Sofia, respectively.

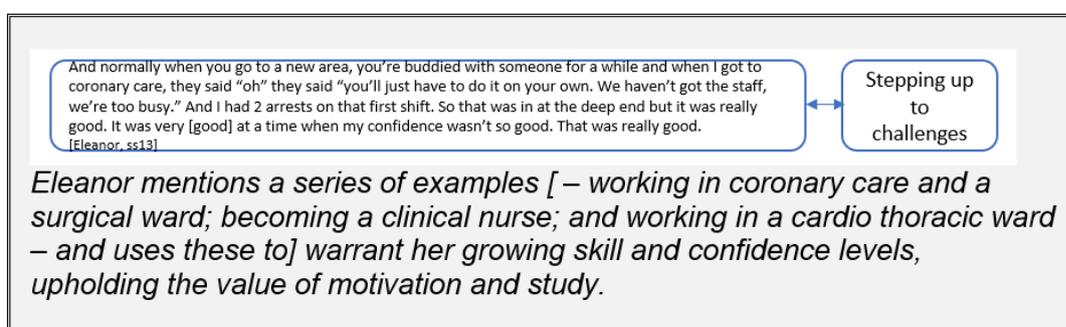


Figure 44. Excerpt from field text about Eleanor

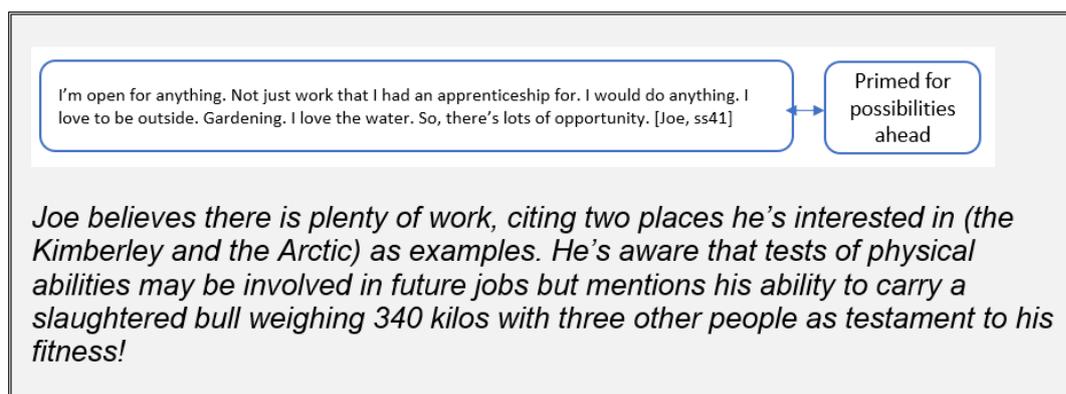


Figure 45. Excerpt from field text about Joe

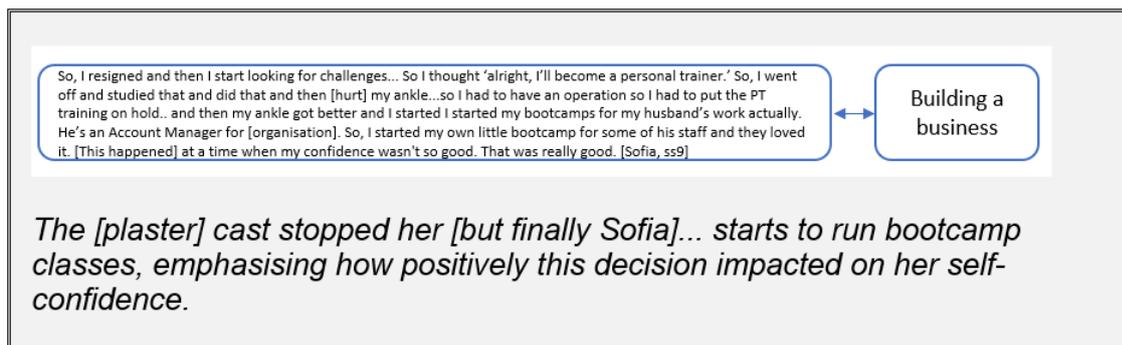


Figure 46. Excerpt from field text about Sofia

Participant quotes below further exemplified the definition of *Self-efficacy* as understood in my analysis. Bernadette described her intention to launch an online business; something she had never done before. While she did not have experience in marketing, she was confident in her capacity to learn and get her new venture off the ground:

*There's always a new project on the horizon! Even at 66! ... We are going to do an e-commerce site online... We've got our photographer booked in at the end of January to do the photo shoot and I've got a girl lined up who's doing the labelling and the branding and some of those sorts of things. And we'll hopefully have a big launch next year. Yes, well, it's been quite fun doing this but then there's a lot of work and effort and because even with the marketing side, it's another whole realm of stuff you have to learn and how best to hit your target market and all those sort of things so that will be a little bit interesting.*  
[Bernadette, small story 13]

Catherine realised, after an episode of depression and self-doubt, that she had the capacity to achieve more with her life than she had done to date. This realisation filled her with confidence and prepared her for her future life of post-retirement work:

*There's something missing in my life and it wasn't until I actually had a breakdown... and it was at that moment I thought "I've got to do something about this" and suddenly, medicine, being a doctor, which I never thought was within my reach, certainly wasn't when I was at school because I never achieved much at school... But things have changed a lot over the years. And I won't be satisfied with being a nurse all my life, that's for sure. ... I have to keep learning and my current job is not going to be enough.* [Catherine, small story 15]

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Self-efficacy* in participants' narratives. Participants' experienced growing self-efficacy in their work post-retirement through their belief in, and development of, their work capacity, which in turn strengthened their self-confidence. Buoyed by their

perceived progress in their work, some participants discussed future plans, describing places where they would like work in the future while others visualised their future workplaces.

#### **4.5.4 Self-reliance**

The signified of *Self-reliance* was comprised of two signifiers, *Independence* and *Constraint*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers and contributing small stories with example participant quotes are shown in Figure 47.

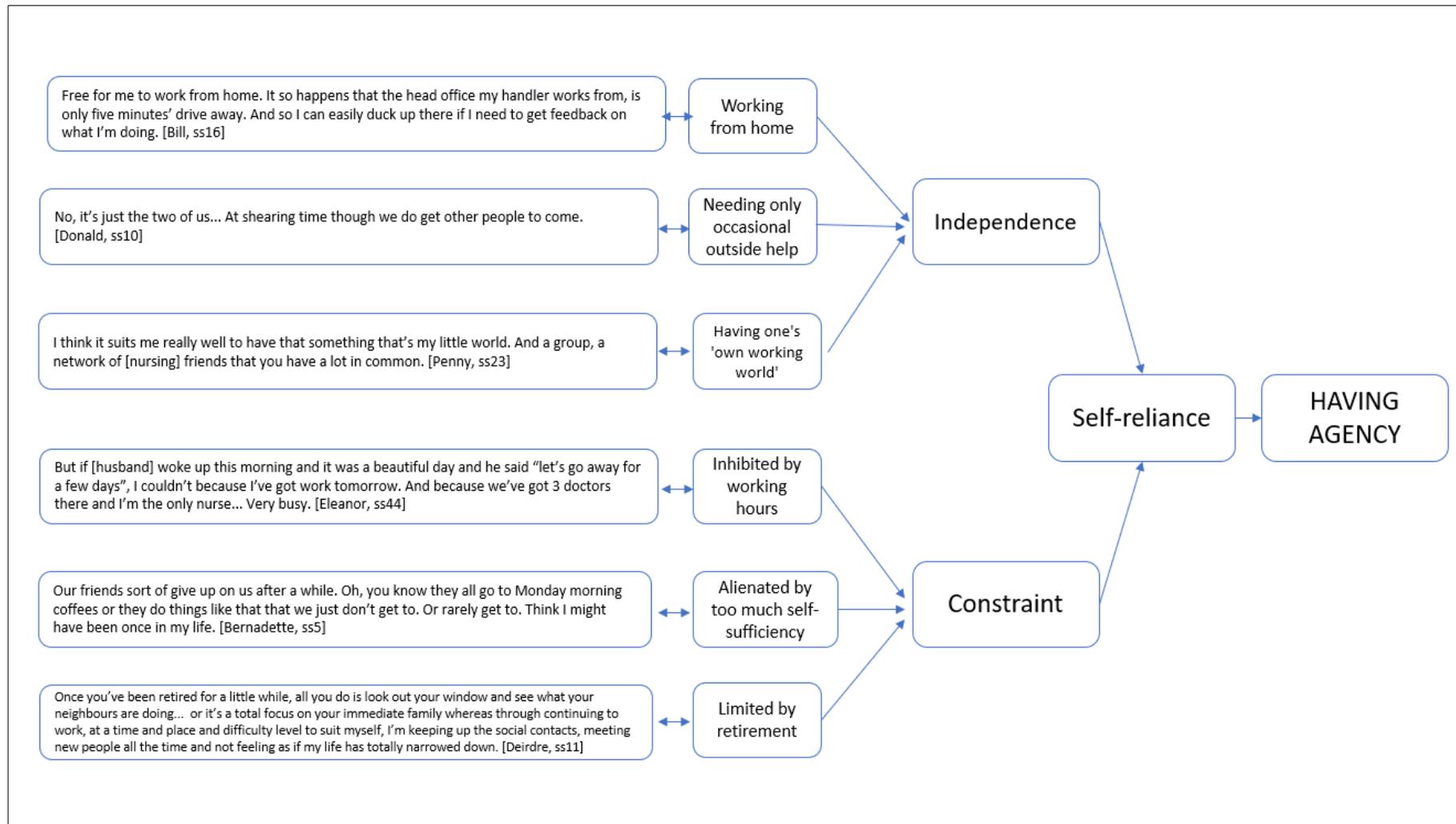


Figure 47. The signified of **Self-reliance**, the signifiers of **Independence** and **Constraint**, and small stories with example participant quotes

I discuss *Independence* first, with reference to the small stories of which it is comprised. One small story was about working from home post-retirement. Bill expressed his satisfaction with his working-from-home arrangements, as he felt they gave him a greater degree of freedom, both in terms of setting the hours he worked and choosing his working environment, than working set hours in an office did. Bill emphasised that he was happy to connect face-to-face with colleagues at the office when necessary, however. Overall, Bill felt that, by predominantly working from home, he was able to retain his independence. A second small story told by Donald, was about the only “occasional” need to call on help from “outside”. Donald explained how he and his partner ran their hobby farm virtually unaided. Outside help was needed usually only seasonally (when it was shearing time for example) or if a specialist (such as a vet) was required. This help was highly valued and Donald recognised that provision of these services enabled him to preserve his independence. A third small story was about how work can provide a welcome world that is different to, and separate from, one’s home life. Penny described how she wished to reserve a part of her life just for herself and her work. She enjoyed her work, clients, and colleagues, reporting she benefitted from fostering and maintaining a post-retirement working world independent from her family life and other obligations. Identified in these small stories were participant experiences of *Independence*. *Independence* in one’s post-retirement world of work was experienced as something highly valued and appreciated. There appeared to be a strong sentiment among participants to simultaneously guard their independence and maintain interpersonal connections with others.

A second set of small stories comprised *Constraint*. In one small story, Eleanor described feeling “inhibited” by the obligations of her post-retirement work. She discussed how her work commitments curtailed the spontaneity to travel she and her partner wanted in retirement. Eleanor faced a dilemma however, as she weighed up not wanting to relinquish her work altogether with this desire for more spontaneity. She enjoyed her work in the main but at times felt the “burden” of being the only person at her workplace qualified to do the required tasks. Because of Eleanor’s high-level skillset, she could not be replaced at work quickly, and hence, her wish to be able to make spontaneous travel decisions if she desired, was curtailed. This situation remained an unresolved dilemma for Eleanor. A second small story, similarly, highlighted some of the complexities present in post-retirement work. In this story, Bernadette freely chose to work post-retirement in relatively solitary conditions

alongside her partner. She described how she worked on a farm in a rural community some distance from the nearest town and that this remote location contributed to her perceived sense of alienation from her friendship group. As Bernadette explained, many of her friends were retired and invariably had different routines to her. This difference in lifestyle meant that opportunities for connecting with others were few. As with Eleanor's situation in the first small story, there was no easy resolution to Bernadette's dilemma. A third small story centred on the perceived limitations to life that accompanied retirement. Deirdre contrasted the constrained, narrow world of retirement that she believed prevailed in family members, with her experience of the vibrant world of post-retirement work. Deirdre expressed fears that her independence would be eroded significantly if she retired and, as a result, she was loathe to cease her post-retirement work. Identified in these small stories were some of the tensions experienced in post-retirement transitions by participants. It appeared that even participants who were largely satisfied with their current post-retirement work arrangements were aware that their circumstances were constantly evolving, and thus their work-related needs would invariably require further attention and alteration at some future point.

The signifiers of *Independence* and *Constraint*, and the small stories comprised them, informed the definition of *Self-reliance*. For the purpose of this study and drawing on the data analysis, the definition of *Self-reliance* is:

*'Believing that decisions and actions can be taken independently without interference. Connections with others remain highly valued as long as these do not become constraints. This erosion or lack of self-reliance is invariably seen as a negative.'*

Excerpts from my field texts regarding selected small stories corroborated the definition of *Self-reliance*. Figures 48 and 49 concern *Independence* and relate to Donald and Penny, respectively.

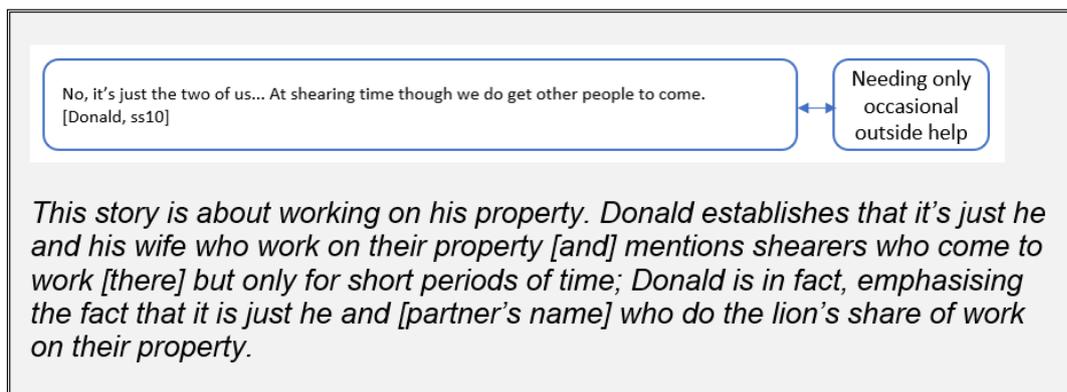


Figure 48. Excerpt from field text about Donald

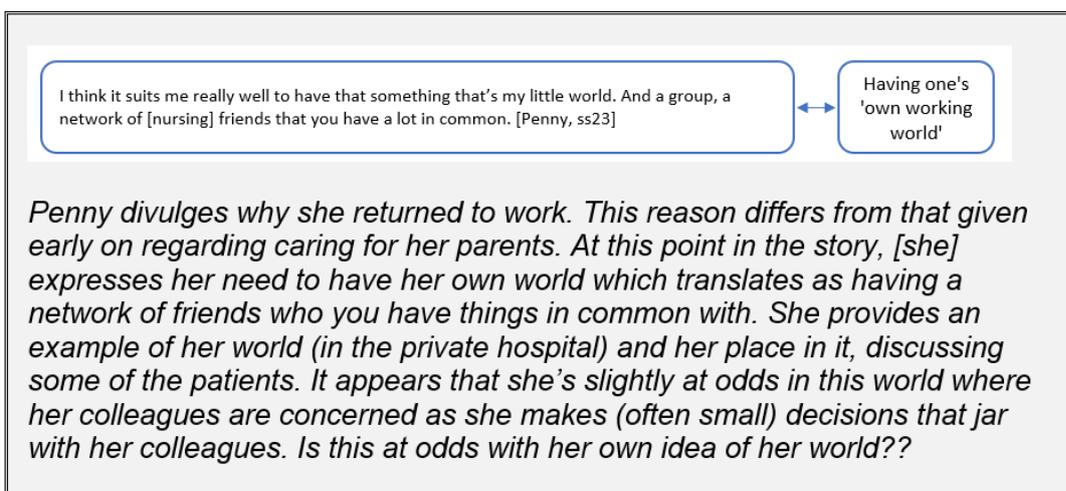


Figure 49. Excerpt from field text about Penny

Figures 50 and 51 concern *Constraint* with regard to Eleanor and Deirdre, respectively.

