


ARTICLE

Retirement can wait: a phenomenographic exploration of professional baby-boomer engagement in non-standard employment

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(Accepted 13 October 2020; first published online 10 November 2020)

Abstract

This qualitative study explores the experiences of 23 professional baby-boomers in Australia who are challenging the traditional employment and retirement pathway through non-standard employment (NSE). We focus on professional part-time, casual and self-employed work within the kaleidoscope of various working arrangements that form NSE. Using a phenomenographic approach, we identified variations in how these older baby-boomers experience engagement in NSE. Our findings revealed five interrelated hierarchical categories of description, which posit a generally positive view of NSE and highlight financial stability, flexibility, continued activity, social ties and maintaining self-identity as key conceptions for work engagement. Our study suggests that NSE is an important and under-researched part of the labour market for baby-boomer professionals, that it can offer greater opportunities for engagement and that the traditional hard-boundary view of retirement as a defined lifestage is softening. It extends our understanding of baby-boomer engagement with NSE in the labour market and offers findings that may inform future policy and practice.

Keywords: baby-boomers; employment; retirement; non-standard employment; phenomenography

Introduction

Growth for and popularisation of non-standard employment (NSE) are changing the employment landscape for both younger and older workers (Butkovic, 2016; International Labour Organization, 2016; Laß and Wooden, 2019). Whereas traditional models of employment were full-time with one employer until retirement, macro-economic forces of globalisation, technology and outsourcing have brought greater variation to the modern experience of work (International Labour Organization, 2016; Phillipson, 2019). In the United States of America (USA) alone, the average worker aged 18–52 will hold an average of 12 jobs in his or

her lifetime, and increasingly in NSE working arrangements (International Labour Organization, 2016; Bureau of Labor Statistics, 2019). NSE now also constitutes one-third of all employment across member nations of the Organization for Economic Co-operation and Development (OECD), with half of all jobs created since 1990 in temporary or part-time work (Schoukens and Barrio, 2017).

This changing employment landscape and the rise of NSE are both a challenge and an opportunity for baby-boomers (born between 1945 and 1965). On the one hand, NSE means greater job insecurity and uncertain hours and income. A digitising and often decentralising employment environment exposes older workers, in particular, to digital exclusion, ageism and financial concerns (Mason *et al.*, 2017; Knowles and Hanson, 2018). On the other hand, NSE offers the opportunity of continued workforce participation in later life as the ageing baby-boomer cohort approaches traditional retirement age (Taylor *et al.*, 2014; Wainwright *et al.*, 2018). Growing segments of this demographic are working (voluntarily or involuntarily) beyond retirement, engaging increasingly in NSE and challenging the traditional construct of retirement – all developments that prompt new definitions of older age where employment is combined with leisure and a work–life balance (Taylor *et al.*, 2014; Tavener *et al.*, 2015; Majeed *et al.*, 2017). Although we define retirement as labour force withdrawal and subsequent reliance on a pension, savings or non-labour-related income (International Labour Organization, 2016), we align with emerging definitions of retirement that challenge the conception of retirement as a ‘one-time event’, but rather one that is multifaceted and evolving in the context of the modern labour market (Hershenson, 2016).

Very little research to date has explored older workers’ reasons for engagement in and experiences of NSE (Warren, 2015; Kojola and Moen, 2016; MacKenzie and Marks, 2019), and deep exploration of labour experiences past traditional retirement age has been negligible (Amabile, 2019). Our study addresses this gap by exploring the lived experience of a group of older Australian baby-boomers who are challenging the traditional employment and retirement pathway through NSE in professional working arrangements across part-time, self-employed and casual work. It addresses one specific research question:

- How do professional baby-boomers experience NSE engagement?

We first outline the underlying issues relevant to this study – the changing nature of employment through NSE, the baby-boomer cohort’s significance in the current labour market and prevailing views of retirement in literature – in an Australian regulatory context. We use a phenomenographic approach (Marton, 1981) to analyse in-depth interviews with 23 baby-boomer professionals in an attempt to clarify/shed light on participants’ engagement experiences with and attitudes towards NSE. To further our understanding of professional baby-boomers’ experiences with NSE engagement (and as we describe in our Method and Findings sections), we present our experiential findings through a unique hierarchical phenomenographic structure of categories of descriptions, including a structure of awareness that describes and contrasts experiences (Booth, 1997). We close with a detailed discussion of our findings’ implications and the possibilities they raise for future research and practice.

A changing workplace: non-standard employment

Geo-political and socio-economic change has spurred the modern workplace to evolve rapidly in order to meet the needs of workers and organisations. The pace has been particularly swift since the turn of the millennium: digital services and technologies have increased labour markets' reliance on information technology, globalised trade, and broadened contexts for business and the growth of distributed work arrangements (Colbert *et al.*, 2016; Ehrenberg *et al.*, 2017). These changes have widened options for many workers and organisations and contributed to rising adoption of NSE. A key difficulty in analysing NSE is the elusive nature of its definition. It is best understood as an umbrella term for less-formalised, fragmented and less-standard forms of work (International Labour Organization, 2016), including casual jobs, self-employment, and part-time and contingent roles. Some of these fall under the term 'gig economy' (short-term roles), as exemplified by growing services such as Uber, Airbnb and crowdwork using digital platforms (Wheatley, 2017; Howcroft and Bergvall-Kåreborn, 2019).

It is important to highlight the variety of worker experiences within the gig economy and other types of NSE, as NSE represents a broad range of working arrangements. These are influenced by factors including entry barriers, career opportunities, necessity of labour and socio-economic background. These factors also influence quality of employment within NSE, with casual labour for example being adopted by highly skilled professional workers, and also by unskilled workers in perhaps more precarious and physically demanding roles (Kalleberg, 2000). The range of employment options within NSE therefore creates a spectrum of perceived quality of work, which results in many studies focusing on specific contexts and working arrangements within NSE, in order to provide focus and framing for a specific area of research. For our context, NSE participation by older workers may fall under the term bridge employment, which we can define as differing forms of labour participation after formal retirement but before complete workforce withdrawal (Alpass, 2017). Although bridge employment differs from NSE by definition, we view older professionals pursuing it as equivalent to peers engaged in other forms of NSE and accordingly widen the scope of 'older professional NSE' to include forms of bridge employment adopted by some members of our cohort as they transition to retirement (Beehr and Bennett, 2015).

