Projective Presage: A Grounded Theory of Baby Boomer Divorcées Approaching Retirement

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ABSTRACT

In the 2009 Federal Budget, an increase to the qualifying threshold for the age pension for both men and women was introduced in response to the demographic bulge of baby boomers beginning to retire as from 2006. The baby boomer generation, born between 1946 and 1964, total 5.5 million people, or approximately one quarter of the Australian population. Governmental concern regarding the State’s ability to meet future pension and health care costs is a consequence of a projected reduction in tax revenue when baby boomers retire and exit the workforce. To offset this increase in public expenditure, the qualifying age for the age pension is to be increased to 67 years, effective July, 2017.

The research purpose and aim of this study is to address the dearth of literature in the area of baby boomer divorcées, by conceptualising and theorising how participants problematise and resolve their concerns with regard to their approaching retirement from a grounded theoretical perspective; and also how recent policy change has impacted on their life trajectory.

A total of 19 semi-structured interviews were conducted with a purposive sample of baby boomer divorced, single women between the ages of 46 and 58, in 2010. The data were analysed according to the principles of Glaser’s Orthodox Grounded Theory, which as a methodology, permits the emergence of concerns that are important to the participants. The Grounded Theory of Projective Presage was developed from this analysis as a parsimonious theory suggesting that the contemplation of retirement caused the participants a significant amount of both economic and psychological distress.

The Grounded Theory of Projective Presage captures the sense of *foreboding* experienced by the participants as they *project* their misgivings towards an uncertain future. In addition, the theories of Cognitive Dissonance and Transactional Theory of Coping were found to underpin how the participants strategise and resolve their stress. This study also identified a need for further
research by focussing on the life course of transition to retirement which, in Viney’s (1980) study, was not addressed. This deficiency may be investigated using the Grounded Theory of Projective Presage. A Grounded Theory approach to this life course transition has the capability of allowing relevant concepts to emerge and determine those matters, which are of primary importance to those in transition to retirement.

Although the participants will be heavily reliant on the age pension, they have not been greatly affected by the recent increase to the eligibility threshold for the age pension. These findings suggest that their life trajectory will continue as it has been up until the present time, and that they perceive that their present circumstance will continue in the same vein into retirement. This cohort did not envisage retirement as a separate life stage, but rather as a continuation of their present lifestyle. Continuing to participate in the work force was perceived by the participants as the most viable way to resolve their concerns with relation to economic survival in retirement.

The Grounded Theory of Projective Presage has important implications for policy makers to investigate the circumstances of this cohort and other marginalised sections of the community, in an attempt to avert the occurrence of unanticipated consequences, which may further disadvantage these vulnerable groups.
ACKNOWLEDGEMENTS

There are many people I would like to thank for their contribution to this research. Firstly, my supervisor Associate Professor, Janet Bryant, whose advice, patience and support has been invaluable. Further thanks go to Professor Robert Jones, whose expertise gave me a deeper insight into the intricacies of Grounded Theory and the subsequent delight of generating my very own Grounded Theory of Projective Presage. A sincere appreciation for nurturing my interest in sociology must go to Anne Seitz, for it is due to her constant encouragement that lead me to this point in my career.

Further thanks go to my childhood friend who inspired me to research this vulnerable group of baby boomers. The realisation that there was no existing research in relation to this cohort made my decision to undertake this research paramount over other areas previously considered for my doctoral dissertation. This study would not have been possible without the contribution made by the participants who generously gave their time to share their understandings and experiences with respect to an area of their lives that they had hitherto given little thought to. They had considered it too problematic to contemplate.

A very special acknowledgment is extended to my daughter, Beverley, who took over the everyday running of the household, to circumvent my enduring propensity to procrastinate. Thanks also to my colleagues and friends who provided support and interest to keep me motivated and found time in their busy schedules to proof-read my final chapters – undoubtedly, I will return the favour.
DECLARATION

I, Janet Mackenzie, declare that this thesis, submitted in the fulfilment of the requirements for the award of Doctor of Philosophy from the Faculty of Business and Enterprise, Swinburne University of Technology, Melbourne Australia:

- Contains no material which has been accepted for the award to myself of any other degree of diploma, except where due reference is made in the text of this thesis;
- To the best of my knowledge contains no material previously published or written by any other person except where due reference is made in the text of this thesis;
- Has been approved by the Swinburne University Human Research Ethics Committee (SUHREC), Application 2011/010, and I certify that all conditions pertaining to this ethics clearance have been properly met and that annual reports and a final report have been submitted.