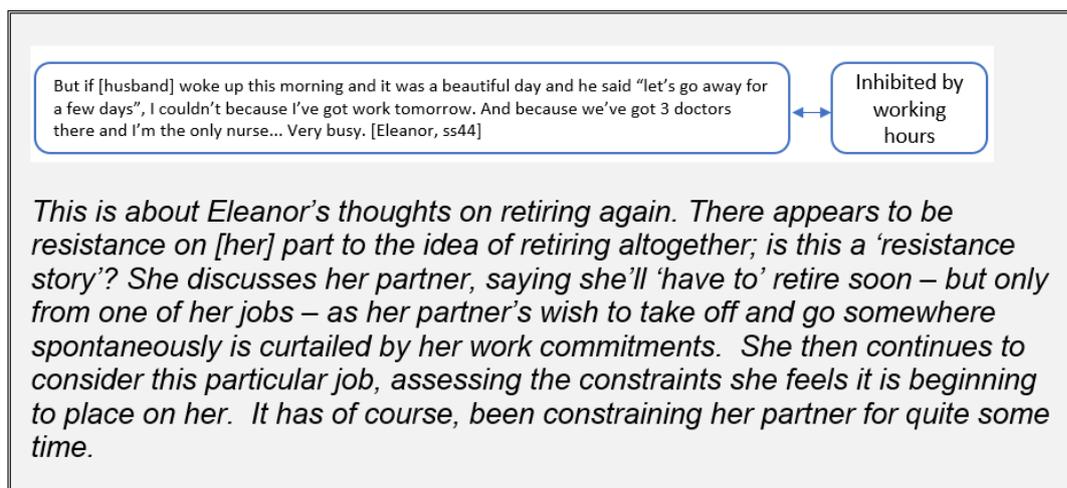


Figure 50. Excerpt from field text about Eleanor

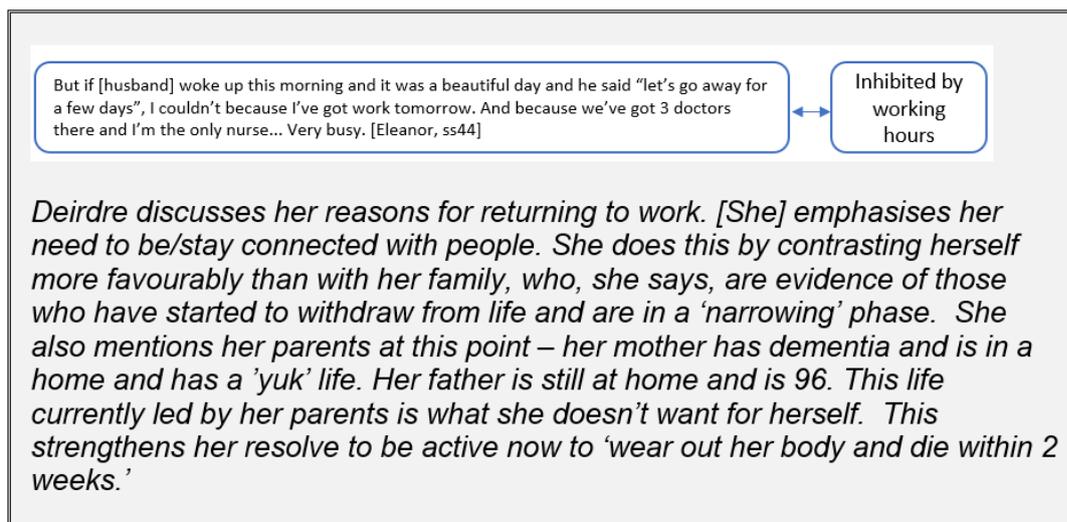


Figure 51. Excerpt from field text about Deirdre

Additional examples of *Self-reliance* are provided below in the quotes from participants. Claire talked about appreciating her ability to make work-related decisions independently, contrasting her position with that of a less-fortunate friend:

*I think I'm exceptionally lucky that I've got the ability to be able to be in a position where I can dictate my own hours. I'm extremely lucky. If I was having to go back and do a mundane job like my friend who's got the three-year-old, that would be a different scenario. I'm lucky I've got the choice. [Claire, small story 23]*

Deirdre's post-retirement work had initially provided her with a strong sense of self-reliance regarding when and how she worked. In particular, her working hours offered what Deirdre considered a suitable amount of flexibility and independence for her needs. However, changes in her personal circumstances required her to re-think her working hours as these had begun to constrain her:

*I'm starting to think that I need a different kind of flexibility in my life now. So, for the last 6 years, the flexibility of real estate was just wonderful after teaching but now I'm starting to think I need flexibility in other ways....[For example] we're booking flights that leave at 4 o'clock or 5 o'clock on a Saturday afternoon so I can do opens [home opens for her real estate work] and I'm thinking "oh, but I could fly down on Friday night, have all day Saturday with my family instead of arriving at their place at 7pm on a Saturday night. They're working full-time so if I'm not there on a Saturday and Sunday I don't get to see them so that's how I'm thinking. Real estate's getting a little bit constricting that way. [Deirdre, small story 28]*

Mirella discussed feeling constrained by goals. She described how she and a colleague had set a date for retiring from work (in Mirella's case this was retirement from her post-retirement job) but, as this date neared, she wanted to push it back further. Mirella discussed how she wanted to continue achieve more in her work but that she felt time was against her.

*So as 2020 gets closer... I go "Oh maybe 2022?" and she goes "no Mirella, I'm out of here in 2020." So she's really looking forward to it and I'm thinking "oh I don't want to go in 2020." I want to stay on if I can. I really don't want to go when it's time to go. Because I don't – I think there's other ways of stepping down. You can join agencies and do work when you want to but I'm not nearly ready in my brain for that. Like I have a PhD. I want to do something with this PhD and I haven't found yet what I want to do with it. I'm looking hard but time's running out. So that's what I'm finding annoying as each year flies by. [Mirella, small story 25]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Self-reliance* in participants' narratives. Participants experienced a strong wish to maintain and guard their independence. This independence, free from constraint, was reported as being important. However, what constituted this independence appeared to change for some participants over time depending on contextual factors with some reporting that factors which had once helped them to remain independent could change over time and become constraining. How participants experienced their post-retirement work was dynamic and inherently composite.

### 4.6 Finding 3: Being Visible

The third finding was the identification in participants' narratives of the quilting point of *Being Visible*. *Being Visible* was comprised of three signifieds: *Relevance*, *Practical Experience*, and *Value*. All participant narratives contained between one and three of these signifieds. Figure 52 shows this quilting point and its three contributing signifieds.

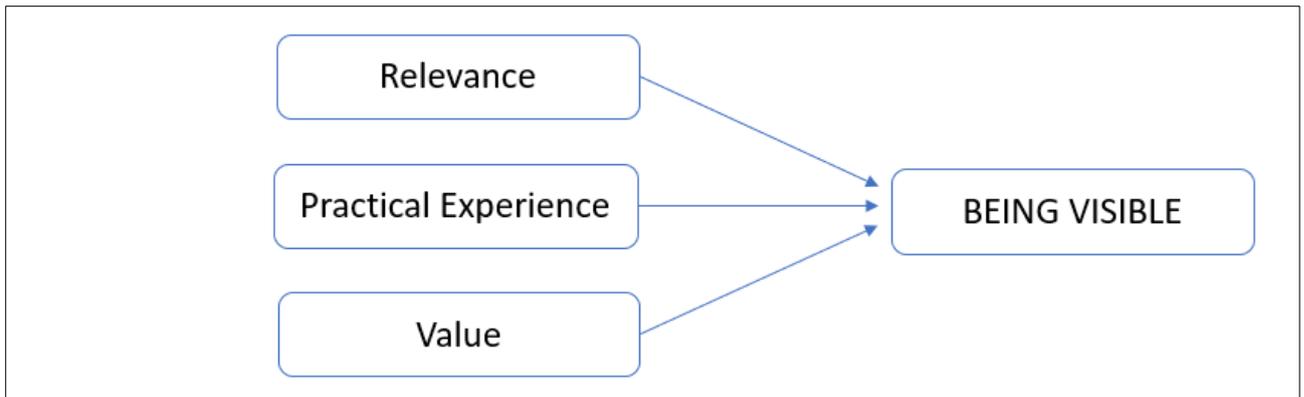


Figure 52. The quilting point of **Being Visible** and its three signifieds

#### 4.6.1. Relevance

The signified of *Relevance* was comprised of two signifiers, *Understanding* and *Recognition of Employability*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 53.

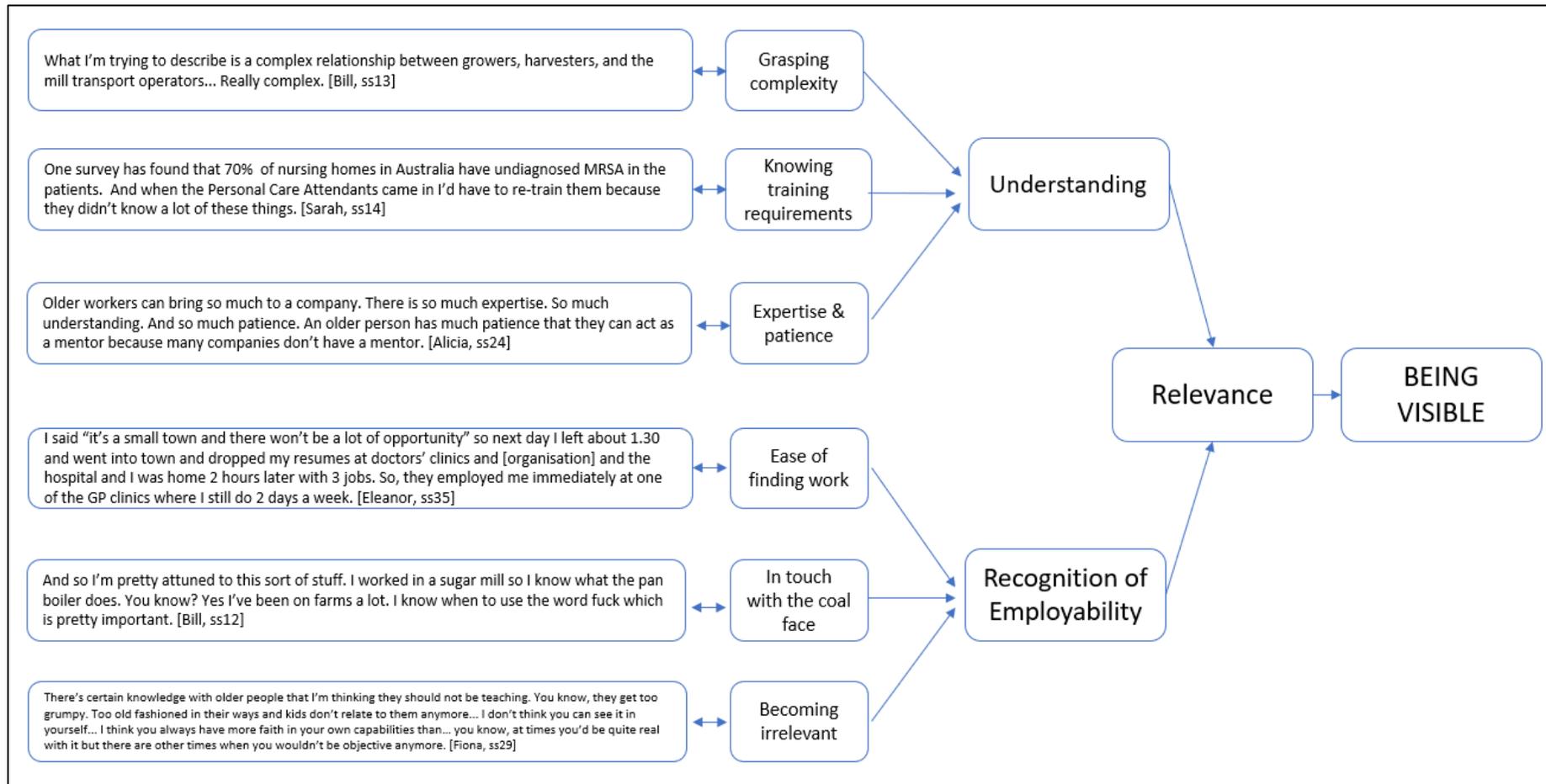


Figure 53. The signified of **Relevance**, the signifiers of **Understanding** and **Recognition of Employability**, and small stories with example participant quotes

I discuss *Understanding* first, with reference to the small stories of which it is comprised. In one small story, Bill described the complexities of the agricultural-based industry he worked in over a 40-year period prior to retirement. He spoke about the web of relationships that existed among stakeholders as well as the complexities of the supply chain. Bill then explained how his deep knowledge of these relationships and work practices in this industry enabled him to transition into a high-level position in the same industry post-retirement. He also discussed other work opportunities he took up post-retirement; work that was in the same industry but in different countries. All his post-retirement employment roles, he reported, were gained due to his thorough understanding of the industry. A second small story centred on the knowledge of industry training requirements in the healthcare sector. Sarah explained in detail her understanding of training requirements and her knowledge of relevant industry-focused research built up over time. She explained how this knowledge enabled her to re-train colleagues and ensure they were qualified to acceptable standards for the contemporary workplace. In a third small story, Alicia described how she brought particular expertise into her post-retirement workplace. As a life-long restaurateur who worked in several countries in Europe, she was used to working with teams of people from diverse cultural, educational, and socio-economic backgrounds in this very particular and dynamic context. In her post-retirement role as a chef for a large cattle station in a remote community, Alicia reported being able to deal with the many challenges and complexities in her work environment as a result of her detailed understanding of her industry. Identified in these small stories were participants' experiences about how they put their industry knowledge to use in their post-retirement workplaces. This knowledge, underpinned by deep industry knowledge, built up over time, enabled the participants to participate in their work roles in ways they perceived allowed them to connect meaningfully with others at work.

A second group of small stories comprised *Recognition of Employability*. One small story was about the ease of finding work. Eleanor described how she was able to transition into work post-retirement more easily than she had anticipated, despite there being limited opportunities in the town where she lived. Her success in finding appropriate work, she felt, was due to being able to demonstrate her understanding of up-to-date work practices in the field. A second small story concerned how Bill's early pre-retirement work subsequently helped him successfully transition into, and navigate, post-retirement work. Bill explained how he felt that spending an extended period of time in his early years working as a farmer stood him in good stead when, in his management role post-retirement, he was required to

meet and liaise with farmers and others who worked on the land. He was, he said, able to relate to them in contextually appropriate ways and thus he was accepted by them. In contrast to the first and second small stories, a third small story focused on the perceived experience of becoming irrelevant in the workplace. Fiona, who worked in the education industry, believed there came a time when mature age workers should no longer be teaching. She argued this was due to older teachers losing touch with their students and not remaining up-to-date in their teaching practices. Furthermore, Fiona felt that these teachers were not always cognisant of this fact. Not staying abreast of current knowledge and becoming irrelevant was seen by Fiona as something almost inevitable and to be guarded against. Identified in these small stories were examples of how participants experienced being “employable” and how feeling this was connected with having up-to-date knowledge of work practices. While some participants experienced this employability as something they possessed, one participant remained less sure about how long she would be able to keep up with knowledge requirements in her post-retirement role and whether she would even recognise the fact that this was no longer the case.