Much NSE literature focuses on specific employment types within the domain (Eichhorst and Marx, 2015; Horemans, 2016; Been and van Vliet, 2017), and the term's broad compass can complicate attempts to capture holistically all its working arrangements in a single study. We accordingly seek to understand better the more commonly represented working arrangements of self-employment and part-time and casual work within NSE in the context of professional labour, *i.e.* labour requiring specialised skills, training or education (Kalleberg, 2000; Dent and Whitehead, 2013; Keuskamp *et al.*, 2013). We also recognise these forms of labour within the Australian context by adopting the International Labour Organization framework to distinguish among self-employment, part-time work and casual work (Laß and Wooden, 2019). While we need to enhance our knowledge of how older workers experience specific non-professional roles and gig work (*e.g.* the Uber driver or the Airbnb host) in NSE, this study focuses on how older workers with *professional roles* experience NSE (Fasbender *et al.*, 2014).

Although NSE is not a new form of labour, its rise is attracting greater economic, social and academic scrutiny. It has broadened from what had been deemed insecure contingent work into a cornerstone of modern employment practices, and has facilitated access to jobs, in some cases more satisfying work–life balance and employee flexibility (Butkovic, 2016). This is evidenced by its growing presence in the United Kingdom (UK), where requests for flexible work and an increased pension qualifying age have expanded older adults' share of NSE (International Labour Organization, 2016; Wainwright *et al.*, 2018), by NSE workers' share of all workers rising 5.1 percentage points to 15.8 per cent in the USA between 2005 and 2015 (Katz and Krueger, 2016), and by its share of 25 per cent in Australia (Keuskamp *et al.*, 2013). Furthermore, in Australia, rising levels of NSE participation have seen recommendations to restrict levels of casual workers in enterprises from the Australian Productivity Commission, while casual workers covered by awards, employed continuously by a single employer for 12 months, are able to request the right to permanent employment (Laß and Wooden, 2020). While factors including greater occupational diversity and expanded labour options support growth in NSE participation in Australia and many OECD nations, drawbacks such as income inequality, reduced employment protection and collective bargaining agreements have reinforced descriptions of NSE as precarious labour (Horemans, 2016; Lain *et al.*, 2019; Laß and Wooden, 2019). Workers unable to find full-time roles are often involuntary participants in NSE, particularly those of lower socio-economic status who work multiple contingent and casual unskilled roles to make ends meet (Green and Livanos, 2015). Negative experiences of NSE appear to be more common in insecure contingent work such as short-term manual labour, gig work and casual unskilled labour (Muntaner, 2018; Kalleberg, 2000), all forms that while lacking employment protection are often more accessible than full-time or professional roles. Access to NSE has also been gated through ongoing digitisation across numerous sectors, creating greater divides for those who are not digitally literate or engaged from potential working opportunities (Mason *et al.*, 2017).

We also need to highlight gender's role in the lifecourse and employment. Whereas full-time employment is often associated more closely with men, NSE remains a dominant segment of labour market attachment for many women (Worts *et al.*, 2016). This is also true in the Australian context. Part-time work is often dominated by women, who historically have had fewer full-time employment opportunities (Markey *et al.*, 2002), and this has increased a sense of labour insecurity for some who work in NSE because fewer transition to more stable full-time roles (McGann *et al.*, 2016). Women also tend to adopt NSE roles partly because of familial care structures: mothers are often primary carers and experience lower levels of work–family conflict in casual or part-time roles than in full-time work (Hosking and Western, 2008). Australia has seen greater underemployment than other OECD countries since the 2007–2009 global financial crisis, and underemployment has been generally higher among women than among men over the last decade (Li *et al.*, 2015). Risk of underemployment also increases as workers age because existing gender-based career trajectories are likely to persist (Walker and Webster, 2007), though some studies have demonstrated that deviation from full-time employment to NSE in later life negatively affects men more than

women, owing to a greater sense of overall unfamiliarity with non-full-time work (Ponomarenko, 2016; Majeed *et al.*, 2017).

Navigating the modern labour market as an older worker

NSE has expanded its compass to include an eclectic mix of labour market participants, including older adults. Although a growing number of older adults have adopted NSE and bridge employment in the last few decades, they are often not viewed as central actors in NSE, and few studies explore their experiences and representation within these working arrangements (Eichhorst and Marx, 2015; Kojola and Moen, 2016). However, as baby-boomers (defined broadly as between 52 and 72 years old in 2017) move into traditional retirement age (Pritchard and Whiting, 2014), the combination of increased NSE labour participation, greater life expectancy, and the demographic's large population share has the potential to alter workforce participation significantly and influence economic activity (Chambré and Netting, 2018). Despite the contentiousness associated with categorising generational groups within all-encompassing constructs, we can view baby-boomers as conceptually distinct from other older age groups (Hudson and Gonyea, 2012). Differentiators include unique contextual framings such as a propensity to work past traditional retirement age and better access to health care and greater financial stability than the generation preceding them (Humpel *et al.*, 2010; Pritchard and Whiting, 2014). In an Australian context, access to post-retirement superannuation (organisational retirement fund paid into by employers) and pension schemes, and a high level of home-ownership contribute to discussions that often highlight the (sometimes inaccurate) perception of baby-boomers as a 'lucky generation' (Quine and Carter, 2006; Taylor *et al.*, 2019).