Signed

Janet Mackenzie
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CHAPTER ONE
INTRODUCTION & CONTEXT OF THE STUDY

1.0 Introduction
The aim of this thesis is to discover how baby boomer single divorcées respond to their looming retirement by providing an insight into the difficulties faced by this vulnerable cohort of women who do not own, or have little prospect of owning, their own home by the time they reach retirement age. As an exploratory investigation, it is also anticipated that a Grounded Theory will be developed to provide a framework, for investigating other vulnerable cohorts within the baby boomer generation, who are also approaching retirement age.

This study began with a personal interest in discovering how baby boomer divorcées were anticipating being able to cope with their impending retirement and the prospect of having to manage their economic circumstances on an age pension. At this time, the eligibility age for the age pension had been increased to 67 years (Centrelink 2010). Several baby boomer divorced women approaching retirement that I had spoken to socially were not happy with this increase, which would extend their working lives. At the same time, through these conversations, it was apparent that these women recognised that, once they were retired, their situation would be a good deal worse than at present.

The eligibility age increase was introduced as a policy response to the ongoing debate in Australia with regard to the ageing of the population (Treasury 2010). This debate is not constrained to Australia alone. Policy makers in Australia, like most of those in other OECD countries, anticipate future budget and pension deficits as their populations age (Warren 2008:7). Population ageing occurs when the average age of the population increases. It is not the ageing of the population itself that is cause for concern, extended life expectancy is without a doubt, an absolute cause for jubilation; however, it is the ability of Government to meet the anticipated increased associated costs.
The two main factors leading to population ageing are longer life expectancies and lower fertility rates. Life expectancies are increasing as a result of improvements in preventive health measures and medical treatments. Lower fertility rates are occurring due to advances in contraceptive practices, delayed marriages and improved opportunities for women. These factors have been transpiring gradually over the past few decades. This situation suggests that there is likely to be a greater percentage of older retirees, than in previous generations, who will be exiting the workforce and will thereafter rely on State pensions and incur higher health care costs. This is further compounded by the smaller number of working age people available to contribute to these expenses through taxation on their income. The current age pension, health care and taxation systems in place in the OECD were originally designed for populations with greater than replacement level birth rates and life expectancies in the sixty or seventy year age range. Few nations now have a replacement level birth rate and the average life expectancy for people now reaches well into their eighties.

Failure to respond to these changing population demographics may result in significant deficits in the ability of Governments to meet these fiscal challenges. The imminent retirement of the large cohort of baby boomers worldwide is expected to generate increased health care costs and age pension claims. Governments remain concerned as to whether funds will be available to support the increasing numbers of people approaching retirement in terms of the sustainable provision of welfare benefits and health funding. Policies introduced thus far, to ameliorate this potential shortfall in federal funding, include the raising of the age of eligibility for the age pension and the encouragement of mature age workers to remain in the workforce. Those people who believe they will be entirely dependent upon the age pension in older age will find this situation particularly worrisome. It is the disadvantaged cohort of baby boomer divorcées that is the focus of this research. These issues will be discussed in greater detail later in this dissertation.

The purpose of this chapter is to present the aim of this study along with the context within which the research is located. The Grounded Theory research design and methodology, which has been chosen for this study, is outlined including the
subsequent development of the Grounded Theory of Projective Presage. This chapter concludes with an organisational structure of all chapters to provide an overview of the structure of the complete thesis.