The definition of *Relevance* is drawn from the two signifiers of *Understanding* and *Recognition of Employability*, and the small stories that inform these. For the purpose of this study, and drawing on the data analysis, the definition of *Relevance* is:

*‘Having a thorough understanding and knowledge of current work contexts and practices. Maintaining one’s relevance is invariably viewed as important; diminishing relevance is viewed negatively.’*

Below are excerpts from my field texts relating to selected small stories in this sub-section. These corroborated the definition of the signified of *Relevance*.

Figures 54 and 55 concern *Understanding* with regard to Sarah and Alicia, respectively.

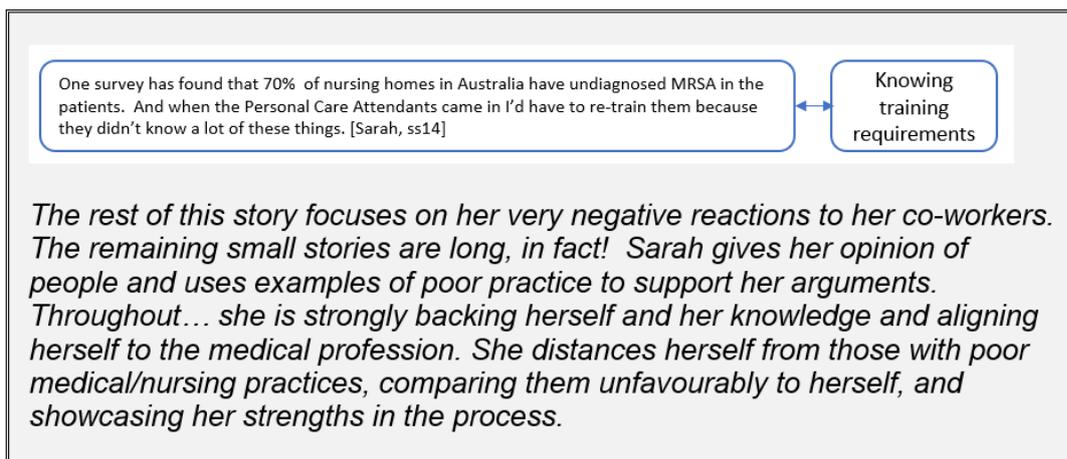


Figure 54. Excerpt from field text about Sarah

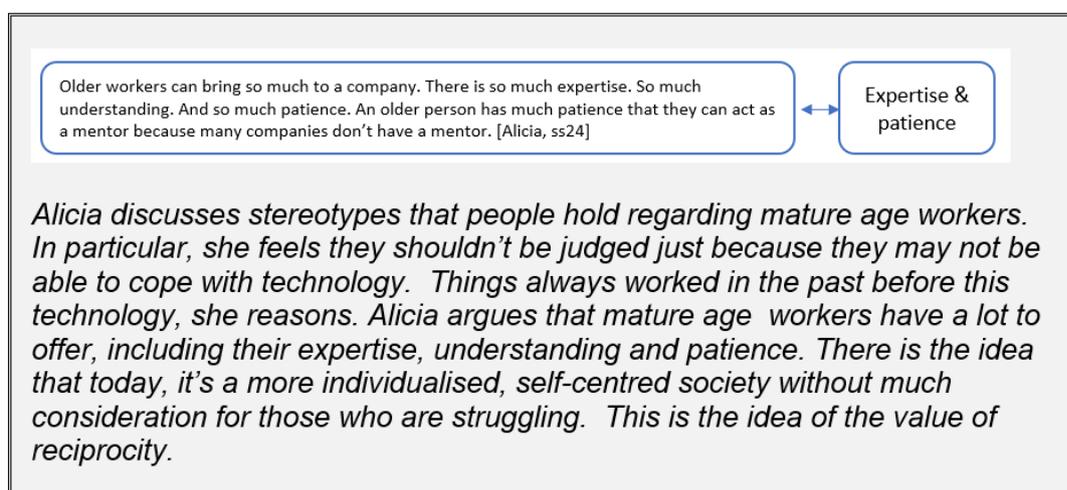


Figure 55. Excerpt from field text about Alicia

Figure 56 concerns *Recognition of Employability* with regard to Fiona.

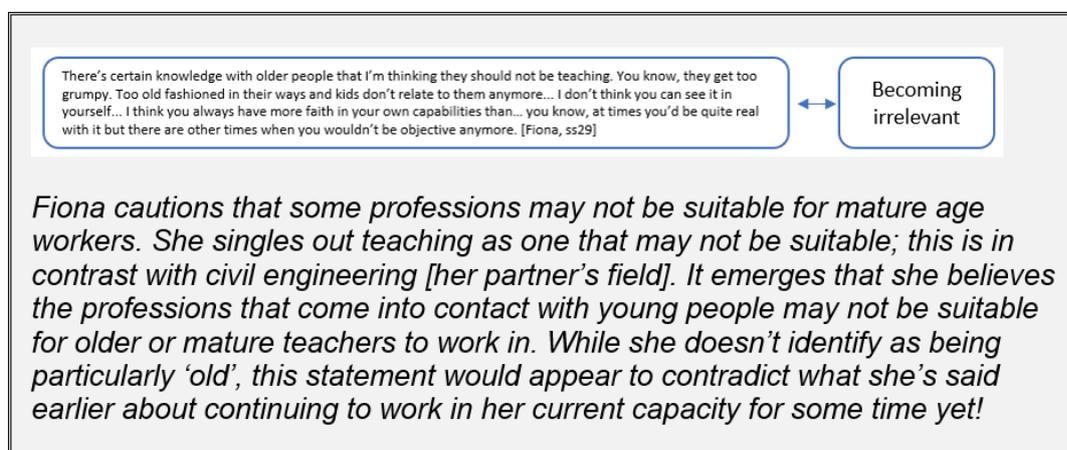


Figure 56. Excerpt from field text about Fiona

Quotes from participants provided further examples of *Relevance*. Sarah explained how she was able to apply her understanding of current practices in the health care industry to help her stepson with his study of paramedicine. She said:

*I will tell him stuff and interesting things like things that I don't think he knows. Especially about infectious control because the paramedics don't get trained in infectious control which really appals me so I had to explain a lot of things. And I only just told him something the other day. Oh! About his stethoscope. He bought a stethoscope...and I went in and I said "Now make sure every time you use that on a patient, make sure you use the wipes to sterilise it again because you can contaminate yourself just by touching it and cross-contaminate your patients.... Little tips like that that they don't know. He values that sort of information. There's been little exchanges we have like that and then they give me good value too. [Sarah, small story 24]*

Mirella demonstrated her relevance by using her understanding of the contemporary state of her field to mentor younger colleagues and help them navigate some of the tacit knowledge of the workplace:

*[The younger nurses will] say "Oh I couldn't get Mrs Jones out of bed because the physio hasn't seen her" and I'll say "you're a registered nurse, you had three years at uni, you know how to assess if a person can get out of bed. Consider what's wrong with them, what's been going on. Why didn't you make the assessment?" "Are we allowed to?" "Yes!" So, I'm continually re-educating them or re-constructing what it is to be a nurse ... I find, on a daily basis. [Mirella, small story 13]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Relevance* in participants' narratives. Participants felt that having thorough knowledge about their field was important and that this contributed to their ability to secure appropriate employment. While many participants firmly believed they possessed the requisite knowledge connected with their fields, one participant was more equivocal. For her, the transition into the post-retirement work landscape was an unstable project with a limit to the amount of time one could continue to consider themselves relevant in their post-retirement workplace. This participant was uncertain as to how long she would be able to have the right skills and competencies required for the labour market.

#### **4.6.2 Practical Experience**

The signified of *Practical Experience* was comprised of two signifiers, *Practical Skills* and *Interpersonal Skills*, which, in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 57.

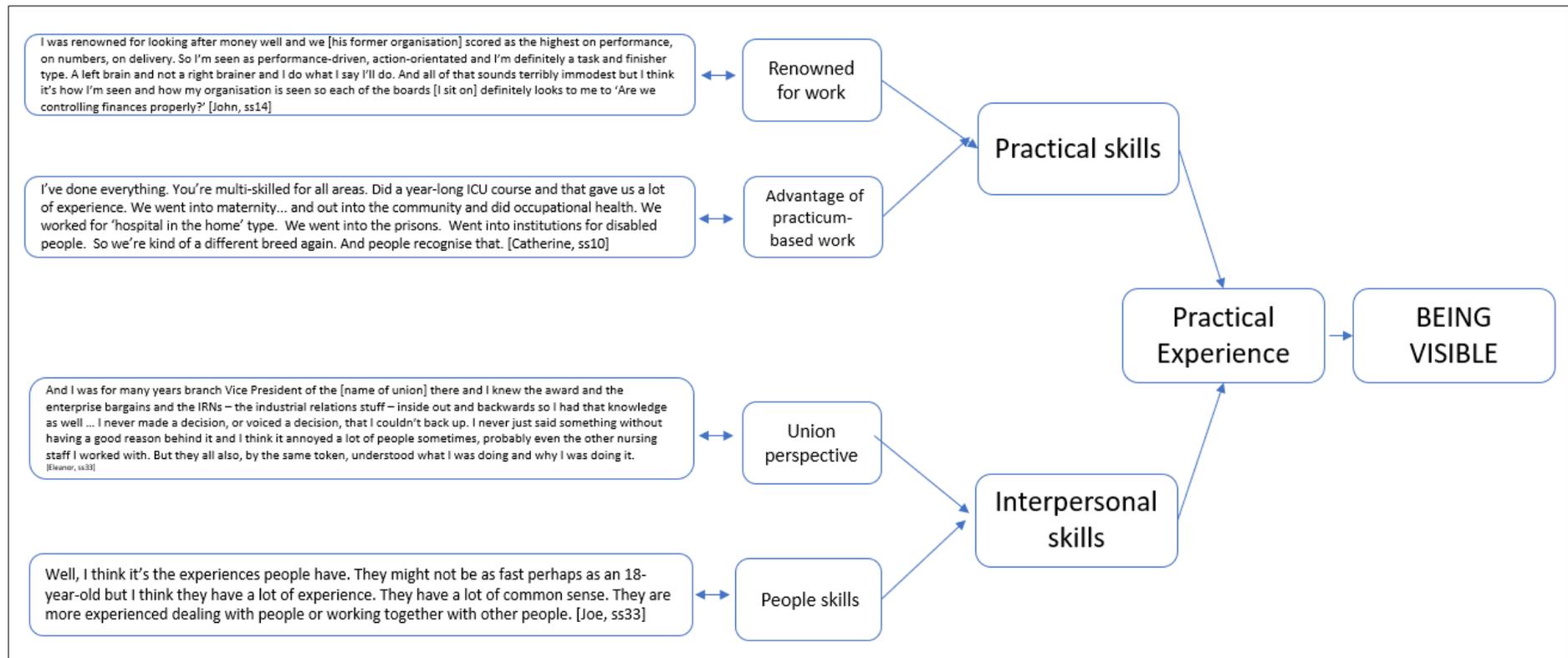


Figure 57. The signified of **Practical Experience**, the signifiers of **Practical Skills** and **Interpersonal Skills**, and small stories with example participant quotes

I discuss *Practical Skills* first. One small story concerned being renowned for specific practical skills. John explained how his financial prowess and ability to deliver effectively on tasks, combined with practical, action-oriented skills developed in his pre-retirement work, meant that his transition into post-retirement work was smooth. His reputation as a “doer” was established over many projects in very high levels of government and he became sought after post-retirement as a result of the work he had accomplished. A second small story concerned the advantages of having an education with a well-recognised and highly-regarded practical component. Catherine described her extensive practicum-based nursing training. She reported how her practical experience provided a distinct advantage when the time came for her to transition back into the workforce. Catherine belonged to what she described as a select group of nurses noted for their skills and know-how in the workplace, by others in the same profession. Identified in these small stories was how having well-honed practical skills helped participants with their transition into post-retirement work.

I discuss *Interpersonal Skills* next. In one small story, Eleanor discussed her role as a union representative in her post-retirement workplace. She described having well-developed interpersonal skills that were forged in her pre-retirement work and subsequently honed in her post-retirement work. Eleanor reported how these skills had served her well in her capacity as a union representative and as a spokesperson for others. In a second small story, Joe described his perceptive and sophisticated interpersonal skills. These skills, he maintained, allowed for a nuanced yet “common-sense” approach to prevail where working with others was concerned. Identified in these small stories was the experience of having insight into others; participants harnessed their insight and continued to develop it in their post-retirement roles, developing appropriate and thoughtful relationships with their post-retirement work colleagues.

The signifiers of *Practical Skills* and *Personal Skills*, and the small stories that comprised them, informed the definition of *Practical Experience*. For the purpose of this study and drawing on the data analysis, the definition of *Practical Experience* is:

*‘Having practical skills and often extensive hands-on experience developed in the workplace. This includes having well-developed interpersonal skills.’*

What follows are excerpts from my field texts regarding some of the small stories discussed above. These excerpts serve to corroborate the meaning of the signified of *Practical Experience*. Figures 58 and 59 concern Catherine and Joe, respectively.

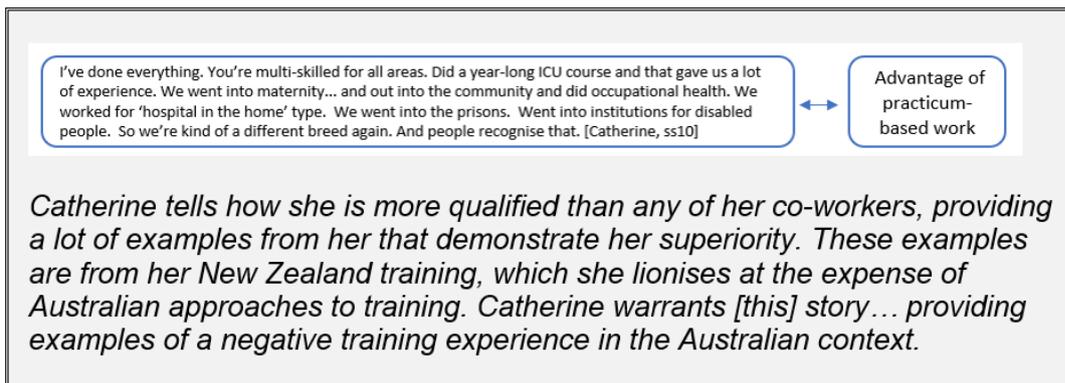


Figure 58. Excerpt from field text about Catherine

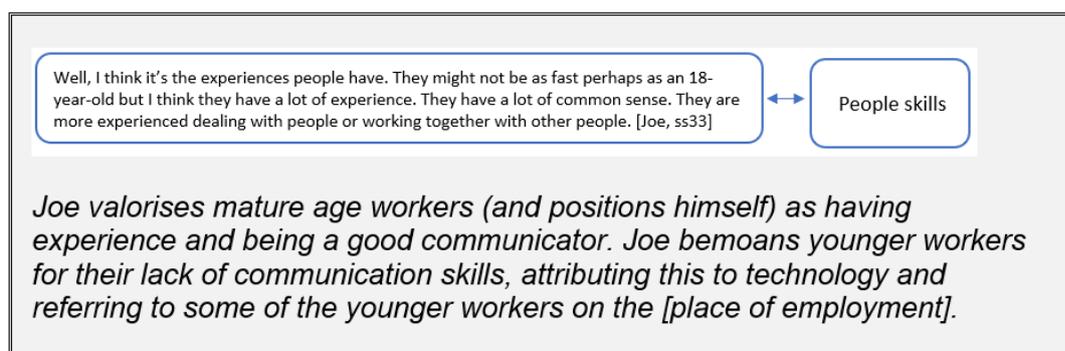


Figure 59. Excerpt from field text about Joe

In addition to these field texts, participant quotes further exemplified the dimension of *Practical Experience*. Deirdre displayed well-honed interpersonal skills, developed in her years of experience in her pre-retirement career. She reported how these skills were highly regarded by her post-retirement employment employer, who matched her with mature, sophisticated clients, in contrast to younger clients, who he matched with younger employees:

*I've got the maturity. When he's [her employer] got people with the million-dollar houses, I can talk to the people with the million-dollar houses because I've got the educational background, I've got the experience, the life experiences. I can write the text grammatically correct and because I bring in [ie sell] a house every once in a while, so there's still a little bit of money coming in. [Deirdre, small story 23]*

Fiona discussed the fact that her years of practical teaching experience pre-retirement gave her insights into her post-retirement learning support work, as well as highly developed interpersonal skills:

*I've got this expertise that they're getting at a dirt-cheap price. I'm fully aware that part of the attraction of employing me was the fact that in the role I'm coming as, normally Learning Support don't have the background I have and certainly don't have teaching degrees behind them, so I know that they give me a lot more freedom with the kids and a lot more independence because they know I can do it and that, you know, they request to have me in their classrooms because I'm an asset in there as opposed to just a pair of hands that's going to monitor a child and keep them disciplined so that there is, which I'm quite grateful for.*  
 [Deirdre, small story 8]

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Practical Experience* in participants' narratives. Participants described how their hands-on experience and interpersonal skills, honed in pre-retirement roles, came to the fore in their post-retirement roles. This depth of experience regarding both practical skills and the ability to connect with people appeared to pay dividends for the participants in the post-retirement landscape. Participants experienced themselves as assets in the workplace due to having this practical experience.