This perception is widely relevant in the context of our inquiry, and the literature indicates increasing NSE participation for baby-boomers in Australia (Laß and Wooden, 2020). As of January 2018, Australians aged 65 and over had a workforce participation rate of 13 per cent, compared with 8 per cent in 2006 (Australian Institute of Health and Welfare, 2018), reflecting a high NSE participation rate across the lifecourse (Laß and Wooden, 2019). Policy measures including higher pension qualifying age (Kendig and Woods, 2015) and increasingly flexible working arrangements offered by employers (Majeed *et al.*, 2017) have encouraged workers reaching retirement age to find avenues for continued (and often non-standard) work (Keuskamp *et al.*, 2013). Research has also found that increased labour participation by baby-boomers in Australia reflects the demographic's higher average level of formal education and has linked this to higher employment rates through older age and increased numbers of para-professional and professional female older workers (Martin and Xiang, 2015). NSE participation in Australia is also prominent across broader age ranges: data from the Australian Bureau of Statistics' 2016 Household, Income and Labour Dynamics in Australia Survey show less than half (45.1 per cent) the Australian labour force maintaining standard employment such as full-time work (Laß and Wooden, 2020). This high level of NSE participation by international standards has led to the suggestion that NSE's 'non-standard' nature represents less of a departure from commonly accepted labour norms for Australia's workers, including baby-boomers (Li *et al.*, 2015; Warren, 2015). Recent findings have also revealed

that many Australian older workers were deliberately casual workers (Keuskamp *et al.*, 2013), while others were turning increasingly to self-employment (Mallett and Wapshott, 2015) and part-time work across broad professional roles mainly to facilitate a more favourable work–life balance in older age (Maritz, 2015). These findings dovetail with international findings that highlight this demographic's unique positioning in labour engagement and its rising share of labour participation across OECD members: labour participation for OECD workers aged 55–59 increased 6.7 per cent between 2007 and 2017, and participation for persons aged 60–64 grew 9.3 per cent (OECD, 2019).

Responses and contributors to these labour shifts have varied. Companies are increasingly harnessing experienced older workers to combat shrinking labour pools and plug skill shortages (Kendig and Woods, 2015; Gratton and Scott, 2017), and digitisation has helped to facilitate remote work and increased the freedom to tailor work to individual needs (Maritz, 2015; Mason *et al.*, 2017). Although digital exclusion has also presented barriers for some baby-boomers, workplace advances leveraging information technology services and networking have broadened avenues for some who opt to continue working. Other contributors include the growing number of roles offering flexible working hours, increasing interest in entrepreneurial endeavours, and greater social and financial capital for baby-boomers than for younger workers (Kautonen, 2012; Keuskamp *et al.*, 2013).

These marginal but valuable studies casting light on the older NSE worker also highlight the push and pull factors for labour participation past retirement age (Walter *et al.*, 2008). Push factors include increased pension qualifying ages in many OECD countries (Wainwright *et al.*, 2018) and financial strain. The latter forces people to work multiple contingent roles, increasingly so following the global financial crisis (Wettenhall, 2011; Buddelmeyer *et al.*, 2015). Pull factors include work–life balance and control over working conditions, both cited as primary reasons for baby-boomers turning to NSE (Taylor *et al.*, 2014; Been and van Vliet, 2017). Strong social and financial capital and a desire to remain active in older age by staying professionally engaged have brought some older workers to NSE as a more accessible option at retirement age (Kautonen, 2012; Keuskamp *et al.*, 2013). Growth in partial retirement due to bridge employment has also spurred Australian older adults to seek a high quality of life by balancing financial priorities against leisure time (Warren, 2015).

Postponing retirement

Changing labour participation among baby-boomers is linked inherently to discussions of the nature of retirement. Literature in our scope of study finds that a weakening of the socio-cultural norm of stopping work at retirement age has led some baby-boomers to define post-retirement as a new stage of career development (Fasbender *et al.*, 2014; Wöhrmann *et al.*, 2014), and as one that does not require them to cease activity (Taylor *et al.*, 2014). Although not all baby-boomers will share these motives, the changes cited are evidenced in two recent Australian findings: only 25.9 per cent of 897 baby-boomers surveyed opt to retire completely (Taylor *et al.*, 2014), and many continue in paid or unpaid work after formal retirement. As with shifts in NSE, the Australian context colours retirement intentions

strongly. Superannuation, pension schemes, personal savings and home-ownership are often viewed as the ‘four pillars’ of retirement incomes in Australia (Warren, 2015). With access to pension schemes at age 65 and rising to 67 by 2023, Australians have been retiring at roughly the same age as in other welfare states such as the UK and the USA (Martin and Xiang, 2015). However, this is changing as a growing number of older adults retire later and stay in the workforce longer. Research cites a desire to continue contributing and to remain mentally active and healthy, as well as a willingness to work at a reduced pace to achieve a more favourable work–life balance, as reasons for staying in the workforce (Henning *et al.*, 2019; MacKenzie and Marks, 2019).

Although many baby-boomers are likely to continue working through older age, their motives will differ according to their socio-economic status (Pietsch *et al.*, 2014). Some will seek new labour opportunities after retirement age, while others will view prolonged work and adaptation to NSE as the inevitable consequences of unstable employment and financial strains such as pension concerns (Dingemans *et al.*, 2017). Many ideas of later-life employment also reflect perceptions of retirement. A 16-month study of 367 mid-life workers in the USA found many viewing retirement as a time of ‘being bored and not having anything to do’ and 67.3 per cent planning to work after retirement (Beier *et al.*, 2018). Henning *et al.* (2019) have argued that older adults’ approaches to retirement depend on their motivators: autonomously motivated workers are likely to lose more from retirement than disengaged workers because they may be leaving careers that create meaning and satisfaction. The literature has also used the lifespan theory of control to explain changes in employment and working (Heckhausen and Schulz, 1995). Suggesting that responses to age change involve control strategies to shape the environment to one’s needs and shifting goals (Kooij, 2015), this theory dovetails with older adults’ reasons for moving into NSE: control the working environment to meet changing needs, and adjust life goals to support a work–life balance.

Increasing engagement in NSE and its expanding options represents a challenge to established views of employment and post-retirement activity. Despite NSE’s growing presence, we know little about baby-boomers’ experiences of or reasons for engagement in such a form of work (Keuskamp *et al.*, 2013; Warren, 2015; MacKenzie and Marks, 2019). Many existing studies are also not NSE-specific but take a generalist view of the labour market and older adults, and research before 2008 is not directly relevant to baby-boomers as older adults because the demographic has reached pension qualifying age only in the last decade. The paucity of longitudinal studies in this area has also contributed to gaps in understanding (Warren, 2015). As more baby-boomers work beyond traditional retirement age, exploring their employment engagement further can help us better understand labour patterns, motivations and perceptions of working in NSE (Wöhrmann *et al.*, 2014; Warren, 2015).