1.1 Context of the study

It is generally accepted that the baby boomers are the generation born in Australia or overseas between 1946 and 1964 (McCrindle Research 2006), comprising a total of nearly 5.5 million people or currently approximately one quarter of the population living in Australia (Quine & Carter 2006). The baby boomer demographic is identified by the post-World War II fertility rate rise in 1946 to 2.4 babies per woman against the pre-war rate of 2.1 children per woman (Australian Bureau of Statistics 2009). This fertility rate peaked in 1961 at 3.5 babies per woman and by 1965 had dropped to just below the 1946 level (McCrindle Research 2006). The period 1946 to 1964, therefore, demonstrates the boundaries of the baby boomer demographic. As a comparison, the total fertility rate for 2008 was 1.96 babies per woman which was the highest reported figure since 1977 (2.01). The total fertility rate (TFR) required for replacement is assessed at 2.1 babies per woman, that is, the number of babies required to replace each woman and her partner. Since 1977, the TFR for Australia has been below replacement level. Currently, the fertility rate stands at 1.88 recorded in the 2011 Australian census (Australian Bureau of Statistics 2012d).

Baby boomer divorced women represent a significant proportion of this generation and as a direct result of their small amounts of accumulated superannuation and savings, they are more economically disadvantaged than any other group within this generation (Brown & Lin 2012; Butrica & Smith 2012; James 2004). Those women, who are privately renting or, in some cases, struggling to pay off a mortgage, will be in an even more precarious position than those who already have their own property in which to live.

From 2006 onwards, the early baby boomers began to enter retirement, and the sheer volume of this cohort has been causing governmental concern with regard to future expected increases in health and age pension expenditure (Treasury 2010).
The imminence of this potential problem has brought baby boomers into the limelight. Of course, whether or not their retirement will cause undue pressure on the Treasury coffers will not be apparent immediately.

As previously mentioned, it is reported that baby boomer, un-partnered divorcées are the most economically disadvantaged cohort of all baby boomers (Brown & Lin 2012). They have little superannuation and/or personal savings. Their attachment to the workforce has been hitherto tenuous due to caring responsibilities, low wages and intermittent employment opportunities. Their position is further compromised for those who are in private rental accommodation, which is not only insecure from the point of view of ongoing tenure, but also from the upward pressures on the already very high private rental charges.

A person in a privately-rented house has very little control over their housing environment and the fragility of tenure is underlined by the fact that some tenants are not able to afford the high rental charges should they be increased at the end of the lease (Tually 2008). They may be thereby required to move to more affordable and less desirable accommodation. There is a sustained under-supply of private rental housing and those that are available command very high rental fees (Sharam 2011), therefore, a move may not be an option for a great many divorcées and the threat of homelessness is ever present. Public rental accommodation is just as difficult to access (Kimberley & Simons 2009). In 2006, the number of public housing dwellings in Australia decreased by 5%. The waiting period for public housing is considerable and so the chances of gaining access to such accommodation are minimal despite tenure being more secure and the rent being more affordable.

1.2 The Aim of the Research
The aim of this study is to investigate how the recent policy change regarding the elevation of the eligibility age for the age pension has impacted on the life trajectory of baby boomer, un-partnered divorcées and to identify ‘if’ and ‘how’ this has affected their plans for retirement. A secondary aim of the study has been to conceptualise how participants perceive and respond to their approaching retirement from a grounded theoretical perspective. As an inductive research design, the aim is to
generate a substantive theory in order to explain and account for the problems identified and the resolution of those problems as perceived by the participants. In response to this expectation, Orthodox Grounded Theory, as originally advocated by Glaser and Strauss in 1967, has been selected and strictly adhered to throughout the research process. Grounded Theory, as a methodology, permits the emergence of concerns that are important to the participants, rather than framing an investigation of issues that are important to the researcher. The characteristics of the Glaserian model adhered to here, and a justification for the adoption of the orthodox style of Grounded Theory, are presented in more detail in Chapter Three.

As an exploratory investigation, this study will provide an insight into the difficulties faced by divorced, single baby boomer women who do not own, or have little prospect of owning, their own home by the time they reach retirement age. It is anticipated that the Grounded Theory of Projective Presage that has emerged from this investigation will be employed by future researchers to frame further research into the plight of this under-represented and vulnerable cohort of baby boomers.