#### **4.6.3 Value**

The signified of *Value* was comprised of two signifiers, *Professional Respect* and *Indifference*, which in turn, were comprised of small stories gathered from a range of participants. This signified, its signifiers, and contributing small stories with example participant quotes are shown in Figure 60.

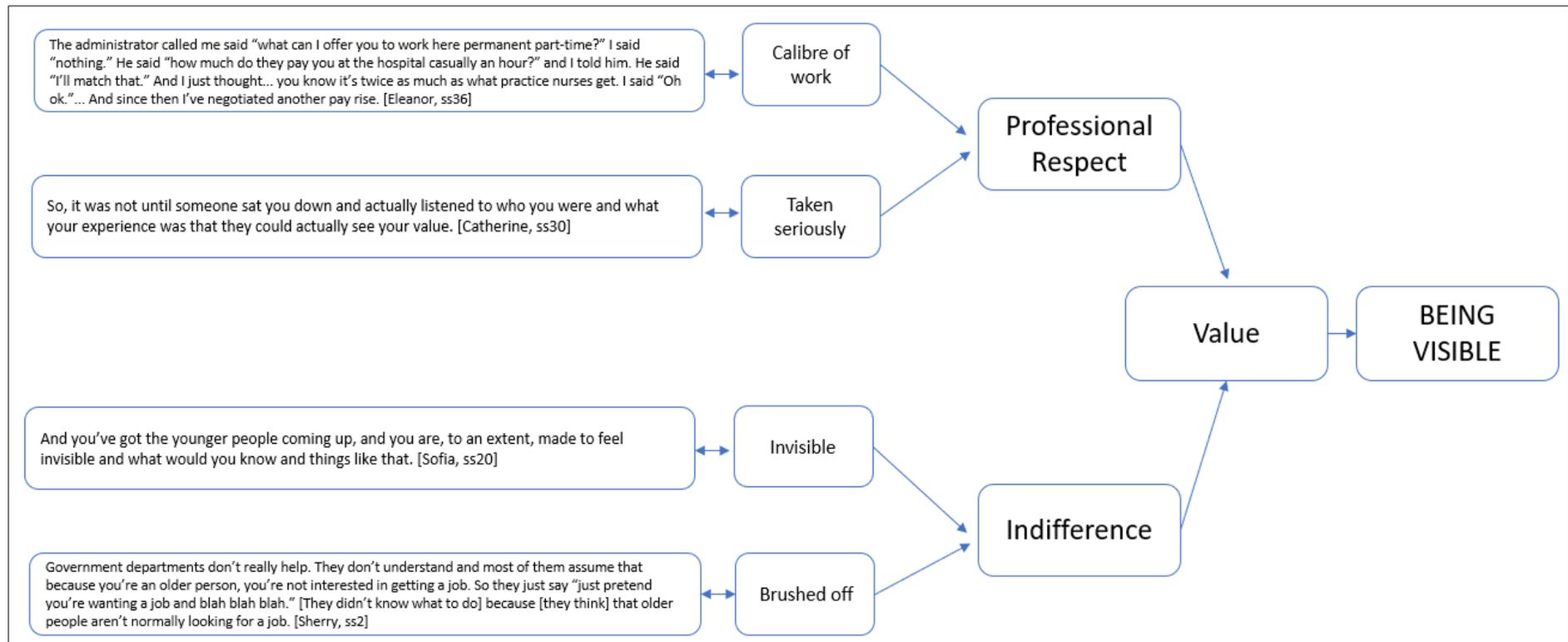


Figure 60. The signified of **Value**, the signifiers of **Professional Respect** and **Indifference**, and small stories with example participant quotes.

The small stories that informed *Professional Respect* are discussed first. One small story concerned the recognition of a participant's work experience and skills by an employer. Eleanor related how this potential employer was impressed by her CV and offered her work. Due to already working in one job post-retirement, Eleanor initially demurred. In subsequent discussions, however, Eleanor's potential employer signalled how valued she would be by the organisation and thus, she accepted the job offer. A second small story concerned being taken seriously by an employer. Catherine described how her transition back into the post-retirement workforce was marked in its early days by employers not listening to her or taking her seriously. Taken on in a series of jobs as "only" a casual employee, employers had not spent minimal time with her in interviews and ignored her attempts to discuss her work history in any detail. Catherine then described how, eventually, she was interviewed by an employer who listened to her describe her work history, properly evaluated her years of work experience, and then paid her much higher on the pay scale than previous employers had done. While the financial aspect of her employment was a consideration, it was the act of being listened to and taken seriously, Catherine said, that made all the difference to her. Identified in these small stories were participant experiences of feeling respected and appreciated by employers. These stories emphasised how important it was to participants that they be listened to and recognised.

A second set of small stories that informed *Indifference* are now discussed. In one small story, Sofia described how she experienced feeling invisible in her workplace at times, believing she was excluded from activities. This exclusion, she reasoned, was because of the indifference many younger workers felt towards mature age colleagues like herself. However, Sofia then reflected on this idea - and her own transition back into the workplace - and concluded that perhaps mature age workers simply needed time to adjust to the changing circumstances of the workforce rather than exit from it. A second small story was about perceptions of being "brushed off" by people in authority. Sherry described how she sought assistance from a government department when she decided to transition back into the workforce post-retirement. She was surprised to find high and sustained levels of what she saw as indifference and disinterest in mature age workers by those mandated to provide advice and assistance. Sherry's eagerness to re-enter the workforce was seemingly discounted by government officials and she reported being told merely to "pretend" that she wanted to return to work. Her encounters left Sherry feeling slighted; she interpreted these as her not

being deserving of assistance programs. Identified in these small stories are perceptions by participants that others in the workplace or in places of authority, at times, under-value or ignore them, treating them with indifference.

The definition of *Value* is drawn from the two signifiers of *Professional Respect* and *Indifference*, and the small stories that inform these. For the purpose of this study and drawing on the data analysis, the definition of *Value* is:

*'Being recognised as having worth, being needed, appreciated and respected. Being under-valued by others may include being treated with indifference or ignored and can result in feelings of exclusion.'*

This definition is corroborated by excerpts from my field texts relating to the small stories described in this sub-section regarding both *Professional Respect* and *Indifference* which appear in Figures 61 to 63. These concern Eleanor, Catherine, and Sherry, respectively.

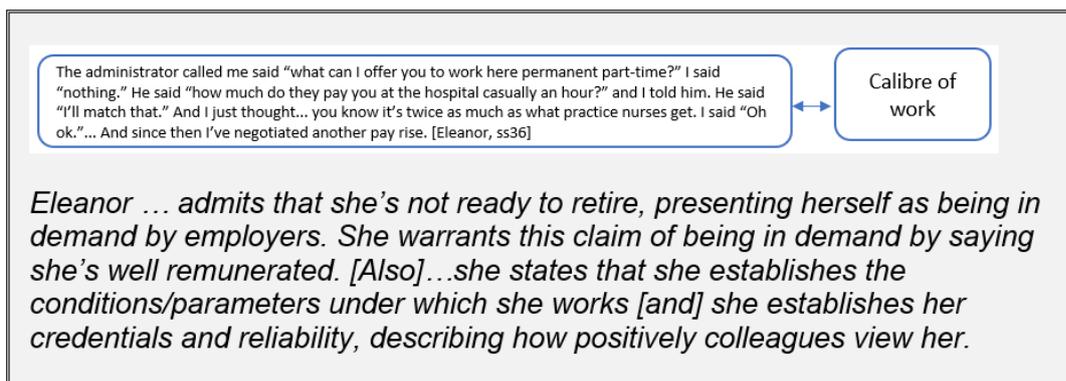


Figure 61. Excerpt from field text about Eleanor

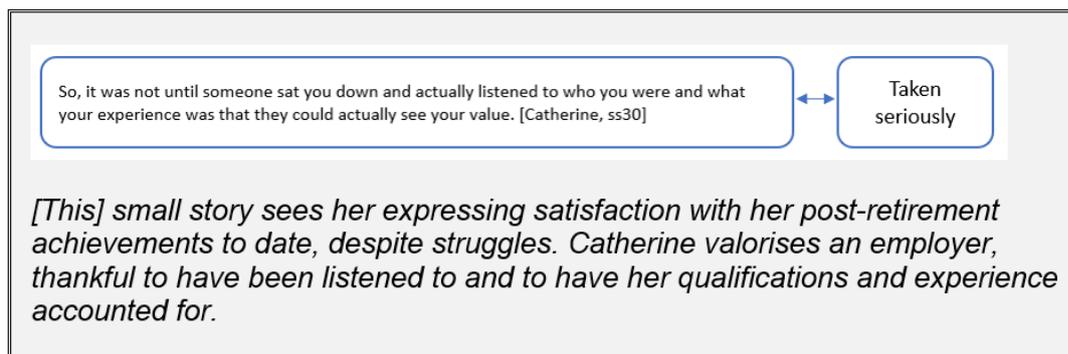


Figure 62. Excerpt from field text about Catherine

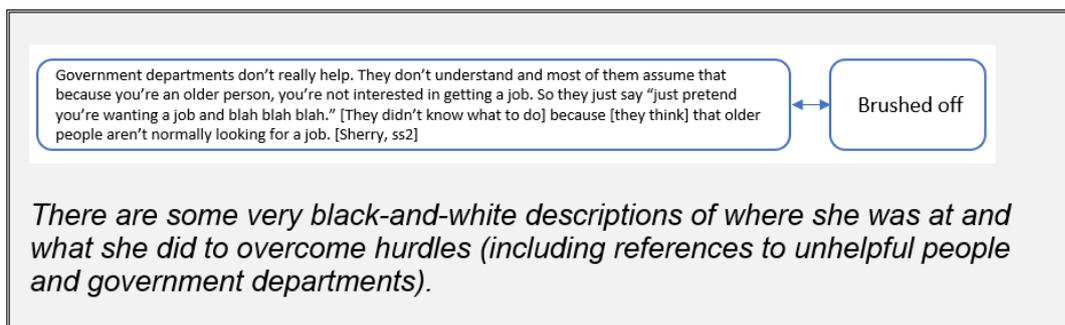


Figure 63. Excerpt from field text about Sherry

Additional examples of *Value* are provided below in the form of quotes from participants. Alicia experienced feeling “needed” and appreciated by co-workers and employers in her post-retirement work. She described her work as a chef on a cattle station and how her colleagues appreciated her contribution. She described too, the reciprocal nature of being appreciated and valued:

*We felt valued [by colleagues] and that's also very much lacking, otherwise. I got lots of hugs! No, but just their appreciation. And we cared for them truly because I think you have to have a very good relationship in areas that are remote. It's very important. There were sometimes personality conflicts but that would happen in any workplace. [Alicia, small story 18]*

Claire described how she felt valued by work colleagues more than by people in other areas of her life. As a result, she was reluctant to totally relinquish her post-retirement business:

*So, what it is I think, Christine [myself, the interviewer], it's because I feel probably needed by them [her work colleagues] whereas my kids don't need me. I've gone and made them so independent that they don't! And the husband's extremely independent... So really, the only people that need me are work people. [Claire, small story 10]*

In contrast to the examples above, Eric discussed how he felt that his suggestions for improvement were discounted by management and as a result, he was left feeling disenchanted by his superiors and by work in general:

*And in fact, I gave up suggesting things to [management]...nobody sees any benefit in improving productivity. [Eric, small story 43]*

John speculated on what factors might possibly undermine the high value employers currently saw in him and which could exclude him if he was not careful. He focused on his

bouts of depression, saying how any sign of this at board level where he operated would be met with swift ejection from his job:

*I go to these board meetings and we talk about employees possibly having depression and that, and it's treated properly, they don't override it. But when it gets to board level people, and if you see them get depressed, or they get reported as depressed, there's a bit of bias in there. Quite a bit of bias in there. There is a sensitivity to the human being. Mental health is seen much better now. So as an individual, they would be humane to them but as a board, they would say "we need him out." [John, small story 28]*

Taken together, the small stories, signifiers, field texts, and further participant quotes informed the signified of *Value* in participants' narratives. Being accorded professional respect - or not - by others was very deeply felt by participants. Some participants expressed disenchantment at the disinterest seemingly shown to them by family members, clients, and superiors. That this dimension of *Value* was experienced so deeply, speaks to its importance in the eyes of participants.

#### **4.7 Synthesis of findings**

The findings of this study, namely the identification of three quilting points in mature age worker narratives regarding how they experienced their post-retirement transitions, reveal the meanings that are shared among this diverse cohort. These quilting points - *Having Purpose*, *Having Agency*, and *Being Visible* - result from an overlapping of meaning among signifiers and signifieds. These findings are summarised and synthesised below.

*Having Purpose* was underpinned by the signifieds of *Perseverance*, *Fulfilment*, *Activity*, and *Financial Status*. *Perseverance* was experienced in different ways including as a struggle, a reconciliation and as progress. Mature age workers reported mental and physical struggles as they transitioned back into work. These struggles extended beyond their own personal spheres and into domestic and work contexts. Allied to these struggles was the experience of reconciliation as mature age workers came to terms with their personal and work situations. Progress was also experienced as individuals made steps in their transitions. *Fulfilment* was experienced as personal satisfaction derived from helping others and also through mature age workers educating themselves in order to ease their transitions back into work. Several reported experiences that were visceral in nature, including having an adrenaline rush and feeling an increase in energy levels. Personal satisfaction levels varied, however, with some

experiencing their perceived contribution to their work places as lacking the depth or intensity of their pre-retirement work; thus fulfilment in the post-retirement work landscape was experienced as a disappointment. *Activity* was experienced as productivity in various ways. Invariably this productivity was channelled into work-related endeavours and was contrasted with activity not related to work (often leisure-related) although mature age workers were careful not to directly criticise those who chose leisure over “work” activities. *Financial Status* was experienced as the freedom or otherwise to make choices about one’s life. These choices were not always about the necessity for money; rather, some mature age workers reported being comfortable financially but still wished to work as it was perceived to be an important factor in their mental well-being. They saw their transition back into the workforce as being necessary for their mental health. This synthesis of meanings, which comprise the four signifieds, highlights the multidimensional meaning of the quilting point of *Having Purpose*.