Method

We adopted a constructivist paradigm for research design using the theoretical framework of phenomenography (Marton, 1981; Åkerlind, 2012). Differing from phenomenology, this approach provides an understanding of a phenomenon from the perspective of the participant (second-order perspective) rather than just of the

phenomenon itself (Marton, 1981). Aiming to study the variation of participants' experiences of a phenomenon, it allows us to capture and analyse data to generate categories of descriptions of the phenomenon and relationships among these categories (Cope, 2004). A category of description represents one of many ways of experiencing a phenomenon, and relationships between multiple categories show different ways phenomena can be experienced. These categories form what is considered the outcome space (Marton, 1981). They can be organised hierarchically to demonstrate the increasingly complex ways of experiencing a phenomenon using a logically inclusive structure (explored in detail in our Findings section).

The phenomenographic approach meshes well with the aim of our study because it allows an explorative approach through understanding the phenomenon from data gathered from a sample group of participants (Cope, 2004). Initially developed for educational research and underused in other domains, phenomenography allows a logical, empirically grounded capture of categories of description to illustrate the rich variation of experience within a dataset (Åkerlind, 2012). The method is novel in the context of ageing and employment research, which often uses different methodological approaches to analyse phenomena but equally often lacks a structured analysis of participant experiences. We aim to better understand our participants (professional baby-boomers working in NSE) and our phenomenon (experience in NSE engagement) in order to understand the relationship between the two and the variations of the participants' experience of NSE.

Data collection

First, we obtained ethics approval for our data collection from the Queensland University of Technology Ethics and Integrity Committee (approval number 1700000862). We used purposive sampling to recruit participants and ensure they (a) were aged between 52 and 72 (generally accepted parameters for baby-boomers at the time of recruiting) and (b) identified as engaged in NSE. These were our only determinants for participant selection because we aimed to increase inclusiveness and capture a cross-section of the demographic in order to maximise variations of experience. Participants' backgrounds were varied: some had transitioned to NSE in the last few years, while others had careers rooted in NSE. Participants were divided among those who were self-employed and those involved in casual or part-time working arrangements within NSE. Although self-employment is a broad category of work, our self-employed participants were all working in or tied strongly to larger organisations. Although self-employment may constitute full-time working hours (International Labour Organization, 2016; Laß and Wooden, 2019), this is sometimes inconsistent. Participants in the dataset were varied in their hours worked, and were not working to a strict 9–5, 40-hour week structure. We recruited participants through local organisations (e.g. local support groups, interim worker and non-profit organisations supporting older workers), online advertisements (press releases through our university), direct cold-contact email (contacting NSE workers via LinkedIn) and snowball sampling. Our area of activity was South East Queensland in Australia and our context was predominantly urban. Following successful contact with a participant, we used chain-referral sampling to spread recruitment (Corbin and Strauss, 2015).

We initially contacted 53 people. A further 27 were suggested and then contacted with chain-referral sampling, and 25 volunteered and were interviewed. Two were not included as they were above/below 52 and 72 years of age. None withdrew from the study. Our group comprised 23 persons, seven females and 16 males (Table 1). Each interview ran for about one hour and was conducted by the lead author. Locations were selected by the participant and included homes, workplaces and cafes. Data collection began in July 2017 and was concluded in February 2018. We designed our interviews as a semi-structured and open reflexive discussion targeted at exploring working motives, personal experiences of NSE, perceptions of value placed on work, potential difficulties or barriers experienced in NSE, and future employment directions. This semi-structured approach allowed the interviewer to pursue emerging issues with follow-up questions to explore fully participants' thoughts and ideas. All data were de-identified and collected following participants' written and verbal consent to their use for research purposes. All interviews were audio-recorded and transcribed verbatim.

Analysis

Our interviews formed phenomenography's 'pool of meanings', an aggregation of individual utterances about the phenomenon allowing us to penetrate deeper into the meanings of NSE engagement as narrated by our participants. After reading the transcriptions several times, the authors sorted meanings into conceptions based on their similarities and differences, and linked the outcomes to literature in our field of study and to our research question. Although we used individual interviews to analyse categories embedded in the pool, we describe them as part of a collective that subsumes their variations. The result was a set of descriptions of experiences of our phenomenon in a clear hierarchical structure, labelled A–E with a short category description, that help us understand participant experiences in the outcome space (Åkerlind, 2012). We hierarchically ordered these categories of descriptions by the increasing complexity of ways of experiencing our phenomenon and their logical inclusiveness (Cope, 2004), and further analysed them with structural and referential aspects to better understand our phenomenon (further discussed and demonstrated in our Findings section).

Our analysis was manual, enabling greater intimacy and familiarity with the data. It was carried out by the primary author and confirmed and iterated by all authors to analyse findings. The process required continuous renegotiation within the team to confirm findings and meanings in our dataset. We used inter-coder reliability, a methodology to check and control analytical interpretations which required unanimous author agreement to finalise a concept (Nili *et al.*, 2020). We achieved this by providing all authors with a description of an initial set of conceptions, including five to ten quotes from transcripts. All authors were required to explain and justify each set, as these concepts were checked rigorously in terms of meaning. The use of inter-coder reliability for data coding, checking analytical interpretations, together with the purposeful inclusion of multiple excerpts from raw data in the results, provides greater transparency and enables readers to judge for themselves the accuracy and representativeness of our analysis. This process of checking reliability aligns with suggestions from phenomenographic researchers (Marton, 1981; Booth, 1997; Cope, 2004; Sin, 2010).

Table 1. Research participant demographics

Gender	Age	Employment type	Area of occupation	Highest completed level of education	Primary income source	Secondary income source	Code
Female	55	Casual	Academia	Masters	Current role	–	P1
Female	62	Self-employed	Health clinician	Masters	Current role	Investment fund	P2
Female	58	Part-time	Public sector	Masters	Personal savings	Current role	P3
Female	58	Part-time	Retail	Technical college	Current role	Personal savings	P4
Male	60	Self-employed	Translation	Masters	Current role	–	P5
Male	63	Part-time	Financial advisor	Masters	Personal savings	Current role	P6
Male	58	Self-employed	Consulting	PhD	Current role	–	P7
Male	59	Part-time	Consulting	Bachelors	Current role	Investment fund	P8
Male	59	Self-employed	Consulting	Masters	Current role	Superannuation	P9
Female	57	Self-employed	Architecture	PhD	Current role	–	P10
Male	62	Self-employed	Executive	Bachelors	Current role	Superannuation	P11
Female	57	Part-time	Consulting	Post-graduate certification	Current role	–	P12
Male	71	Self-employed	Non-structured	Graduate diploma	Aged pension	Current role	P13
Male	71	Part-time	Consulting	PhD	Aged pension	Current role	P14
Male	68	Part-time	Executive	Bachelors	Current role	Aged pension	P15
Male	60	Casual	Consulting	Masters	Current role	Personal savings	P16
Male	52	Part-time	Consulting	Higher school certificate	Current role	–	P17
Female	55	Part-time	Social work	Diploma	Current role	–	P18
Male	59	Casual	Academia	Masters	Current role	Scholarship	P19

(Continued)

Table 1. (Continued.)