1.3 Research Design and Methodology
The absence of peer reviewed literature extant in the area of research relative to baby boomer divorcées and the impact of the recent elevation of eligibility to the age pension upon their life trajectory has led to the adoption of a Grounded Theory methodology; more particularly, Orthodox Grounded theory which is discussed in more detail in Chapter Three. Orthodox Grounded Theory was first established by Glaser and Strauss (Glaser & Strauss 1967) and suits the current research study as it enables the researcher to generate a theory which rationalises the understanding and resolution of the participants’ concerns. (Glaser 1998). By conceptualising the data collected, it was anticipated that an understanding of the participant’s main concerns with regard to their approaching retirement would evolve from the perspective of their own lived reality. Consequently, a theory emerged that explained the behaviour of the participants, that theory being The Grounded Theory of Projective Presage. In order to meet the research aims, the intent was to enter the field, find out what was going on for the participants and then conceptualise the data to explain the processes that they used to resolve these concerns in order to generate
a theory that has fit and relevance for the area of inquiry. It was decided that the researcher would enter the field by conducting qualitative, in-depth, semi-structured interviews, which would allow the participants to discuss their feelings openly and discuss any retirement issue that was currently important to them.

Data were then analysed for emergent themes, similarities and differences according to the principles of Glaser’s Orthodox Grounded Theory (Glaser & Strauss 1967). The Grounded Theory of Projective Presage has been developed from this analysis as a parsimonious theory that demonstrates fit, relevance, workability and modifiability in relation to defining the responses given by participants with respect to their impending retirement. The justification for carrying out this research is that there is no previous research pertaining to this economically disadvantaged group in regard to the effect of the increased qualifying age for the government age pension.

1.4 Organisational Overview
This thesis comprises seven chapters and reflects the process through which the Grounded Theory of Projective Presage has developed. This next section provides an organisational overview of the dissertation by outlining a summary of each chapter, to demonstrate how the research aims have been met.

1.4.1 Chapter One: Introduction & Context of the Study
This chapter is presented as an introductory context within which this exploratory study has been located, and, also details the aims and purpose of the investigation. The Glaserian Orthodox Grounded Theory research design and methodology, which has been chosen for this study, is introduced, in relation to the subsequent development of the Grounded Theory of Projective Presage. This chapter concludes with an organisational overview of all chapters to provide a synopsis of the structure of the complete thesis.

1.4.2 Chapter Two: The Background
The objective of this chapter is to provide an illustration of the retirement system in Australia and the position of baby boomer divorcées facing imminent retirement. While there is no extant literature regarding the exact area of inquiry, this chapter
outlines areas of investigation that are of concern to the participants of this study, including the ageing population, mature age workers and comparable studies that have been undertaken in this field of research. This chapter is submitted, not as a literature review, but to provide a background and conceptualise issues relating to the area of interest.

1.4.3 Chapter Three: Research Design and Methodological Procedures

The purpose of this chapter is to substantiate the choice of the research design implemented in the present study and to demonstrate the processes that were pursued at each stage of the research process using Glaserian Grounded Theory towards the development of the parsimonious Grounded Theory of Projective Presage. This chapter is divided into two sections. Section One discusses the research design by unfolding the stages of Glaserian Grounded Theory as a methodological approach. Section Two furnishes details of how the procedures and principles of Glaserian Grounded Theory have been systematically followed during the execution of the process of data collection and analysing this research.

1.4.4 Chapter Four: Projective Presage

The intent of this chapter is to introduce the Grounded Theory of Projective Presage. A discussion is presented of the findings of this research in relation to the principles of Grounded Theory, which were strictly adhered to throughout the entire research process. In addition, it is demonstrated here, how the emergent core category is the basis for the development of the Grounded Theory of Projective Presage and how this explains the resolution of the participants’ main concern of being able to sustain their retirement on the State age pension.

1.4.5 Chapter Five: Discussion

The intention of this chapter is to discuss the distancing behaviours experienced by this particularly vulnerable cohort of pre-retirees, as theorised by the Grounded Theory of Projective Presage. The resolution of the main concerns of the participants is examined in relation to the theories of Cognitive Dissonance, the Transactional Theory of Coping and a model of Transition. These distancing behaviours occur as a
response to a dissonance between the participants’ beliefs about retirement and the actual situation that is unfolding before them.