*Having Agency* was underpinned by the signifieds of *Influence*, *Empowerment*, *Self-efficacy*, and *Self-reliance*. *Influence* was experienced by mature age workers as something they possessed to varying levels. Some perceived they held uniformly high levels of influence among in their places of work; other perceived they had high levels of influence depending on who they interacted with. Others experienced reducing or reduced levels of influence. *Empowerment* bore some similarities to *Influence*, in how it was experienced by mature age workers. Some experienced their feelings of empowerment to be increasing, as their continued attempts to transition into the workforce were met with positive outcomes. In contrast, other mature age workers experienced destabilisation as they encountered situations where they were impeded or unsupported by others in their transition efforts. *Self-efficacy* was experienced as being able to visualise and discuss future work-related contexts; and, as having self-confidence as it related to transition efforts. *Self-reliance*, like *Influence* and *Empowerment*, was experienced as something possessed to varying levels. High levels of *Self-reliance* were experienced as independence. Not requiring assistance from others was perceived positively by mature age workers. In contrast, self-reliance was at times experienced as a constraint. This experience occurred when a mature age worker’s independence resulted in them (potentially) being left out of social or holiday arrangements due to their self-imposed work commitments. These four signifieds, which contribute to the

quilting point of *Having Agency*, demonstrate the multidimensional nature of this quilting point.

*Being Visible* was underpinned by the signifieds of *Relevance*, *Practical Experience*, and *Value*. *Relevance* and *Practical Experience* were both experienced as possessing something that enabled mature age workers to “be seen” by others. *Relevance* was experienced as demonstrating expertise in a field of work, which often led to the experience of recognition, or being seen, by employers and co-workers. *Practical Experience* was experienced as possessing skills that were a good fit and suitable for the job, as well as the possession of interpersonal skills. Once again, these skills allowed mature age workers to be seen by others. *Value* was experienced to varying levels. Some mature age workers experienced respect from others in the work context due to the high calibre of their work, while others experienced a waning or a lack of visibility. It appears that being seen and heard were almost universally considered to be a necessary aspect of work. Some mature age workers considered their visibility to be high or at least adequate; others perceived their visibility as reducing or declining. In several cases, mature age workers perceived that they were invisible to others and without a voice at their workplace.

#### 4.8 Chapter summary

This chapter revisited key methodological concepts and terminology, before reporting the findings of this study. I described how these findings of this study would be presented and included demonstration diagrams, which acted as a blueprint for the rest of the chapter. Second, and in the bulk of this chapter, I presented the three findings of this study in detail; namely that mature age worker narratives each contained the quilting points of *Having Purpose*, *Having Agency*, and *Being Visible*. This entailed showing how these quilting points were arrived at through analysis. For each of the three quilting points in turn, I demonstrated how small stories identified from mature age worker narratives were grouped together under signifiers, which in turn were grouped under signifieds. Next, I demonstrated how the quilting points were identified. In addition, I showed how I provided more small stories from other participants in this study, along with my field texts to substantiate my analysis. Third, I provided a synthesis of my findings with regard to how mature age workers experience transitions as they return to work post-retirement.



## Chapter 5: Discussion and conclusion

### 5.1 Chapter overview

This chapter is structured as follows: First, I restate my three research questions and briefly revisit key themes in the extant literature on the topic. Second, I respond to my research questions and signal this study's contributions to knowledge, methodology, theory, and practice on the topic of how mature age workers experience transition back into paid work post-retirement. Third, I address the limitations of the study. Fourth, I consider possible areas of future research. Fifth, I offer a summary of this study. Finally, I provide a chapter summary.

### 5.2 Research questions

The Research Questions guiding my study were:

1. How do mature age workers, previously identifying as permanently retired, experience transitions back into paid work?
2. To what extent might narrative research contribute to understanding how mature age workers experience post-retirement transitions back into paid work?
3. How might an understanding of how mature age workers experience post-retirement transitions back into paid work, contribute to theory and practice?

Research Question One was important to ask because it focused on a segment of the population rarely examined in previous studies. As I discovered in my review of extant literature, while there is a steadily growing body of knowledge related to mature age workers concerning their *intentions* to transition into the workforce post-retirement, very little literature focuses on those mature age workers who retired with *no intention* of making this transition back into work. This study sought to explore the transition experiences of the increasing number of workers who returned to the workforce as a result of contextual and institutional changes unanticipated by them when they first retired. Within the three bodies of literature I reviewed (careers, retirement, and social gerontology), there were different ontological, epistemological, and methodological underpinnings. There was also a diverse range of understandings and definitions of concepts and terms. It is in this context that I aim to make a contribution, fully aware of the broad and at times, contested understandings that are a part of this dynamic mature age worker landscape.

### 5.3 Responses to research questions and contributions

#### 5.3.1 Research Question One: How do mature age workers, previously identifying as permanently retired, experience transitions back into paid work?

In responding to the Research Question One, it is important to underscore the idea that mature age workers in this study had not anticipated a return to work when they retired, and hence, transitioning back to work was, in and of itself, a significant, on-going, and complex transition project for them. This is because, in part, participants in this study had planned for a retirement that did not include paid work and hence their transitions required a shift in their mindset as they came to terms with an unintended return to the workforce. Chief among insights from mature age worker stories in this study is that they experienced their transitions back into paid work as being in a state of flux or becoming, rather than experiencing them as fixed, discrete, completed events. This sense of flux was demonstrated by how the mature age workers in this study constantly re-worked and re-framed their experiences of their respective transitions. However, while stories of transitions were in flux and context-specific with experiences unique to the respective individual, three shared meanings or key motifs regarding these transitions were theorised. These shared meanings – theorised as the quilting points of *Having Purpose*, *Having Agency*, and *Being Visible* – represent moments of meaning-making, albeit temporary, amid a dynamic and unstable post-retirement landscape. These quilting points answer Research Question One, that is, through the perception of having a degree of purpose, and agency and of being visible, individuals are able to transition back into paid work. Naming these quilting points with the present participles “having and “being” was intentional to emphasise the continued unfolding and becoming of participants’ experiences. These experiences are not finished; rather, they are part of a bigger, ongoing process. Conceptualising these moments of meaning-making as a quilting point or an upholsterer’s button allowed for new insights into this return-to-paid-work phenomenon. Mature age workers are able to pin down or secure meaning, even if only temporarily, with these three quilting points. My use of the quilting point as a generative metaphor in this study is discussed further in Section 5.3.3.1 where I address my contribution to theory.

First, this study makes a contribution to the careers, retirement, and social gerontology bodies of literature with findings that focus on how transitions back into paid work are experienced

by individuals who previously identified as *permanently retired*. The mature age worker cohort that was the focus of this study is vastly under-represented in the literature. Thus this study sheds light on a previously little-studied group. Studies reviewed in Chapter 2 revealed that much of the extant literature focuses either on mature age workers' intentions to transition out of paid work and into retirement in various work scenarios (often grouped under the umbrella term bridge employment) or their intentions to transition back into paid work. In either scenario, this body of literature focuses on the intended nature of individuals' decisions to transition out of, or back into, work. My study stands in contrast to this body of literature with its focus on mature age workers whose transitions back into paid work were *unintended* at the time of their retirement. These individuals returned to work due to contextual and institutional changes they had not anticipated when they retired. This study's contributions are particularly relevant in the context of contemporary events. The current COVID-19 pandemic appears to have altered ways in which governments, organisations, and individuals view work and retirement. Contemporary events appear to suggest that we may be better served by considering mature age workers' work lives through a prism that brings into focus how transitions are experienced as individuals move back into paid work post-retirement. This re-framing shifts our focus onto the importance of understanding *how transitions are experienced* rather than what *career forms* these transitions lead to (for example, boundaryless, protean, kaleidoscope).

Calls are now being made directly to mature age workers across the globe by various governments and others exhorting them to leave retirement and return to paid work. This is particularly the case in the medical field where regulatory agencies in the US are taking steps to expedite the return to the workforce of medical staff (Peisah, Hockey, Benbow, & Williams, 2020), with New York officials actively reaching out to retirees in the healthcare field (Glenza, 2020). A short-term pandemic sub-register has been instituted to fast-track non-practicing health professionals back into work; many of whom are retirees (Peisah et al., 2020). In the UK, the government has requested that the General Medical Council (2021) provide temporary registration or a licence to practice to medical staff considered suitable, as part of the national response to the COVID-19 pandemic. In Australia, former and retired health care professionals are likewise being urged to consider a return to work in a move described as "unprecedented" by the Australian Health Practitioner Regulation Agency (AHPRA) (Scott, 2020). This phenomenon of urging mature age workers to leave retirement

and return to paid work is repeated in Europe, and New Zealand (Scott, 2020). Medical workers who have heeded this call to come out of retirement in these extraordinary times and return to work will no doubt experience their transitions back into paid work in a myriad of ways. In this uncharted terrain, there may be few guidelines for these workers regarding how to navigate and manage their transitions. It would appear prescient for regulatory agencies to attend to, and provide support for, these personal transitions in uncertain times. While extant literature points to the potential for older adults to work at their peak well into their 60s (Barney & Perkinson, 2016; Meier & Kerr, 1976), how this mature age worker cohort handles transitions back into paid work in these extraordinary times will be an important area of focus.

Second, this study both contributes to, and supports, earlier empirical research in the careers, retirement, and social gerontology bodies of literature. In particular, it contributes to the careers/transition literature by proposing that *how* individuals in the retirement-work nexus experience their transitions is potentially more salient than a focus on the mapping and categorising of transitions. Earlier attempts to categorise and account for every permutation of later life work transitions may have been useful when the trend of retiring and returning to paid work first emerged with the advent of the new careers literature and related investigations of new career forms. However, with developments in contemporary society, categorising every possible permutation of transition may have less value. My study with its emphasis on the *how* of transitions, contributes by drawing attention to the subtleties inherent in individuals' experiences. Scholars writing under the loose umbrella term of the boundaryless career (Arthur & Rousseau, 1996) tended to place undue emphasis on the amount of agency exercised by workers (King, 2004). Findings in my study supported the strand of careers/transition scholarship that acknowledges the transience, ambiguity, and precariousness of work (Cohen et al., 2004; Inkson et al., 2012; Rubery et al., 2016). Furthermore, they echo transition theories that suggest there is no longer a template from mature age workers to follow (Damman et al., 2013; Ekerdt, 2010; Fenwick, 2012; McEvoy & Henderson, 2012; Noonan, 2005; Phillipson, 2013). Stated simply, it now appears *passé* to consider retirement in *opposition* to paid work. The urging from governments across the globe for mature age workers to consider coming out of retirement in the face of the COVID-19 pandemic further calls into question any strict demarcation between retirement and paid work.

Third, this study confirms trends identified in the literature regarding increasing dechronologisation and deinstitutionalisation of the lives of older people (Dannefer & Settersten, 2010). The myriad of transition experiences in and out of paid work by the mature age workers in this study appear to destabilise earlier models of careers, particularly Super's (1957) and Schein's (1978) stage-based models, that follow predictable and arguably linear patterns and which view individual lives as a series of planned stages. This view of age and stage does not accord with the participants in this study. Similarly, participants' stories do not align with a homogenous "three boxes of life" experience (as described by Dannefer & Settersten 2010, p. 9). The second and third boxes, i.e., paid work and retirement respectively, do not occur sequentially in the lives of the participants in this study; nor do these linear stages occur when participants reach a particular age or are at a particular stage in their working lives. Mature age workers in this study, some transitioning back to paid work in their late 60s and still working at 75, demonstrate that fixed definitions of a retirement age are contestable (Hunt, 2005), with the rate of social change outstripping social institutions (Mortimer & Moen, 2016). Discussion by Inkson et al. (2012) regarding the working lives of mature age workers as idiosyncratic, and transition decisions as impromptu and often ad hoc, has continuing relevance, and is echoed in this study. The findings of this study confirm earlier commentary and empirical studies that show transitions in and out of paid work post-retirement are numerous in nature and indicate an ebb and flow (Inkson et al., 2013) that can be characterised as open-ended (Phillipson, Shepherd, Robinson, & Vickerstaff, 2018). Further, this study affirms Fineman's (2011) commentary regarding later life as a course representing many possible routes, turns, re-skillings, and loops.

To summarise, Research Question One regarding how previously retired mature age workers, experience transitions back into paid work has been addressed in the following ways. This study finds that mature age workers experience their transitions as on-going projects that are in a state of flux or becoming, and which are subject to constant revision and reframing. While these projects are unique to individuals, they share moments of meaning making in a landscape that is dynamic, unstable, and constantly shifting. These moments are represented by the three quilting points of *Having Purpose*, *Having Agency*, and *Being Visible*. Placing this study into the context of existing literature, adds a new contribution with its focus on a growing cohort of mature age workers whose move out of retirement and back into paid work is unintended. This study also supports and extends literature that points to there no longer

being a predefined way in which to live one's later life, and that contemporary and future scholars might move away from mapping and categorisation of transitions to focus on how individuals experience these later life transitions. Stage-based models of life and careers are largely supplanted by idiosyncratic, open-ended transitions. Models of careers and retirement predicated on a predictable life cycle no longer hold sway. This study also echoes trends identified in the literature regarding the deinstitutionalisation and dechronologisation of the social construction of retirement (Mortimer & Moen, 2016).

### **5.3.2 Research Question Two: To what extent might narrative research contribute to understanding how mature age workers experience post-retirement transitions back into paid work?**

In responding to Research Question Two, I argue that I contribute to narrative research methodology through my development of the guiding analytical framework. As discussed in Chapter 3, some narrative researchers see as unhelpful any attempt to document analytical processes or to provide analytical frameworks, due to the contextualised nature of narrative data (Clandinin & Murphy 2007). It is claimed that the bespoke nature of analysis cannot easily be captured, adapted, or replicated. My efforts in locating suitable narrative analytical frameworks were unsuccessful. It appeared there was a methodological problem in the narrative research methodology literature. Specifically, there was a gap regarding the provision of frameworks or guides to follow when analysing narratives. Hence, with the development of my analytical framework, I make a methodological contribution to narrative research. I first discuss how the framework and its analytical tools contribute to an understanding of how mature age workers experience their transitions back into paid work. Then, in the latter part of this sub-section, I discuss the processes that underpinned this contribution to narrative research methodology.

This study demonstrates that narrative research methodology contributes to understanding how mature age workers experience transitions through the application of a specifically developed analytical framework, which is pluralistic in nature, with techniques drawn from various disciplines. These techniques allow a focus on individual and collective levels of analysis. This use of a bespoke framework “empowers researchers to customize the analysis in ways suited to their research question and data, avoiding a ‘one-size-fits-all’ approach to data that inevitably takes many shapes and sizes” (Pratt et al., 2020, p. 5). With its pluralistic

approach to analysis, the framework encourages the researcher to pause and consider how each of the analytical techniques being employed contributes to an understanding of the rich data evident in the narratives. Because each technique is chosen for a specific analytical purpose, the actions of the researcher are highlighted and their methods are made transparent (Pratt et al., 2020). As discussed in Chapter 3, the framework draws on analytical techniques from the literary (Lieblich et al., 1998), linguistic (Gee, 2014; Phillips & Hardy, 2002; Taylor, 2013), and cultural studies (Chandler, 2017) disciplines. The guiding framework enabled me to view mature age worker narratives as composite and situational.

At the individual level of analysis, the framework's use of the lenses of the big story (Freeman, 2011) and small story (Bamberg & Georgakopoulou, 2008) approaches, subject positioning (Bamberg, 1997), and discourse analysis (Gee, 2014) encourages new ways of examining mature age worker transition stories, and in doing so help to address Research Question Two. These lenses provide new ways of seeing the data and in this process, also show how intertwined these analytical approaches are, with one illuminating the other. The narratives, with their big and small stories, are dialogic undertakings (Bakhtin, 1986). These undertakings involve the researcher as the listener (and occasional conversationalist), where the mature age worker constructs their story in a specific time and place. These mature age worker narratives (or dialogues) are not only co-constructed with the researcher, but also performed (Goffman, 1959) for the researcher. In this study, this performance was evident in how mature age workers choose to present themselves concerning their experiences as they transitioned back to work, often positioning themselves in relation to others. For example, these mature age workers, with their beliefs about being purposeful and productive, contrasted or juxtaposed these ideas (Bamberg, 1997) with those beliefs they perceived to be of lesser value. Seemingly insignificant, humorous, or offhand comments made about partners, family, and colleagues who (for instance) played golf, had long lunches, or took afternoon naps illustrated some of the ways in which mature age workers signalled their opposition to these pursuits. These differing ways in which mature age workers position themselves is identified through discourse analysis (Gee, 2014). Mature age workers also demonstrate particular personal qualities they wish to showcase in the telling of their transition stories, such as wisdom, trustworthiness, and humour. Examples of these stories include the mentoring of colleagues, being employed in positions of authority, and telling

funny (and often self-effacing) stories about their experiences in the workplace. These are subtle ways of mature age workers positioning themselves.