Gender	Age	Employment type	Area of occupation	Highest completed level of education	Primary income source	Secondary income source	Code
Male	60	Self-employed	Consulting	Higher school certificate	Current role	–	P20
Male	55	Self-employed	Author	PhD	Current role	–	P21
Male	57	Self-employed	Information Technology services	Graduate diploma	Personal savings	Current role	P22
Male	65	Part-time	Vehicle operator	Diploma	Current role	Aged pension	P23

Findings

Participants harboured generally positive experiences of engagement with NSE. These centred on concepts of financial freedom, personal control, socialisation and maintenance of self-identity through work-related activities. The analysed data yielded a phenomenographic outcome space of five categories of descriptions, which are hierarchical and illustrate increasing depth and variation in the experience of NSE engagement (Table 2). We refer to variations of experience existing on a surface level (our five categories) and a detailed level (different experiences within a category). These aim to provide a rich picture of the focal, contextual and peripheral aspects of an experience, while the hierarchical structure allows a clearer understanding of increasing levels of depth in the experience of our phenomena, as explored in our discussion. Each category contains variations of experiences, while interrelation between categories reflects the broad range of our participants' experiences (Åkerlind, 2012). We include excerpts from interviews below.

(A) NSE engagement for financial stability

The first and most fundamental category as a motive for NSE engagement was financial stability. This related to maintaining a lifestyle that balanced leisure with the income needed for everyday life. Some participants said their engagement in NSE through older age was motivated by money alone as their work has 'financed a very comfortable lifestyle. And that has been the only motivation' (P5, male, 60, self-employed translator). Retirement formed a contextual background to this concept, and the emphasis was very much on sustaining a stable income into older age, as evidenced by P6:

Financial, I like the idea of still having a decent income, a very comfortable income; you know, semi-retirement onwards life. I still like to be able to go away and not think too much about, 'Oh, how much is it going to cost?' (P6, male, 62, part-time financial advisor)

Concern about finances in older age was also part of this experience. Participants said they would be worried if income dwindled in later life and linked their engagement in NSE to reduced dependence on savings and pension funds. For example, P11 stated that they were risk-averse by nature and intended to always keep on working, noting also that

[I] wouldn't want to be just surviving on my superannuation because I would always be worried that I am going to live too long and the money's going to run out. (P11, male, 62, self-employed executive)

(B) NSE engagement for work flexibility and control

NSE engagement experiences expand through the concepts of flexibility and control. Participants conceived work engagement as a facilitator of sufficient flexibility to allow a favourable work–life balance. The vast majority (19 out of 23) engaged in

Table 2. Hierarchical categories of description

(A) NSE engagement for financial stability
(B) NSE engagement for work flexibility and control
(C) NSE engagement to maintain existing social ties
(D) NSE engagement to remain productive
(E) NSE engagement to maintain self-identity

Note: NSE: non-standard employment.

NSE by choice and viewed it as removing traditional employment constraints and enabling a self-paced lifestyle, including time for family and individual leisure activities such as travel and hobbies. Participants engaging in NSE for flexibility of employment did so mainly because they wanted to escape the restrictive time commitments of formal employment and full-time work. As the following quotes illustrate, they wanted to control where, how and how often they engaged with work. Many participants cited three to four days of work as ‘enough’: they desired a flexible work–life balance and reduced working hours intentionally to make time for other valued activities:

One of the things that motivates me is that I’m not a person who wants to be hemmed in. In two weeks’ time, I am going to New Zealand with the wife for a couple of weeks. I hate to be, ‘Oh gee, I can’t do that I have got work on.’ So to me it’s kind of a blend of: I want freedom; I want to spend a lot of time with the grandkids; but if work comes up, I am happy if it is a couple of days a week but I am really not happy if it becomes burdensome, saying, ‘Oh, I can’t do that. I have got to work.’ (P15, male, 68, part-time executive)

I still want to engage with corporate life but on my own terms, which is ‘engage me for a few weeks and then I’m out’, because I just don’t want to know the rest of it and I’d rather focus on other activities. (P8, male, 59, part-time consultant)

Participants viewed the ability to work remotely or from a home office positively because it removed the physical barriers to employment. They also stressed freedom of ‘place and space’ as a facilitator of their desired escape from the standard 9–5 work structure. Rather than being stuck inside, at a desk perhaps surrounded by numerous colleagues in an open-plan workplace, they could structure their workday as they chose and set up their laptop in their garden or on their balcony. As P10 explained:

It is kind of handy to have your workplace set up with the resources that you need at your fingertips ... The fact that I can sort of walk around in bare feet and then go and inspect the garden; all of that – going from inside to outside, being quite informal – is extremely attractive. (P10, female, 57, self-employed architect)

(C) NSE engagement to maintain existing social ties

Experience of NSE engagement also includes the workplace as a space for social contact. Participants described socialisation as a key factor for engaging in NSE and mentioned co-workers as part of the experience. Citing potential loss of social contact after retirement, they saw maintaining ties through NSE as a key driver for continued work. Participants said this form of work allowed them to keep 'working with interesting people. It is actually really enjoyable (laughs)' (P7, male, 58, self-employed consultant). P13, who had once retired and subsequently re-joined the workforce in a casual then self-employed capacity elaborated:

People keep you busy. But I don't have, apart from a bit of motor racing and dancing, I don't have hobbies. So that's why each time I have retired, I have gone, 'I hate this. I want a job.' I wanted a job more to be doing something worthwhile. (P13, male, 71, self-employed working odd jobs)