1.4.6 Chapter Six: Implications
The aim of this chapter is to examine a number of implications of the Grounded Theory of Projective Presage for policy development, pertaining to the area of investigation, which are discussed from the micro-perspective of the individual and the macro-perspective of government and the community. The marginalisation of baby boomer divorcées is also examined as a consequence of legislative measures that are directed towards all baby boomers. This chapter also discusses implications for academics, as well as for practitioners within the substantive area of enquiry, and, concludes with an analysis of other Grounded Theory studies in the general area of examination.

1.4.7 Chapter Seven: Conclusion
This concluding chapter of my research restates the aim as detailed in Chapter One and demonstrates how this aim has been achieved. The purpose of this chapter is to give a brief summarisation of the key findings of this research along with a discussion of the significance of, and the contribution made by, this study to the existing body of knowledge. Further research will be discussed, which includes the limitations of this study. Glaser’s (1978) criteria for evaluating the integrity of the Grounded Theory of Projective Presage will be examined, followed by the possibility of elevation to formal theory.

1.4.8 Appendices
The appendices to this research project should be read in conjunction with Chapters Two, Three, Four and Five to gain a clear understanding of the development of the Grounded Theory of Projective Presage.

Appendix A displays a comprehensive outline of the various ages at which a person may retire depending upon year of birth. Appendix B records the development of the Grounded Theory methodological process. This appendix serves as an audit trail to enable the reader to follow the course of the research process undertaken for this
project. Appendix C presents the Ethics Clearance as granted by the Swinburne University Human Research Ethics Committee (SUHREC) on 11th February, 2011.
CHAPTER TWO
THE BACKGROUND

2.0 Introduction
The purpose of this chapter is to provide a background for this research by drawing together the relevant issues for baby boomer divorcées, and, discuss these in conjunction with the research focus on a specific cohort of baby boomer divorcées. These issues include, among others, issues concerning the age pension and superannuation in Australia, the retirement perspectives of baby boomer women, particularly with respect to how their divorce has impacted on their present situation and future prospects. The vulnerability of baby boomer divorcées prompted me to undertake this research in an area of under-researched investigation.

With respect to the recent changes to the eligibility age for the age pension, which was raised to 62 years for women in 2002 and again in 2009 to 67 years, for both men and women (Department of Human Services 2012), no research has been found, thus far, that has investigated the impact of this raise in the eligibility threshold in 2002, neither has any study been located on the 2009 eligibility age elevation. Given these circumstances, I decided that a background to the issues raised by the participants would provide a deeper, and more focussed, understanding of the vulnerable position of baby boomer divorcées.

The data collected in this research represents the perceptions of a financially-challenged cohort coming to terms with their imminent retirement, in which they expect to find that their economic circumstances will be further challenged than they already are. Their main concern resonated with their anxiety in relation to how they would be able to deal with a situation about which they had misgivings. The emergent categories reflected this foreboding along with the cognitive processes of the participants that served to alleviate the distress this situation was placing upon them. The following sections identify this cohort with regard to their position within the general population, establishing them as a diverse group which should not be addressed homogenously.
2.1 Positioning the Baby Boomer Generation

There are no hard and fast rules for characterising the generations. They are defined by such things as world events and shared experiences, as well as by birth rates (Australian Bureau of Statistics 2006a). Mostly each generation spans about a twenty-year period and this is to provide a more meaningful comparison across the generations (Australian Bureau of Statistics 2006a:9).

A generation is traditionally defined as being the period of time between the birth of parents and the birth of their offspring (McCrindle & Wolfinger 2009). When women were having babies in their twenties, a generation was considered to be about twenty years. Up until recently this biological definition has been appropriate for sociologists; however, with rapid advances in technology, twenty years is considered to be too broad a time frame. Women are now having babies well into their thirties, and, if the previously mentioned biological definition was adhered to, a generation would be pushed out to more than thirty years.