The framework's individual level of analysis, with its focus on features of discourse, also accounts for seemingly unrelated and/or unimportant stories that mature age workers tell. Analytical techniques in this framework are underpinned by an epistemology that acknowledges how individuals' stories do not neatly fit and coalesce. Thus a constant re-framing and re-telling of stories takes place. The framework acknowledges the contradiction and ambiguity that is often evident in mature age worker narratives. These messy parts of narratives may be discarded in some analytical traditions due to not being easily categorised thematically and therefore not regarded as relevant to the topic under examination. Using the guiding analytical framework, these seemingly contradictory stories *are* considered, with the understanding that mature age workers are "in the midst" of significant and on-going change relating to their transitions, and that these experiences may not yet be fully integrated into a compatible story that fits with how the speaker wants to be seen. The re-framing of stories can also take place for reasons of suitability for the interview occasion, with some degree of rehearsal (Trahar, 2009) possible in how stories are told. This rehearsal is not something that can be known by the researcher. In some ways, this rehearsed nature of the narrative is almost inevitable at the start of the interview as, in most cases, mature age workers in this study began their narratives in response to a "grand tour" question (Dwyer & emerald, 2017, p. 13) posed by me, which can lead to a somewhat formulaic and truncated version of their earlier lives before a move to focus on more recent transition-to-paid-work experiences. This type of opening question (i.e., Tell me about...) is designed to put interviewees at ease (Dwyer & emerald, 2017) and, while it allows individuals choice to begin their story as they wish, it appears that many mature age workers in this study began with a "potted history story" that was within their repertoire of stories.

However, as participants settled into their narratives, their telling of stories became more confessional in some cases, with some disclosing very personal information in a way that may be considered uncommon in ordinary circumstances (Cassell, Radcliffe, & Malik, 2019). For example, three of the mature age workers in this study shared personal details about severe depression, nervous breakdowns, and attempted suicide. Others shared similar details

about family members. These intensely personal stories were shared in different ways: as anecdotes, as asides, as off-the-cuff remarks. At times these stories appear tangential or unrelated to the topic of work transitions. In their re-framing and re-telling of their transition experiences, mature age workers reveal what some might label “inconsistencies”. They contradict themselves, lose coherence, and trail off in their storytelling as they seemingly became unable to neatly tie up a particular story and make it fit with earlier stories. Evident in many mature age worker stories was an *extemporaneous* re-framing, where, within the time that the narrative interview took place, some individuals reflected on, and then reframed, stories about their transition experiences. Examples include discussions about intended study and career transitions that did not appear coherent, given what participants had discussed earlier in their narratives regarding their stated time- and financial- constraints; and past events that were accounted for in different ways throughout the interview. The analytical tools used at this individual level of analysis demonstrate a methodological contribution to understanding how mature age workers experience their transitions back into paid work. As such, this aids in responding to Research Question Two.

At the collective level of analysis, the sheer range of transition experiences across narratives becomes apparent and highlights the need for analytical approaches that excavate and honour the richness of stories told by mature age workers. The application of the literary devices of the signifier, signified, and the quilting point when examining participants’ narratives at the collective level allows new ways of analytical thinking. These devices open up, rather than narrow, possibilities in analysis. Rather than condensing large groupings of codes to smaller groupings as each iteration of analysis proceeds, the signifiers, signifieds and quilting points unlock a potential visual aspect to the data, enlarging the researcher’s perspective and enabling mature age worker narratives to be viewed as upholsterer’s fabric of different kinds. Pratt et al. (2020) discuss the use of new combinations of analytical methods resulting in more rigorous ways of data potentially being visually represented. As an example, the *Meaningful Contribution* and *Invigoration* signifiers, which contribute to the signified of *Fulfilment* are discussed here. The *Meaningful Contribution* signifier encompasses mature age worker small stories about making a difference to others, and accomplishing goals through hard work. The signifier also gathers its meaning from stories where a lack of fulfilment is experienced. One example is of a mature age worker who, despite transitioning into a senior role post-retirement which is rewarding to a degree in their eyes, still

experiences something as ‘missing’. The *Invigoration* signifier encompasses small stories where mature age workers discuss varied experiences including the wonder of learning about mustering cattle by helicopter, overcoming confidence issues to commence re-training, and having an adrenaline rush as a result of starting a new business. Each of the transitions represents a unique piece of fabric with its own size, shape and texture. While each transition is experienced differently, these overlap sufficiently for the signifiers of *Meaningful Contribution* and *Invigoration* to be identified as connecting these small stories.

Similarly, the two signifiers overlap sufficiently despite their differences in size, shape and texture, for the signified of *Fulfilment* to be identified. *Fulfilment*, in turn, sufficiently overlaps with the signifieds of *Perseverance*, *Activity* and *Financial Status*, for the quilting point of *Having Purpose* to be identified. The visual element of seeing narratives as various types of fabrics provides an opportunity to examine the phenomenon of mature age workers transitioning back into paid work from a new and unique perspective. These signifiers and signifieds act as the foundational blocks in the second and third collective phases of analysis and enable the application of the generative metaphor of the quilting point in the fourth and final phase. In this way, these analytical tools assist in responding to Research Question Two. The three quilting points identified in mature age worker narratives further demonstrate how narrative research might contribute to understanding how transitions are experienced. The imagery of the quilting point allows mature age worker narratives to be viewed as complex, dynamic, and constantly shifting. While there can be no single theory that provides an all-purpose account (Morgan, 2006), Lacan’s quilting point provides one new way of seeing how mature age workers experience their transitions post-retirement back into paid work. This interpretation has the potential to add to the body of knowledge in this subject area. The quilting point is a metaphorical piece of a jigsaw puzzle regarding how mature age workers experience transitions rather than the completed jigsaw. The use of the signified, signifier, and quilting point at this collective level of analysis demonstrate a methodological contribution to understanding how mature age workers experience their transitions back into paid work and help to respond to Research Question Two.

I now turn to a discussion of the processes that underpinned this contribution to narrative research methodology. The paucity of literature on analytical methods led to feelings on my part of vulnerability and questions about the perceived correct usage of methods. Personal

challenges and feelings of discomfort, while working with their respective self-developed bricolage/qualitative-qualitative frameworks, were evident also, in discussions by Pratt et al. (2020) and Pritchard (2012). Ultimately, I came to understand that personal feelings of disruption were a necessary corollary to taking this new and previously untested analytical approach to my research. If I were to feel comfortable when working in new ways with different methods of analysis, something would, in all likelihood, be amiss. I dealt largely with feelings of disruption through reflexive practices (Cassell et al., 2019), which included keeping research diaries and regularly discussing analytical endeavours with doctoral supervisors; such practices were key to my continued focus and clarity. Similarly, Pritchard (2012), Cilesiz and Greckhamer (2020), and Pratt et al. (2020) emphasise the importance of reflexivity in their respective research processes. I consider these personal challenges and feelings of uncertainty worthy of being recorded in this discussion; researchers working with new methods or combining known methods in new ways or applying these to new contexts will no doubt benefit from understanding that these feelings of disruption and uncertainty are a part of the analytical process. It is as if these challenges are a necessary component of the work needed to develop something new such as a framework, which eventually contributes to research methodology.

The newness of my framework demanded particular attention to my being systematic with analysis and documenting processes. Both activities assist with keeping the research process transparent at all times. This focus on detail accords with Pritchard's (2012, p. 145) experiences where she described the "considerable attention" she paid to data management in the study she undertook. Transparency includes consistency in terminology used. My guiding framework uses terminology that is discussed and defined in Chapters 3 and 4. Regarding documentation of the analytical process, this includes having a visually clear framework that breaks down the four phases of analysis. Further, in my guiding framework table, each phase is titled stating the type of coding carried out; provides a focus; includes the aim of each phase; and describes how each aim is to be achieved practically. It is important to spotlight choices of methods and actions taken and to ensure these are "front-staged so that a reader can evaluate them" (Pratt et al., 2020, p. 22). Breaking the framework down in this way was important because the narrative interviews when transcribed, ran to hundreds of pages of data that could easily overwhelm; breaking down tasks aided with data management. Importantly,

the framework also acted as a prompt to continually consider the holistic and recursive nature of the narrative analytical process.

The recursive nature of this framework was important. It reminded me that while analysis was necessarily a time-bound activity and could not continue ad infinitum, this had to be balanced with taking some time to consider and contemplate analytical choices before settling too quickly on one interpretation at the expense of another. Hence, the systematic nature of the framework aims not to constrain the researcher and to prescribe certain analytical actions to be taken at certain times, but rather, releases the researcher from needing to remember each particular step and instead, frees them up to consider the narrative data in new and fresh ways. Finally, I envisage that in any future research where this guiding framework might be used, the methods employed will be (further) adapted and new methods may well be used once the research context and setting have been taken into consideration. Promoting this flexible use of the framework accords with Harley and Cornelissen (2020); Köhler et al. (2018) Locke, Feldman, and Golden-Biddle (2020), and Pratt et al. (2020), who argue against the wholesale adoption of templates for use in qualitative analysis as this may result in an unthinking, slavish and narrow approach to data analysis on the part of the researcher. I do not anticipate that my framework will solidify into the one best way of approaching narrative analysis but rather will exist as a heuristic tool. This framework is offered as a *guide* to others wishing to analyse how mature age workers experience transitions back into paid work *rather than* as a prescriptive set of rules. In sum, I contribute to narrative research methodology through my development of the guiding analytical framework. This framework address a methodological problem I identified in the narrative research methodology literature, which was a lack of analytical guides to use when analysing narratives. By addressing this methodological gap and developing a guiding analytical framework, I argue that I address Research Question Two.

### 5.3.3 Research Question Three: How might an understanding of how mature age workers experience post-retirement transitions back into the workforce contribute to theory and practice?

#### 5.3.3.1 Contribution to theory

In responding to Research Question Three, I make a theoretical contribution to extant scholarship by using the quilting point as a *generative metaphor*. Viewing mature age worker transition experiences as quilting points, provides a novel perspective on this phenomenon. In this study, Lacan's (1993) quilting point acts as the analytical mechanism for identifying and connecting meanings that are evident across individual narratives. While it is well documented that metaphors help us to understand human experience (Lakoff & Johnson, 2003) and can assist in increasing our capacity to communicate these understandings (Alvesson & Spicer, 2010), what is less well documented is the potential that *generative metaphors* harbour. When applied to new areas where they have not been used previously, generative metaphors generate new insights and understandings (Schon, 1993). While there is some discussion in the literature regarding generative metaphors, focused commentary on the *processes* used when working with these metaphors is relatively limited. One insightful exploration is Schon's (1993), with his diverse examples of technological innovation and social policy. Schon's (1993, p. 141) famous example of "metaphor making" (with regard to technical innovation) using the paintbrush-as-pump metaphor provided some insight into how I might deploy the quilting point. However, he was aware of the need for more work to be done on how generative metaphors might be used and called for more exploration into, and discussion of, the processes involved.

I describe the process I used as *conceptual leaping* (Klag & Langley, 2013). This term is recast and adjusted from the idea of the *conceptual leap*, used to describe how researchers bridge "the gap between empirical data and theory" (Klag & Langley, 2013, p. 150). This approach could certainly be described in these terms. The conceptual leaping in my analysis occurred over time, was developmental in nature, and allowed me to engage in "reciprocal inquiry" (Schon, 1993, p. 141). This inquiry included what Klag and Langley (2013) describe as communication both with self and with others and what Maitlis and Christianson (2014) describe as employing individual and group sensemaking processes. I moved back and forth

between the identified 11 signifieds and the provisionally identified three quilting points both at an individual level with myself as the doctoral researcher working with participant narratives and at a group level where I engaged in hermeneutic (Weick, Sutcliffe, & Obstfeld, 2005) and brainstorming (Klag & Langley, 2013) discussions with my doctoral supervisors. Early attempts in both individual and group communication in order to move into the final theorising coding phase of analysis were not wholly successful. As an example, I attempted to apply the metaphors of “anchoring” or “mooring” to the signifieds but this resulted in a thematic grouping that remained in the interpretive domain. The “anchoring” and “mooring” metaphors did not do justice to the signifieds I had identified, making them appear permanent and more fixed than they were. The idea of permanence was not evident in mature age worker narratives which were equivocal and heterogeneous in nature. The metaphors represented only a fusion or melding together of ideas (Schon, 1993); they did not function at the theorising level of analysis.

However, despite early challenges with theorising, the brainstorming discussions laid the groundwork and conditions for later, more successful, attempts at theorising. This groundwork is described as having “the prepared mind” (Klag & Langley, 2013, p. 154) where wide-ranging conversations regarding any number of topics have the potential to help researchers prepare themselves mentally for findings that are serendipitous. In the case of my research, discussions with my doctoral supervisors that were both focused on my research topic and at times more broad-ranging, eventually triggered talk of having come across Lacan’s (1993) quilting point in the course of reading. This idea of “trial and error, tinkering, playing and testing” (Klag & Langley, 2013, p. 161) describes the process of conceptual leaping where the researcher (and the doctoral supervisors) act as bricoleurs, embracing both “imagination and discipline” in the scholarly endeavour of analysis and theorisation. Eventually, after many exchanges, the three quilting points of *Having Purpose*, *Having Agency*, and *Being Visible* were arrived at. These represented something new as a result of what (Schon, 1993, p. 160) calls the “regrouping and the resetting of boundaries”. The fluid and mercurial qualities of the signifieds were recognised and honoured by these quilting points. In addition, the quilting point reinforces the ontological understanding that mature age worker transition stories remain unfinished and under construction as individuals continually work to integrate events into their life histories.

Lacan (1993) did not apply the quilting point to empirical research in order to analyse and theorise from data in the manner attempted in this study. Rather, it was used originally in the context of psychoanalysis with the intention of understanding psychoses in patients (Lacan, 1993). Further, it should be noted that the quilting point is only one of many theories Lacan advanced during his prolific career and it is not elaborated on in detail in comparison to some of his other theories. He did, however, emphasise a “spirit of investigation” with regard to the use of his concepts, stating that any of these could be deployed as “eye-openers” (Arnaud & Vanheule, 2013, p. 1671). The quilting point encourages creativity in the research process but this is not necessarily an easy endeavour as new or novel literary devices do not instantly grant the researcher access to previously unseen information. Using Lacanian concepts to interpret research is considered difficult and challenging (Arnaud & Vanheule, 2013; Hoedemaekers & Keegan, 2010). However, with perseverance and open eyes to data, it is possible to see complexity afresh. In this case, my impasse with analysis of data, reported on in Chapter 4, led me to back to the literature where I encountered the Lacanian concept of the quilting point. My understanding of the quilting point grew as I applied it to the narrative data, allowing me to see the first three phases of my analysis afresh with open eyes and, eventually, to theorise how mature age workers experience transitions back into paid work.