Participants saw broad-based social engagement dovetailing with their desire to engage across different domains. Strong personal relationships were a factor for their willingness to engage in work:

I enjoy what I do and I like it here, I like the community; I like the projects; and I like the variety. (P1, female, 55, casual academic)

Look, it's all about the people. Without them [in the workplace], I think I would have gone a little stir crazy quite some time ago! That's a big reason why I'm still working where I am. (P23, male, 65, part-time vehicle operator)

(D) NSE engagement to remain productive

In a similar motivation to the previous category, participants saw NSE engagement as a way to remain productive. This also fits within the broader context of older-age activity by challenging stereotypical or ageist socio-cultural perceptions of older adults' inactivity. Many participants were unwilling to be labelled inactive or non-participants in society and working life, and wanted to stay engaged on both a personal and a societal level. Examples of misconceptions of inactivity included:

You don't necessarily work in the standard method to 65 – well, now 67 – and then 'don't do anything'. It's about what you like and changing that to minimise your employment but at the same time keep meaning in life. A lot of that is derived through work. (P22, male, 57, self-employed Information Technology worker)

While productivity differed with levels of engagement, fear of inactivity was present across all variations of this experience. Retirement is again structurally relevant in this category, although now experienced as a time of inactivity:

In my father's generation, people who retired lost meaning, identity and a sense of who they are. So that is intrinsic for me. You know, I have felt a sense of purpose and I want to continue contributing and not be inactive, to the extent society will let me. (P14, male, 71, part-time consultant)

Extension of working life also predominated. Participants pushed the conjunction of age and labour force withdrawal further out and appeared willing to continue with work for as long as possible. As one participant stated:

I think there is a guarantee that I can work as long as I can. So I can work until as long as I am physically possible. So I can work, if I feel alright, at 70 years old. (P4, female, 58, part-time retail worker)

(E) NSE engagement to maintain self-identity

The final category of NSE engagement is as a way of maintaining self-identity, and previous categories in our hierarchy help us understand participants' experience of NSE as a vehicle for maintaining and expressing personal values. Many defined their lives through their careers and equated stopping work with losing identity. This is exemplified in their idea of work – 'Creating meaning. A lot of my values come in that work; whether or not it is paid/volunteer work' (P12, female, 57, part-time consultant) – as well as in the sense that work had to align meaningfully with their personal values. One participant described how the nature of their work aligned with who they are as a person and their innate values:

The big picture is, I want to make the world a better place through improving people's lives. At the same time, I like discovering, integrating new ideas. It's just who I am, and I don't want that to stop. (P11, male, 62, self-employed executive)

A stable financial base reduced financial gain's role as a motivator for work engagement and allowed the experience to shift to personal fulfilment. P21 voiced personal interest in work engagement:

I realise that I am more likely to do my best work when I am interested in what I am doing and have to fight to keep my head above water. It's the inherent motive of my work. (P21, male, 55, self-employed author)

Participants believed strongly that they gain self-identity through work, and maintaining it was a key reason for their work engagement. As the following excerpt shows, personal values and motives, including retirement, flexibility, active engagement and socialisation, intertwine deeply with and are key to the NSE experience:

And travel is always a motivation; travel and meeting other people. So doing what I am doing now, I travel as well. But in terms of motivation, it's – you know, you need to work to live. Yeah no, I just can't see myself sitting on the couch. (P10, female, 57, self-employed architect)

A structure of experience in NSE engagement

The previous five-tiered outcome space explains how our participants made sense of their experiences. It can be broken down further into structural and referential aspects in keeping with our phenomenographic structure of awareness (Cope, 2004) (Table 3).

Our structure of awareness borrows from well-established phenomenographic studies positing that a phenomenon viewed by individuals is constructed through their awareness of direct aspects of its context and other, background aspects that are unrelated to the phenomenon but constitute a margin of awareness (Marton, 1981; Booth, 1997; Cope, 2004). Awareness is typically delineated as comprising three items, a theme and an internal and external horizon, as per our structure in Table 3. The internal horizon represents aspects of the phenomenon 'in focus' in our structure of awareness and their relationship with each other and the overall phenomenon. These are also known as 'dimensions of variation' because they represent potential variations within an experience. The external horizon refers to aspects 'out of focus' but integral to the context of awareness at that moment (Booth, 1997). The difference between the internal and the external horizon helps distinguish between the phenomenon focus and the broader context. The final item in our structure of awareness is the referential aspect (that is, the inherent meaning of the structure; Cope, 2004). Some internal and external structural aspects are repeated because our categories of description are hierarchical and represent deepening levels of experience of a phenomenon. These include themes and contexts often present over multiple categories and demonstrating the interrelation of participant experiences. Using the framework of a structure of awareness in our phenomenographic approach creates detailed levels of sense-making in the variations of experiences of NSE engagement. This framework (Table 3) aids in detailing our findings.

Representing a deep conceptualisation of our research phenomenon, the structure of experience is best understood through hierarchical variations. As our categories form deepening levels of experiencing NSE engagement, our first category represents the most fundamental aspect of paid employment: financial maintenance. Our contexts are coloured by the labour market (more specifically NSE labour) and views or experiences of retirement. These are focused through NSE occupations in our internal horizon, representing the casual, part-time and self-employment arrangements these forms of work encompass. Category B expands upon this experience through selective work engagement, where work environment and time commitments vary the experience. The context of retirement in the external horizon is replaced by the workplace because selective work engagement consists of no experiential background awareness of retirement. The workplace context represents either the potential variable options for work engagement within organisational structure or the absence of any formal structure. Intrinsically motivated and personal reasons for NSE engagement lie in Categories C, D and E. All share the external horizons of the labour market, workplace and retirement, and thus indicate a strong interrelation for NSE engagement experienced through these background contexts. Social engagement in Category C layers work-related social networks on existing internal horizons to encapsulate social experiences. These are again expanded in Category D, which explains experiences in remaining productive through different levels of motivation in personal engagement. Of particular interest is the external horizon of older adults' socio-cultural perceptions, which exist only in work productivity and represent ageist constructs in employment in a background context. The deepest tier in our structural hierarchy is maintenance of self-identity, including personal values as an internal

Table 3. Analysis of the variations of experience in non-standard employment (NSE) engagement

Category	Structural aspect		Referential aspect
	External horizon	Internal horizon	
A	Labour market; retirement	Occupation	Maintain standard of living
B	Labour market; workplace	Occupation; work environment; time commitments	Selective work engagement
C	Labour market; workplace; retirement	Occupation; work environment; time commitments; work-related social network(s)	Broader social engagement
D	Labour market; workplace; retirement; socio-cultural perceptions of older adults	Occupation; work environment; time commitments; work-related social network(s); motive related to levels of engagement	Continuity with work engagement
E	Labour market; workplace; retirement; NSE paradigm	Occupation; work environment; time commitments; work-related social network(s); motive related to levels of engagement; personal values	Employing personal values in a work context

horizon representing different fundamental values. Although our categories may represent experiences as forms of motivation, Category E subsumes all structural aspects to represent a more intrinsic and multifaceted experience of NSE engagement.