This situation may be problematic in that such a temporal duration is too widespread to capture significant technological and cultural changes. For instance, those born at the beginning of a thirty-year time frame would experience widely differing, lifestyle developments to those born at the end of such a period. Consider, for instance, the advancements in communication during the last thirty years. People now have many means of communication at their disposal, such as social media, mobile phones, and the internet etc., compared to either writing letters or using the telephone which were among the limited choices available in the 1980s. According to McCrindle (2009), a generation is now defined sociologically and is considered to refer to a cohort of people within a similar time period who share a comparable age and life stage and who are influenced by particular events, trends and developments (McCrindle & Wolfinger 2009:2). As can be seen by the following Table 1, the span of generations has become gradually narrower. These figures are approximations only:
In September, 2013, Australia’s total population reached an estimated figure of over 23.2 million people (Australian Bureau of Statistics 2013a). This figure is anticipated to increase to between 31 and 40 million people between the years 2031 to 2051, based on the current fertility and immigration rates being maintained (Australian Bureau of Statistics 2006a:40). The growth in Australia's population has two main components; natural increase (the number of births minus the number of deaths), and net overseas migration (NOM), which is the net gain or loss of population through immigration to Australia, and emigration from Australia (Australian Bureau of Statistics 2006a:6).

In a little under half a century, the population has nearly doubled. The question of how much this figure will increase during the next half century is currently being debated by governments, who are concerned that the capability of available tax revenue will be insufficient to meet the anticipated increase in pension and health

<table>
<thead>
<tr>
<th>GENERATION</th>
<th>YEAR OF BIRTH</th>
<th>% OF POPn 2012</th>
<th>POPULATION TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federation</td>
<td>1891-1925 (34 yrs.)</td>
<td>1.9</td>
<td>424,000</td>
</tr>
<tr>
<td>Builders</td>
<td>1926 -1945 (19 yrs.)</td>
<td>12.2</td>
<td>2.79 million</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>1946-1964 (18 yrs.)</td>
<td>25.0</td>
<td>5.66 million</td>
</tr>
<tr>
<td>Generation X</td>
<td>1965-1979 (14 yrs.)</td>
<td>14.4</td>
<td>3.19 million</td>
</tr>
<tr>
<td>Generation Y</td>
<td>1980-1994 (14 yrs.)</td>
<td>21.5</td>
<td>4.90 million</td>
</tr>
<tr>
<td>Generation Z</td>
<td>1995-2009 (14 yrs.)</td>
<td>18.7</td>
<td>4.25 million</td>
</tr>
<tr>
<td>Generation Alpha</td>
<td>2010 -</td>
<td>6.5</td>
<td>1.48 million</td>
</tr>
</tbody>
</table>

Source: (Australian Bureau of Statistics 2012a; McCrindle & Wolfinger 2010)
care expenditure. The following Table 2 illustrates Australia’s population growth since 1946 to the latest Australian census (2011):

**Table 2: Australia’s Population 1946 to 2012**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td>1826</td>
<td>2770</td>
<td>3420</td>
<td>3787</td>
<td>3700</td>
<td>3911</td>
<td>4050</td>
<td>4269</td>
</tr>
<tr>
<td>15-44</td>
<td>3450</td>
<td>3996</td>
<td>4893</td>
<td>6185</td>
<td>7583</td>
<td>8350</td>
<td>8838</td>
<td>9540</td>
</tr>
<tr>
<td>45-64</td>
<td>1594</td>
<td>1866</td>
<td>2308</td>
<td>2808</td>
<td>3054</td>
<td>3847</td>
<td>5116</td>
<td>5664</td>
</tr>
<tr>
<td>65+</td>
<td>594</td>
<td>794</td>
<td>986</td>
<td>1253</td>
<td>1682</td>
<td>2203</td>
<td>2693</td>
<td>3211</td>
</tr>
<tr>
<td>Total</td>
<td>7464</td>
<td>9426</td>
<td>11560</td>
<td>14033</td>
<td>16019</td>
<td>18311</td>
<td>20698</td>
<td>22684</td>
</tr>
</tbody>
</table>

Source: (Australian Bureau of Statistics 2008a, 2012a)
(Figures rounded to nearest ‘000)

For the purposes of this research I have opted to follow the generational representation outlined in Table 1 above, which seems to be the most widely accepted classification found to date.