My use of the quilting point in this study represents only one possible application of this metaphor. Its generative power means that, by its very nature, it has the potential for a wider application. By way of example, the literary scholar Jameson (2013) employs the quilting point (tantalisingly briefly) in his discussion of the science fiction movie *Inception* and its use of a totem in the form of a spinning top carried in the pocket of one of the characters as he constantly moves between worlds – and narratives. This top “assures the passage of identity from one world to another” (Jameson, 2013, p. 302); in short, it holds meaning together, allowing the character to distinguish what is real from what is not. Jameson’s fleeting commentary on the quilting point provides further insight into how it might be deployed. The spinning top and the quilting point both work metaphorically to secure meaning. Regarding potential future uses of the quilting point in careers literature, one possibility is for this generative metaphor to be applied to research into work transitions that occur across one’s working life and not be restricted to mature age workers. There is the possibility that more, and different, quilting points could be identified across a life span. Careers literature reveals many types of, and reasons for, transitions, as shown in Section 2.3.4. Application of the

quilting point to these differing transitions may allow researchers to identify networks of meanings and linkages previously dismissed or simply not considered. Such an application may also reveal one's career or working life in its entirety to constitute a single quilting point, with other non-work areas of life, revealing different quilting points.

Finally, the theoretical contribution made by the generative metaphor of the quilting point, is not only novel, but also works to preserve theoretical divergence in research. It has been argued there is a trend towards a narrowing of the qualitative methods used to collect and analyse data, and further, how this data is then theorised (Cornelissen, 2017). It has been observed that socialisation practices within academia may exert pressure on academics and doctoral students to conform to highly regularised ways of conducting and reporting on research (Cilesiz & Greckhamer, 2020; Harley & Cornelissen, 2020). In order to preserve the status quo regarding how research is done, one homogenising trend considered increasingly common in qualitative research is the use of standard protocols for conducting and analysing qualitative data (Harley & Cornelissen, 2020). These templates closely guide data analysis, specifying techniques and protocols to be used. This analysis can, in turn, impact on how theorising data might take place with templates inadvertently restricting choices (Köhler et al., 2018; Locke et al., 2020). In particular, doctoral and/or novice researchers who often seek validation from others in their field may find themselves in a quandary regarding such templates. This use of protocols is not necessarily imposed on novices by others; many novices will seek out these protocols in publications that purport to offer guidance but only amplify what is already in the echo chamber. Further, the use of such protocols extends to the encouragement of certain ways of presenting and writing about research or what (Cornelissen, 2017, p. 370) terms "the quantitative restyling of qualitative research" with the author going so far as to claim that qualitative research risks impoverishment with this restyled approach. Templates may constrain the creativity and importantly, the reflexive thinking of the researcher, if used slavishly. In sum, I contribute to theory through my use of a generative metaphor which allows new insights into how mature age workers experience transitions back into paid work. This generative metaphor encourages critical thinking and offers the potential for wider application in the careers literature. Further, its use works to preserve theoretical divergence. By using the generative metaphor of the quilting point, I argue that, in part, I address Research Question Three.

### 5.3.3.2 Contribution to practice

In responding to Research Question Three, I argue that I contribute to practice with three messages to leaders of organisations, policy-makers, and HR practitioners. The first message is to acknowledge changing trends in working lives including that transitions into and out of retirement and work are increasingly part of the work landscape. Retirement transitions need to be considered usual and enduring rather than out-of-the-ordinary and rare. The HILDA survey, for example, now considers retirement such an important feature in workforce trends that it has added a retirement module to its survey to gain more information about this transition. The 12<sup>th</sup> annual HILDA survey shows that a significant number of people transitioned back to work, especially in the 45-to-54 and 55-to-59 age ranges, where over 25% of retirees identified as having returned to work. Even in the 60-to-64 age group, 8% of men and almost 7% of women stated they had transitioned back into the workforce (Wilkins, 2017). In this study, mature age workers had retired some years earlier from their previous jobs, thinking they had retired for life. Circumstances changed, however. What was a given even just a few years earlier - a life of retirement without the necessity for paid work for example - was no longer the case. Data from the HILDA survey and this current study clearly shows that work and retirement can no longer be seen in opposition to each other.

The second message is that hiring processes must be fair and equitable. Those involved in recruitment, selection, and retention need to have a balanced and nuanced view of mature age workers. This involves being aware of unconscious biases and acknowledging the potential for stereotyping older employees. At times, mature age workers can be viewed as lacking in motivation, having no interest in learning new skills, being content to simply have a job, and being technologically incompetent. Despite the proscribing of anti-ageing practices at both government and in many cases, organisational levels, there remains a scepticism in some quarters, deeply ingrained, about the real capacities mature age workers may or may not possess to adequately do their jobs (Gahan et al., 2017). While stereotyping undoubtedly still exists, there are signs that increasing numbers of organisations recognise the opportunity to capitalise on a mature age workforce that is educated, willing to work, and ready to contribute to the workplace, with many showing a commitment to supporting an ageing workforce (Ikin, Thorning, Heraghty, Vitale, & Turner, 2019). This commitment suggests a shift in perceptions towards mature age workers (Gahan et al., 2017; Ikin et al., 2019) with

long-held stereotypes beginning to disappear. However, barriers to developing and implementing policy remain.

This study hears very clearly from participants that stereotypes held about mature age workers are far from accurate. The narratives gathered, while varied and idiosyncratic, conveyed overall, a picture of individuals who are motivated, keen to learn, and judicious in their choice of work (within bounds). They persevere in the face of challenges and do not expect paid work to simply fall into their laps. Mature age workers are resilient, accommodating, and, for the most part, able to tolerate ambiguity. This study echoes those scholars who have argued that there is no dark period of inevitable decline (Dannefer & Settersten, 2010) with corresponding feelings of disengagement towards work (Damman et al., 2013; Fenwick, 2012; McEvoy & Henderson, 2012). The implementation of fair and equitable hiring practices will help to ensure that post-retirement workers, and their employers, will benefit from their transition back into work.

The third message is to establish regular and systematic ways to engage with mature age workers working within organisations. To date, gains have been made in policy areas relating to mature age workers at the macro-level. These legislated responses are centred on an ageing workforce and focus on policies including dependency ratios, Age Pension eligibility rules, and inducements to add private contributions to superannuation schemes (Gahan et al., 2017). However, these policies need to be complemented by a micro-level view of mature age workers; a call echoed by Gahan et al. (2017). Leaders, policy-makers, and HR practitioners can consider employing qualitative methodologies in order to hear directly from mature age workers to understand challenges and issues they face. As an example, in this study, flexibility emerged as an issue. It was evident that participants not only wanted some flexibility in the amount and type of work with which they engaged but also had changing needs over time. This desire to negotiate further changes in working conditions after transitioning back into the workforce was due to domestic and other arrangements. If HR practitioners regularly engage with mature age workers, their wish to vary their work conditions could be signalled in discussions. This would lead to such requests being viewed less as a bugbear and burden on management and more as an accepted and routine way of communicating and working.

This scenario does not imply that mature age workers in this study expected or wanted to have things all their own way. They expressed a willingness to work together with employers and colleagues and to learn new skills. As a corollary to regular discussion and information gathering, effective organisational processes are needed to monitor and review policies regarding mature age workers and what the impacts are for all employees. Shifts in perceptions are not yet matched with action on the part of all organisations' policy-makers (Ikin et al., 2019), although many are striving to engage with mature age workers in attempts to create policy approaches (Taylor, Rolland, & Zhou, 2017). It is evident that there can be no "set and forget" mentality where the development and implementation of policies are concerned. The attitude towards policy must be one of continual improvement and renewal.

These three messages represent practical ways in which leaders of organisations, policy-makers, and HR practitioners can support mature age workers. These messages are salient and timely as commitments made by many organisations regarding supporting a mature age workforce have yet to translate into clear, achievable plans, according to Ikin et al. (2019). Their *Ageing Workforce* report suggests a gap between what is espoused by organisations and what actually transpires at the coalface. To convert these three messages into action, I argue that the Australian Human Resources Institute (AHRI) is one institution that could play a leading role by undertaking research into post-retirement workers and in designing subsequent training programs. Any research carried out by AHRI and its associates could help leaders to ensure their organisations champion a flexible approach towards mature age workers transitioning back to work. This approach would require leaders and their organisations to endorse and uphold workplace cultures that are truly respectful of, and do not merely engage in tokenistic gestures towards, the needs of mature age workers. These suggestions for practice, borne out of real-world experiences in this study at the micro-level, will help to deliver tailored policies and programs that can better target and support mature age workers.

In sum, I contribute to practice with three messages to leaders of organisations, policy-makers, and HR practitioners. First, acknowledge changing trends in the workforce where transitions in and out of retirement are seen as usual and enduring. Second, ensure fair and equitable selection processes which involve HR practitioners being aware of unconscious

biases and the potential for stereotyping. Third, establish regular and systematic ways to engage and communicate with mature age workers. By providing these messages, I argue that I address Research Question Three.

#### **5.4 Limitations**

As with all research, this study has limitations. Regarding the participants, all in this study were from a western cultural background, which may limit to some degree the diversity of perspectives collected regarding how transitions back to work were experienced. The participants were in good health and were physically and psychologically able to work. It is highly possible that work-related transitions and experiences could differ in important ways in individuals in less stable or precarious work arrangements or with more problematic health-related issues such as those impacting on mobility and hence on work opportunities and experiences.

Regarding methods of analysis, I chose to develop an analytical framework specifically for this study, and acknowledge that this framework remains untested in other contexts and studies. It is in a nascent stage, having been applied to raw data only once. Future research is now required to apply and refine this framework. Data for this study was maintained in Scrivener, a word processing program that includes a management system for documents and notes, as well as metadata. It has a strong visual element to it including a virtual corkboard for notes and an outliner function to view some or all of a document at a glance. Scrivener is not computer-assisted qualitative data analysis software (CAQDAS) and it would be interesting to see how data may be effectively managed and manipulated in a CAQDAS environment. While not strictly a limitation, interpretations of the narrative data are my own and it is possible that other researchers analysing the same data may have reached other conclusions. I continually used reflexive practices, journaling as I went through the PhD journey; engaging in ongoing dialogue with my doctoral supervisors; and composing a variety of field texts to support my interpretations of data. Many of these field texts were shared with my supervisors and some are included in Chapter 4 and the Appendix.

#### **5.5 Future research**

This study has highlighted that there are several avenues for future research both in terms of the topic of career transitions and the research design employed to explore this topic.

Regarding the topic, it may be valuable to conduct further research into a cohort that, like the participants in this study, had no intentions of returning to paid work. In Chapter 2, brief mention was made of the many perspectives taken in career transition scholarship. It may be that, within the cohorts studied, there exist sub-cohorts of those who did not plan to transition back into paid work but, due to a change in circumstances, they did re-enter employment. In particular, the Brouwer et al. (2009) study into working after illness and the Haynie and Shepherd (2011) study into working after suffering severe trauma may provide useful clues for cohorts to study in future research. Akkermans and Kubasch (2017), in their review of career research, noted their expectation of finding literature on the topic of transitions both before and after retirement, arguing that this was an important area for further research. They found no literature and questioned whether this might be because scholarship on this topic is spread across many different journals. Whatever the reason, it is evident that more research could be undertaken.

Further research could also extend to the cross-cultural domain, especially given increased global mobility which is a commonplace feature of 21<sup>st</sup> century life. In their meta-review of transition literature, Sullivan and Al Ariss (2021) identified that rapidly expanding numbers of people are now working cross-culturally either in their home country or travelling internationally, or both. As such, the authors identified a need for more research on those who move across country boundaries and how their social networks may influence their career transitions (Sullivan & Al Ariss, 2021). While their call was not specifically aimed at post-retirement workers, there is no reason to discount them from this cohort. Similarly, it may reasonably be expected that those from cultures other than a western background will find themselves employed in global assignments in a western culture. In addition to the cross-cultural perspective, it may be useful to compare how transitions back to work are experienced by mature age workers in different industries. Such a study might entail a focus on a single industry or a comparison between or among multiple industries. Both white-collar industries and blue-collar industries could usefully be the focus of further studies. It should be noted that locating participants for this study was not an easy undertaking; perhaps the current extraordinary COVID-19 pandemic times we are witnessing would benefit those wishing to research mature age workers transitioning back into paid work. Certainly it is becoming apparent that the phenomena of mature age workers transitioning back into paid work is likely to grow and to evolve.

Regarding research design, further exploration into the topic of how mature age workers experience post-retirement transitions, could be designed as a longitudinal study. Re-connecting with participants at a 12-, 18-, or 24-month interval, would, I believe, yield stories that would be worthwhile for several reasons. First, it may be of value to look for an overlap in the stories told and to see how these may or may not be framed differently from the first telling. Would these stories be framed just as they were in the earlier interview, be partly re-framed, or perhaps told with a new perspective on events? Would the way participants positioned themselves in relation to others in their stories have changed? Second, there may be value in seeing if the same quilting points were identified across participants' narrative accounts. If this were the case, would similar signifieds be identified as belonging to these quilting points? Would different quilting points be identified? A longitudinal design might allow for a fuller response to my research questions, particularly Research Question One regarding how mature age workers experience their transitions.

## 5.6 Conclusion

This study explored how mature age workers, who previously considered themselves to be retired, experienced their transitions back into paid work. These transitions were unintended by them; a factor which is in contrast to much of the extant literature where the focus has been on the intentions of, or reasons for, mature age workers transitioning into and out of paid work. For mature age workers in this study, their return to paid work was as a result of contextual and institutional changes unanticipated by them when they first retired. This study took place in the Australian context and used narrative research methodology to explore how 18 mature age workers experienced their transitions back into paid work post-retirement. Semi-structured, episodic interviews were used to gather narratives. Analysis was undertaken using a guiding analytical framework developed especially for this study, which used a number of analytical tools derived from the disciplines of linguistics, literature, and cultural studies. The development of this framework was in response to a dearth of documented analytical processes in the narrative methodology literature. The analysis of the narrative interviews with this bespoke framework led to three findings. These findings were named quilting points, a term first coined by Jacques Lacan. These quilting points, identified across all mature age worker narratives were *Having Purpose*, *Having Agency*, and *Being Visible*, and represent moments of meaning-making, albeit temporary, amid a dynamic and unstable post-retirement landscape.

This study contributes to four areas: literature regarding mature age workers, narrative methodology, research theory, and practice.

1. This study finds that post-retirement transitions back into work are experienced as being in a state of flux or becoming, rather than as discrete, completed events. There are, however, moments when mature age workers make sense of their circumstances and secure meaning; these moments are represented by the three quilting points of *Having Purpose*, *Having Agency*, and *Being Visible*. These findings contribute to literature regarding how transitions are experienced and support and extend research that suggests that there is no template for transitions out of and back into paid work in later life.
2. This study makes a methodological contribution through the development of my guiding analytical framework. A methodological gap existed, with limited documentation evident regarding systematic analytical processes. My framework provides narrative researchers with a guiding heuristic tool, rather than a one-best-way-approach, for use when analysing mature age worker narratives.
3. This study makes a theoretical contribution with the use of the quilting point as a generative metaphor. The generative nature of the quilting point metaphor, used for the first time in the context of narrative analysis into how mature age workers experienced post-retirement transitions, allows for new and unique insights into this phenomenon. Further, the potential critical insights afforded by this generative metaphor potentially illuminate some of the underlying assumptions in literature in the field, and help to preserve theoretical divergence in qualitative analysis.
4. This study contributes to practice with three messages to leaders of organisations, policy-makers, and HR practitioners. These messages are to acknowledge changing workforce trends that increasingly see transitions in and out of the workforce as usual and enduring, ensure that hiring practices are fair and equitable and that unconscious bias is accounted for, and establish regular and systematic ways to engage and communicate with mature age workers.

In conclusion, this study stands to make significant knowledge-based, methodological, theoretical, and practice-based contributions to understanding how mature age workers experience post-retirement transitions.

### **5.7 Chapter summary**

This chapter began with the restating of the three research questions and brief comments regarding literature on the topic of mature age workers and their transitions back into paid work post-retirement. Second, I responded to each of the research questions, in turn, signalling contributions made by this study. These responses formed the bulk of the chapter. Third, I addressed this study's limitations, and fourth, considered possible areas of future research. Fifth, I offered a conclusion, including a restatement of the four contributions this study has made to mature age worker literature, narrative research methodology, research theory, and practice.