Discussion and implications

Our work aimed to explore professional baby-boomers' experiences of engagement in NSE. This is the first study to undertake qualitative investigation in this research space. Using a phenomenographic approach, we built five hierarchical categories of description to structure variations of experiences of our phenomenon. While our participants had differing views of and reasons for engagement in NSE, many expressed a positive view of work engagement, a general disinterest in retirement and a desire to continue working in later life. They conceived NSE engagement as transcending the workplace and bringing financial freedom, increased socialisation and personal satisfaction through productivity. These categories parallel recent work by Burnay (2019), who found the importance of professional activity as a source of social identity and productivity across older Belgian workers. The close interrelation of our categories suggests that continued work through later life allows baby-boomers to maintain a strong sense of self-identity through the multiple experiences that NSE facilitates. Echoing emerging international literature in this field, our general findings highlight both the importance of labour participation for personal wellbeing in later life (Beier *et al.*, 2018; Burnay, 2019) and NSE's

relevance in the modern labour market beyond the fading definition of low-quality, contingency or 'gig economy' work. In the context of professional labour, NSE has much to offer older workers, who may be seeking a favourable work–life balance in later life (Green and Livanos, 2015; Butkovic, 2016).

Our categories' description of more positive than negative attitudes towards NSE invites discussion of the often-emphasised barriers and difficult labour choices in older age. Previous studies have discussed older workers' experiences of ageism, gender bias and workplace discrimination (Been and van Vliet, 2017; Harris *et al.*, 2017), but these did not arise among our participants. We believe this results from two factors in our study. First, the Australian context (the four pillars of retirement income) is likely to shape continued working choices more positively because older Australians have better support to consider retirement as a free choice. Second, many of our participants were well positioned to approach older age with less financial stress and greater flexibility in terms of employment options because they had only recently left standard work and were more socio-economically advantaged. These advantages, combined with the support structures inherent in the Australian regulatory context, allowed participants to view labour movement at a traditionally precarious lifestage as a more free and open choice. As outlined in the findings, many participants moved away from full-time roles owing to a desire to seek greater control and flexibility, and the ability to continue participating in the labour market in older age. Although some sought entirely new roles in different working arrangements, others sought to translate their existing full-time employment to an NSE format (particularly those who exhibited stable and long-term roles, approximately half the cohort). Roughly one-quarter described their labour movements as 'bridging', suggesting a desire for eventual retirement, in keeping with the notably few instances of retirement featuring as a positive goal for many participants. Many also had a strong educational background and were (as we defined them) older professionals. As such, and unlike peers in precarious roles, gig work or unskilled labour (Muntaner, 2018), they reported fewer instances of financial strain and job insecurity, and instead described exciting and often meaningful work opportunities. As continued work in older age is more common among the economically or educationally advantaged (Platts *et al.*, 2019), the more positive experiences that our sample of professionals captured will not necessarily be representative of all older workers. They are more representative of Australian baby-boomer professionals and may thus be more relevant to OECD members with similar levels of NSE participation, and socio-economic and policy measures, such as New Zealand.

Although our study aimed to capture the more representative working arrangements within NSE (casual, part-time and self-employed), our phenomenographic findings revealed few differences in experiences of NSE engagement unique to each mode of employment. While this may appear to run counter to literature identifying unique experiential differences for those working in various forms of NSE (Keuskamp *et al.*, 2013; Laß and Wooden, 2020), we believe there are several reasons for these findings. Firstly, as previously mentioned, our participants share broadly similar working backgrounds in their occupations as white-collar professionals, despite working across different sectors. Secondly, our research aim was to understand NSE engagement experiences resulting in categories of descriptions,

which have demonstrated strong ties to NSE engagement motive. These ‘motives’ for NSE engagement appear to be shared owing to general goals and experiences across participants, which seem broadly uniform regardless of difference in working arrangement. Finally, the Australian regulatory context appears to provide strong levels of support for these older workers, despite their stronger socio-economic background, resulting in similar experiences across different working arrangements. This may suggest that older professionals who are able to lean on the ‘four pillars’ of retirement income, and with strong socio-economic capital, may face fewer issues associated with more precarious work. Consequently, they may view even casual work as more stable and experience such work in a generally positive manner as our categories have demonstrated, despite common labour pitfalls usually associated with casual or less-stable work. We do, however, acknowledge the unique context of our participants and suggest that this is not representative for all workers, as we certainly do not believe that different working arrangements in NSE result in identical experiences for all workers. We do, however, argue that engagement experiences were shared across our participants regardless of working arrangement, owing to background, work context, professional occupation and experiences loosely tied to general working goals.

The variations of participant experiences within our categories suggest that the definition of retirement as a distinct stage of life is changing. Retirement’s unique positioning was a key finding within our work. Its placement as a contextual factor on the margin of awareness for many NSE experiences rather than as a focused factor (Table 3) points to disinterest or a choice not to engage in retirement as a traditionally accepted later lifestage. This enhances our understanding of retirement’s role as a driver for many professionals engaged in NSE to remain in the labour market. Our findings show disengagement with retirement arising from its associations with inactivity, its reinforcement of ageist stereotypes, and potential loss of identity after work and related activities cease. They challenge the traditional definition of retirement as a distinct lifestage and reposition the older-age lifecourse more fluidly as a period for strengthening personal values and continuing to work through new avenues, such as NSE. Departure from the conventional lifecourse also dovetails with our categories indicating that many professional baby-boomers prefer greater life control and freedom. These findings are supported by Kojola and Moen (2016), whose similar small-participant, in-depth qualitative findings communicate a distinctive disruption to lock-step retirement among retired white-collar workers in the baby-boomer cohort.