The baby boomer generation has now reached retirement age resulting in a large number of people leaving the labour force. This situation reduces the number of people in the workforce available to contribute to maintaining the older population through taxation revenue. Thus, Australia’s population is ageing as a direct result of increasing life expectancy and falling fertility rates (Bateman 2005; Weston, Qu & Soriano 2003). Australia, like many other Western countries, is shifting from being referred to as a ‘young country’ to becoming that of an ‘ageing’ society (Jamrozik 2009). The proportion of the population aged 65 years and over, has been steadily increasing over recent times. In 1901, only 4% of the population was over 65 years. By 2010, this proportion had risen to 13.5% and is projected to increase to between 21% and 23% by 2041 (Australian Bureau of Statistics 2011b:5). The following section foregrounds my research by explaining increasing life expectancy and declining mortality and fertility rates, which are the major factors contributing to an ageing population. As a result, there are fewer people at the younger end of the
population spectrum to support the growing proportion of older people in retirement.

2.2 Factors Contributing to an Ageing Population

The main factors contributing to the ageing of the population are increasing life expectancies and decreasing mortality rates, along with decreasing fertility rates and the effects of changing migration patterns. The median age of the population, where half the population is older, and half the population is younger, is determined by adding together these components of births, deaths and migration (Australian Bureau of Statistics 2012g). As evidenced by the progressive increase of the resultant median age, it can be seen that the population is gradually ageing. The following Table 3 illustrates this advancement from 1981 to 2011:

Table 3: Median Age of Australia’s Population

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Age of Population (yrs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981</td>
<td>32.9</td>
</tr>
<tr>
<td>1990</td>
<td>32.1</td>
</tr>
<tr>
<td>2000</td>
<td>36.6</td>
</tr>
<tr>
<td>2007</td>
<td>36.8</td>
</tr>
<tr>
<td>2008</td>
<td>36.9</td>
</tr>
<tr>
<td>2009</td>
<td>36.9</td>
</tr>
<tr>
<td>2010</td>
<td>37.1</td>
</tr>
<tr>
<td>2011</td>
<td>37.3</td>
</tr>
</tbody>
</table>

Source: (Australian Bureau of Statistics 2012a)

The median age of the Australian population has increased by 5 years over the last twenty years; from 32.1 years in 1990 to 37.1 years in 2010. Between 2009 and 2010, the median age remained relatively steady at 36.9 years. The youngest of the baby boomer generation turn 65 in 2031, and by that time the median age of the population is predicted to be between 42 and 45 years (Australian Bureau of Statistics 2012a). These statistics quite clearly show a fairly rapid rise in the median
age over the medium term. It is possible that a mini baby boom may be occurring, as can be seen by the slight rise in birth rates (or total fertility rates) in recent years, since 2000 (see Chart 2 below). Should this trend continue, we may see a change in the median age figure, whereby the number of baby boomers still living could be offset by a larger number of younger people entering the workforce than there are at present, thus slowing the ageing of the population.

2.2.1 Increasing Life Expectancy

One of the factors associated with the rising median age of the population is the increase in life expectancy, not only in Australia, but also worldwide. During the 1880s, the average life expectancy at birth for boys was 47.2 years and 50.8 for girls (Australian Bureau of Statistics 2012a). In 2011, these figures have risen dramatically to 79.5 years for boys at birth and 84.2 years for girls. (See Chart 1 below).

**Chart 1: Average Life Expectancy**

![Average Life Expectancy Chart](image)

Source: (Australian Bureau of Statistics 2012a)

This increase of over 30 years can be attributed, among other factors, to a good health care system, advancing medical technology and lower rates of infant mortality. There has also been a significant reduction in mortality rates for those over 65 years of age (Knox 2007). During the period from 1901 to 1977, the mortality rate for 85 year old males declined by 19%; whereas in the period 1977 to 2002, the mortality rate had declined even further by 34%. This decrease can be accredited to the significant improvement in medical technology, in particular, a reduction in the number deaths from heart disease among older people. Some other factors that have
a significant bearing on low mortality rates are improved living and sanitation conditions, improved nutrition, increased water and sewerage control, and better control of infection in hospitals. In the 1920s, 15% of all deaths were caused by contagious and parasitic diseases, however, as a result of the introduction of extensive immunisation programs, by 1966 this figure was less than 1% (Australian Bureau of Statistics 2011b:3). The immunisation programs have had a significant effect on the good health and longevity of the baby boomer generation.