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## 6.0 Appendices

### Appendix A: Participant details

Number	Pseudonym	Field of work post-retirement	Age at time of interview	Age when retired
1	Bill	Management	67	64
2	Claire	Management	63	55
3	Sherry	Health	55	32
4	Sarah	Health	59	50
5	Mirella	Health	64	24
6	Catherine	Health	48	30
7	Fiona	Education	46	27
8	Patrick	Transport	60	55
9	Eric	Transport	65	47
10	Deirdre	Real Estate	66	60
11	Eleanor	Health	64	24
12	Penny	Health	65	53
13	John	Management	63	58
14	Joe	Catering	75	56
15	Alicia	Catering	75	56
16	Donald	Agriculture	66	60
17	Bernadette	Agriculture	66	52
18	Sofia	Justice	62	58

## Appendix B: Conversation prompts

### Details of interviewee

Name:

Age:

Age when retired:

Gender:

Postcode:

### Details of interview:

Start and finish time:

Date:

Location:

*“Thanks for agreeing to share your stories and experiences today. As you know, I’m very interested in hearing about the experiences of people who retire and then return to the workforce.”*

## CONVERSATION TOPICS AND SAMPLE QUESTIONS

### **Retirement**

When did you retire?

How did you **feel** about retiring?

How did you think you’d spend retirement? / What were your expectations of retirement?

What was the reality of retirement like for you?

### **Work**

What factor or factors influenced your decision to return to work? / How did you make the decision to return to work?

How did you **feel** about this decision?

Is the type of work you do now different or similar to the work you did before you retired?

Where do you work – far from your home or close by?

How many hours do you work?

How do you feel about this work – is it important to you? Meaningful? Simply a way to make some money?

How long do you think you'll work for?

### **People you work with**

What are the ages of those you work with now – older/younger/similar in age?

What's your relationship with your co-workers like? (Consider hierarchy, age)

How are you regarded and treated by your co-workers? / How do they relate to you?

How do you regard and treat your co-workers? / How do you relate to them?

Are there others in your workplace who, like you, have returned to work after retiring?

If there are, do you discuss any aspect of post-retirement work with them?

### **Family and friends**

How does family regard your return to work?

How do friends regard your return to work?

Do you discuss this return to work with them? What (if anything) do you tell them about your work?

Have any of your family and/or friends returned to work also?

### **Who you are**

How do you **feel** about returning to work?

How do you describe yourself and your 'work self' to others?

Does this description or story change at all depending on who you're talking to? / When/If someone asks you 'what do you do?' what do you say?

Has your post-retirement work changed how you feel about/see yourself?

Have you settled into this 'new you'? Are you still evolving?

Do you think about your 'return-to-work' self very much?

What are your plans for the future? / How do you see your future?

### **Age**

How do you view age?

Do you 'feel your age'?

**QUESTION PROMPTS**

Can you give me an example?

Tell me more.

It would help me to understand if you could over that again.

What was it specifically about \_\_\_ that makes you say that?

What did you like/dislike about \_\_\_\_\_?

I'm not certain what you mean by \_\_\_\_\_. Could you tell me more about that?

So, what I hear you saying is "\_\_\_\_\_".

What makes you feel that way?

You just told me about \_\_\_\_\_. I'd also like to know about \_\_\_\_\_.

You mentioned \_\_\_\_\_. What stands out for you about that?

What are some of your reasons for liking/disliking \_\_\_\_\_?

How did you feel?

What did you think about that?

Tell me your story....

Tell me about...

Can you remember a particular time when...?

Tell me why that particular moment stands out.

What happened and how did it happen?

How did you feel then?

What did you experience?

*"Is there anything else you'd like to add before we finish?"*

*"Thanks so much for taking the time to involved in this interview."*

## Appendix C: Examples of field texts

*These field texts all relate to Bill, participant #1.*

### **Field text 1 - 3 November 2016** (*Transcribed from my audio field text made approximately 30 minutes after the interview took place*)

I should've chosen a quieter place. I knew that but I was a bit too timid to say anything. Hopefully though I'll be able to hear the transcription. Or hear something in order to transcribe, I should say. I wasn't nervous at all. I was a bit timid though about being able to look at my questions when he was talking. I felt it was rude to divert my gaze so I need to memorize to some degree although memory makes it sound like I want to script everything and I don't want to do that. I need to balance the idea of narrative with asking questions so that I get what I want. That will be a challenge. I set it up as a conversation. He likes to talk and I think a lot of older people will. I think a lot of older people will be very happy to be listened to so I need to keep balancing keeping someone on track with letting them talk is a very real one. One good thing I did was I actually said look I might you ask some things to keep you and me on track and he was fine with that so if I had done that a bit better, I don't think he would have minded. I wasn't really sure how to dig deeper and get those questions flowing a bit better but I think it went OK. I don't think I could have done much better under the circumstances. I think I just met him, asked him to be interviewed, I seized the moment, he said yes gladly we arranged a time to be interviewed. I think I displayed enough initiative there but now I just have to work on this balance between narrative inquiry and guiding the narrative. His narrative in general was linear; it did have a start, a middle and an end, so it certainly wasn't a fragmented narrative like some can be. I was very much linear, I guess, so from that point of view, it makes it easy to work with.

### **Field text 2 - January 2017**

My initial thoughts give me plenty to reflect on, especially in light of conversations with XXXX. I can see that, despite my theoretical understanding of narrative research and the need to allow the data to emerge, I was anxious about what the conversation would produce and whether it would be sufficient to glean any meaningful data from. I can hear my voice on the audio forcing a few questions on Bill in my hurry to arrive at what I thought would be the most salient part of the interview. To his credit, he resisted, telling his story at his own pace and in his own way. He wasn't badgered by my badgering. Good for him! As I listened

to the audio and transcribed, I could already see themes, ideas, audiences, emerging. But I do need to be careful here not to jump to conclusions in my analysis and code too quickly and easily. Taking my time and waiting, looking for themes that emerge across different narratives will be important. That's if themes in common do emerge. I can't afford to force fit anything at all. Also I need to remember that any interpretation I make, no matter how satisfied I might be with it, may indeed change with the passage of time and with more interviews. And once all the interviews are done, everything may change again.

### **Field text 3 - 12 June 2017**

I have been re-reading Bill's transcript and doing some process coding with it. It is fascinating to have some time away from it and then go back to it. I can see how the 'extraneous' stuff is so important to the narrative now. He uses a lot of the interview to present a picture of mastery where his knowledge of the XXXX industry is concerned. He talks in great detail about processes, explaining their complexities. He also involves me a lot in the conversation, I see now. He checks my understanding and makes comparisons with things he thinks I might know about in order to me to more fully understand what he is talking about. He is in fact, very generous with his time and his knowledge. What is also clear is that his present self is very much the product and even the pinnacle of his past self. He talks about being 'head hunted' for the first time ever in his life. This happens post-retirement. The following vocabulary and phrases come to my mind when I think about Bill: Dapper / Cheery / In control of the narrative / Presenting self as knowledgeable / Head hunted / Important / Keen to keep learning / Checks that I understand / Employs a lot of detail in stories

### **Field text 4 - 7 July 2017**

Almost all of his narrative is about work with the exception of a small amount of information about his spouse and children, and right at the end, about going to Italy. But even the 'Italian' narrative is combined with the idea of taking photos (ie work). This is very much a narrative of: Usefulness / I'm still useful / I'm still relevant / I still matter/count / Competency/work / knowledge narrative / technicalities to do with work / attention to the details / It's all about work / Knowledge narrative / Busy-ness / Fruits of learning (newer learning is photography while older learning is the years in the sugar industry)

### **Field text 5 - January 2018**

Summary of Bill's story - Early interpretive account

Bill is 64 year old Australian male who retired at the age of 64. Prior to retirement he worked for 25 years in the XXXX industry in a number of roles culminating in the policy area.

While working, he became interested in photography and this interest grew to the point where he retired from the XXXX industry, took a break and then began work as a self-employed photographer. Being secure financially allowed Bill to establish his business with relative ease and then to set about using his contacts built up over a lifetime's work to find clients.

Bill was most interested in photographing agricultural and farming life. His business grew to a degree but he had no business plan and meanwhile, family commitments were beginning to take more time than he'd anticipated. He was however, pleased with what he'd learnt (and taught himself) about photography. In the midst of realising that photography may not be a profitable business, Bill was invited back to the XXX industry to provide consulting services to the research arm of the business. He accepted with gusto and still does this part-time job to this day. He is paid adequately for his services but not what he feels he could charge. He is happy to do the work however, as it suits his lifestyle and family/time commitments. He feels he's in good health and able to do the job well. He finishes the interview by mentioning how much he loves art and how he would very much like to spend six months in Italy.

### **Field text 6 - 7 March 2018**

Summary of Bill's story UPDATED

Prior to retirement, Bill worked for 25 years in the XXXX industry. While still working he became interested in photography and when he retired from the sugar industry, he decided to set up a photography business. He worked in this area for a while, attending courses and expanding his knowledge and skills. He appeared proud of what he'd achieved. The business didn't appear to be a financial success and using his language, assumed 'hobby' status as opposed to being 'work'. In the meantime, he was asked to return to the XXXX on a part-time consultancy basis and accepted readily. The majority of his story revolves around the XXXX industry. He mentions Italy and art at the end of the interview and how he would like to go there for 6 months but the current job prevents this from happening for now. He is very focused on work and the XXXX industry. I suspect that interesting as it was, the photography work didn't give him the same kudos/status as working in the sugar industry did. It seems convenient to say that his family commitments got in the way of the photography business. He enjoys what working in the XXXX industry gives him. But what exactly is that??

### Field text 7 - 9 March 2018

This story is about the rise and rise of Bernard. Big story 1 paints a picture of his life pre-retirement as a backdrop to the current state of play. Big story 1 sets up the story that he tells in the interview. Big story 2 details his first foray into work post-retirement (professional photography). From the start he tells the story cautiously, knowing that the outcome is not 'successful'. The unsuccessful outcome of this work comes early in the story, with him providing reasons for the ultimate relegation of his work to a hobby. It's unsuccessful nature is due to events/people outside of his control and the fact it didn't bring in as much income as anticipated. After he gets the 'unsuccessful' part of the story out of the way, he talks about this work for some time, warranting his decisions to move in this direction despite it being unsuccessful, using both personal anecdotes from the field and stories told by others and then re-told (re-purposed?) by himself. Big story 2 finishes with him minimizing the importance this phase played in his life/world. Big story 3 details the rise and rise of his status as he re-enters the familiar territory of the XXXX industry, that was foregrounded in big story 1. He demarcates his territory, detailing his knowledge and expertise in the field of XXXX, marking these out as superior to others in the field. He is much more in control in this familiar environment. He paints a picture of being trustworthy and independent and of earning enough money. Big story 4 shifts the focus to his children but in always in relation to his work and how they sanctioned his return. Big story 5 moves back to his work in the XXXX industry, with more detail on his rise and rise. The sugar story reaches a crescendo here with him describing \*his\* board and how he needs to poke people in the chest from time to time. He displays a lot of self-assurance at this point. Big story 6 is like a coda and shifts to topics of ageing, his wife and the future. Even when discussing ageing, he takes care to balance any talk of slowness of memory with the fact that he's so well-known he can't really be expected to remember everyone! The interview finishes quite suddenly when he takes a phone call. It was as if he had run out of puff in any case. Had told his story to his satisfaction and made the points he wanted to make.

## Appendix D: Participant Information Sheet

### PARTICIPANT INFORMATION STATEMENT

<b>HREC Project Number:</b>	RDBS-14-16
<b>Project Title:</b>	Whose reality is it anyway? Identity work processes of mature age workers re-entering the workforce post-retirement
<b>Principal Investigator:</b>	Associate Professor David Pick Professor Julia Richardson
<b>Student researcher:</b>	Christine Symons
<b>Version Number:</b>	V5
<b>Version Date:</b>	18 March 2018

This research project focuses on older workers who have retired from the workforce, and then, for whatever reason, have decided to go back to work. This research is being done by me, Christine Symons, as part of my Doctor of Philosophy. My supervisors are Associate Professor David Pick and Professor Julia Richardson. We know that there are more and more Australians who find themselves returning to work after retiring and we're interested to know how they feel about this change in circumstances. To date, research on the topic of older workers has tended to be from the employers' and/or managers' points of view. Recent research focuses more on people who are planning to cut down on the amount of work they do *prior* to retiring. Studies on people who re-enter the workforce *after* retirement are much less common – and it's this phenomenon that we're interested in exploring. **If you retired for a time and are now working again, we'd like to talk to you. The nature of your current employment – full-time, part-time, casual, job-share, or some else again – doesn't matter.** We'll record you so that we can concentrate on what you have to say without taking too many notes. After the interview we'll make a full written copy of the recording and share it with you so that you're sure we've accurately captured your words. If you consent to be interviewed, we'll organise two meetings. The first meeting will be relatively short and will give us the opportunity to meet face to face. We'll answer any questions you may have about this research and ask you to sign a consent form. In our second meeting, we'll conduct the interview – we anticipate it'll take between 30 and 90 minutes. Both meetings will take place at a time and location convenient to you.

We believe it's important to hear from older workers themselves. By listening to your stories and trying to understand how you feel, we hope to contribute to a greater understanding of what it means to be an older person re-entering the workforce. We hope this research will benefit older workers and also employers/managers, so that they can make more informed decisions about older workers and their work preferences. We hope to interview approximately 30 people from various capital cities in Australia. The information (ie the

interviews) collected in this research will be re-identifiable (coded). This means that we'll remove identifying information on any data and replace it with a code. Any information we collect will be treated as confidential and used only in this project unless otherwise specified. The following people will have access to the information we collect in this research: the research team (Christine, David and Julia), and the Curtin University Ethics Committee. Only the research team will have access to the codes for the data. This project is funded by Curtin University. There will be no cost to you and you won't be paid for participating in this project.

Confidentiality is very important to us. Electronic data (ie recordings of your interview) will be password-protected and hard copy data (for example, notes that we take) will be in locked storage. The information collected in this study will be kept under secure conditions at Curtin University for 7 years after the research has ended and then it will be destroyed. You have the right to access, and request correction of, your information in accordance with relevant privacy laws. The results of this research may be presented at conferences or published in professional journals. You won't be identified in any results that are published or presented. We'll write to you at the end of the research (in about 2-3 years) and let you know the results. These won't be individual but based on all the information we collect and review as part of the research.

Taking part in a research project is voluntary. It's your choice to take part or not. You don't have to agree if you don't want to. If you decide to take part and then change your mind, that's okay; you can withdraw from the project. You don't have to give a reason; just say that you want to stop. Please let us know you want to stop so we can make sure you're aware of anything that needs to be done in order for you to withdraw safely. If you chose not to take part or start and then stop the study, it won't affect your relationship with the University, staff or colleagues. If you decide to take part in this research, we'll ask you to sign a consent form. By signing, you're saying that you understand what you've read and what we've discussed. Please take your time and ask any questions you have before you decide what to do. We'll give you a copy of this information and the consent form to keep. Our contact details are included below:

Christine Symons	0433 908 787	christine.symons@student.curtin.edu.au and christine.e.symons@gmail.com
Associate Professor David Pick	08 9266 2705	david.pick@cbs.curtin.edu.au
Professor Julia Richardson	08 9266 9266	julia.richardson@curtin.edu.au

*Curtin University Human Research Ethics Committee (HREC) has approved this study (RDBS-14-16). Should you wish to discuss the study with someone not directly involved, and in particular, any matters concerning the conduct of the study or your rights as a participant, or you wish to make a confidential complaint, you may contact the Ethics Officer on (08) 9266 9223 or the Manager, Research Integrity on (08) 9266 7093 or email hrec@curtin.edu.au.*