Conceptual changes in retirement are reflected in literature suggesting that retirement may be reinvented as a distinct lifestage because some older workers reject it as unappealing or unrealistic (Sargent *et al.*, 2013), and future studies may augment our findings and replace the binary categorisation of ‘employed/retired’ with a more flexible view of later-life labour participation. Although not all baby-boomers working in NSE will have experiences like those of our cohort, scholars such as Henning (2019) report similar findings on work motivators. Indicating a general avoidance of retirement by older adults who demonstrated considerable autonomous motivation during their working lives, this research corroborates our participants’ behaviours and experiences. The changing view of the later lifecourse and the blurring of retirement as a distinct lifestage require further

conceptual exploration and analysis. In keeping with studies highlighting rising levels of bridge employment participation (Cahill *et al.*, 2006), the shift in thinking about retirement as a distinct life phase among working baby-boomers and highlighted by emerging literature in this space (including our study), suggests that segments of this demographic could be ready for a partial dissolution of formal retirement. Potential knock-on effects include reduced pressure on existing pension schemes, increased economic contributions from older adults and a gradual shift in societal perceptions of older adults' participation in employment. Partial dissolution of formal retirement would also synchronise with global policy makers' interest in keeping older adults in the workforce longer, although such policies must also consider the ramifications of forcible longer-term work for all older workers, some of whom are unwilling to work through older age (Bloom *et al.*, 2015; Kendig and Woods, 2015; Higo and Klassen, 2017). A better understanding of the baby-boomer demographic and how its conceptions of retirement differ from those of previous older-adult generations may help shed greater light on such potential changes.

Changes in thinking about retirement among baby-boomers result from their generally positive view of NSE's role in maintaining self-identity and activity. The experiences in our categories of descriptions imply a desire for continued activity and position NSE as an important alternative in the professional labour market rather than a poor relative of full-time work (Butkovic, 2016). Category B places them in the context of NSE, which appears to meet our participants' needs and allows them to work selectively. They also fit with the lifespan theory of control, *i.e.* our participants engaged with NSE because they want to shape work around their needs in older age (Heckhausen and Schulz, 1995). NSE's positive characteristics (*e.g.* continuity of work engagement allowing ongoing labour participation in older age) also dovetail with the extended experiences of Category D. NSE is thus positioned as a potential means for overcoming traditional barriers associated with full-time work by serving as an alternative for persons who may struggle with organisational or ageist constructs in more formal employment (Harris *et al.*, 2017). Traditional full-time roles may also not suit those baby-boomers who emphasise the pursuit of personal life while remaining active and relevant within their profession. Such active but selective labour engagement in later life reflects the importance of the person-to-job fit to ageing successfully at work that has been emphasised by Kooij (2015) and that aligns with recent findings highlighting the mental wellbeing resulting from part-time employment in later life (Forbes *et al.*, 2015). Similarities between baby-boomers' engagement patterns and work experiences in international literature and this study also suggest that our findings are important not only domestically but in a global context as well (Byles *et al.*, 2013; Beier *et al.*, 2018). As the experiences we have discussed suggest that NSE is well suited to professionals who are interested in continuing work into older age, NSE options need to be evaluated further as an important and growing area of the labour market.

Limitations and future research

One of this study's limitations is the difficulty of ascertaining generalisability of data owing to the fact that our data collection covers an only Australian demographic.

Although sampling from other localities may have yielded different results, the size of our cohort is in keeping with our phenomenographic approach of an in-depth qualitative study that focuses on creating pools of experiential meaning. Our participants comprised more men than women (16:7), many of whom were well educated, of high socio-economic status and professional workers. Our cohort represents persons who were likelier to view retirement as a free choice owing to their recent departure from standard work and their socio-economic background. While a different cohort may reveal further insights such as difficulties related to NSE engagement, participant recruitment was inductive and inclusive while still offering original findings in our research area.

Our findings point to several directions for future research. We strongly suggest research involving participants engaged in more precarious employment, such as unskilled or gig work. This could reveal barriers to NSE and reasons for potential disengagement, which feature little in our work, and capture experiences of those who view NSE unfavourably or simply as a means to an end (Green and Livanos, 2015). Incorporating other working arrangements in NSE such as online crowdwork, temporary work and other contingent roles would also contribute to a more holistic understanding of the NSE sphere of influence. We also suggest a detailed investigation into the technologies being adopted by many older workers, who are largely digitally reliant in the modern NSE context (Keramati and Nili, 2011; Knowles and Hanson, 2018). Last, we note a detailed exploration of labour transition into NSE as a potentially rich area of inquiry.

Conclusion

Our exploration of professional baby-boomer experiences and conceptions of NSE engagement in casual work, self-employment and part-time work contributes to the limited body of research in this domain. The underused phenomenographic approach yields five empirically structured hierarchical descriptions detailing the often-interrelated nature of experiences within our phenomenon and shedding light on the major experiences for professional NSE engagement, including financial stability, control, socialisation, productivity and maintaining self-identity. Challenging traditional views of older-worker employment, these conceptions flesh out the literature on specific working arrangements within NSE's growing role. They also highlight changing perceptions of retirement as a *lifestage* and point to the potential dissolution of the binary categorisation of 'employed/retired' for older professionals. Although not all baby-boomers will be motivated by the same pursuits, we capture a strong set of experiences for those who are interested in labour participation in older age, as well as their key reasons for continued engagement. With emerging findings in OECD nations revealing that baby-boomers' engagement in the professional labour market will likely increase (Kooij, 2015), this work sheds new light on an increasingly important and hitherto underexplored intersection in the domain of ageing, employment and retirement studies.

Conflict of interest. The authors declare no conflicts of interest.

Ethical standards. This study was approved by the Queensland University of Technology Ethics and Integrity Committee (approval number 1700000862).

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Cite this article: Niesel C, Buys L, Nili A, Miller E (2022). Retirement can wait: a phenomenographic exploration of professional baby-boomer engagement in non-standard employment. *Ageing & Society* **42**, 1378–1402. <https://doi.org/10.1017/S0144686X20001555>