2.2.2 Declining Fertility Rates

International fertility rates have been declining steadily over the past forty years from 4.5 in 1970, to 2.5 in 2010 (Australian Bureau of Statistics 2010b). These figures demonstrate that on a global scale, international fertility rates are above the replacement rate of 2.1. While developed countries tend to have lower fertility rates, in response to social and economic development and higher contraceptive use, less developed countries have a much higher fertility rate. European (Spain: 1.4 and France: 2.0) and developed Asian countries have the lowest of all fertility rates, with Hong Kong being the lowest in the world, at 1.0 in 2010. USA and New Zealand are comparable at 2.1. Middle Eastern and African countries are among those with the highest fertility rates, for example, Yemen at 5.5 and Afghanistan at 6.6 in 2010.

The drop in fertility rates in Australia, since the late 1960s, has had a major influence on the perceived lack of human capital available to contribute to the taxation system to enable the adequate funding of retirement pensions. The total fertility rate (TFR) denotes the number of babies a woman could be expected to bear during her reproductive lifetime (Australian Bureau of Statistics 2010b:9). The TFR measures the average number of live children, per woman, including those who have no children; rather than the average number of children per mother. The replacement rate is set at 2.1; the number of children necessary to replace each parent. The total fertility rates for Australia are demonstrated below in Chart 2, from 1920 until 2011, and highlight the baby boomer years between 1946 and the mid-1960s:
In the 1920s, the TFR reached a high of 3.1, and then fell during the Great Depression in the 1930s to 2.1. During the baby boom, the TFR reached 3.5 babies per woman in 1961. Fertility rates fell dramatically in the following years of the 1960s, when the contraceptive pill became available. The rate stayed around 2.9 until 1971. By 1976, rates fell again to replacement level of 2.1, which was indicative of a large number of women choosing to delay, or to not have children at all. After a stabilising period during the 1980s, a more gradual decline in fertility rates was observed reaching its lowest level of 1.73 in 2001. After reaching a thirty-year high in 2008 of 1.96 rates have remained relatively stable in the last few years at around 1.9. The decline in birth rates has been a result of women choosing to have their babies at an older age. Therefore, while fewer babies were being born in recent years, it is possible that a rise in the TFR will be evident when these older women choose to start their families. This is demonstrated by the rise in the median age of women registering a birth. In 2000, the median age was 29.8 years and increased to 30.8 years in 2006 (Australian Bureau of Statistics 2010b:10) and has been relatively stable since.

In addition to the rise in fertility rates during this period of prosperity, there was also a significant rise in immigration rates (Hugo 2003). This influx of new Australians
was intended to boost the economy at the time, which it succeeded in doing. However, an unintended consequence of this action was to later magnify concern as to the availability of sufficient pension funds to meet the retirement needs of this generation. This will be discussed in more detail later in this chapter.

### 2.2.3 Immigration Affecting Population Size

In 1945, some politicians were concerned that the extant population would be insufficient to sustain the growing economy (Weston, Qu & Soriano 2003). In response to the need for unskilled labour, a huge post-war immigration program was released (Teicher, Shah & Griffin 2002). This planned immigration program was the largest undertaken in the country’s history and was accompanied by the catchphrase ‘populate or perish’. Unskilled European migrants were granted entry into Australia for the intended purpose of developing such public works as various hydro-electric schemes and infrastructure projects, such as, the upgrade of the road and rail systems. Their residency was also subject to the doctrines of the controversial White Australia policy.

The White Australia policy had its origins as far back as the 1850s, when white miners expressed their resentment to industrious Chinese diggers (Department of Immigration and Citizenship 2012:1). Australian workers became opposed to non-white workers, whom they felt might take their jobs as a result of their willingness to accept a lower standard of living and lower wages. This resentment culminated in violence at Lambing Flat (now Young) in New South Wales, and, on the Buckland River in Victoria. As a result of this uprising, the governments of the two colonies introduced restrictions on Chinese immigration.

In 1901, restrictions were imposed on migrants, included prohibiting those considered to be insane, likely to be an expense to the public, or any charitable institution, and those suffering from any infectious disease (Department of Immigration and Citizenship 2012:2). As well as also prohibiting criminals and prostitutes, a dictation test was conducted, often in a language unfamiliar to the applicant. All of these restrictions succeeded in precluding any potential applicant
who was not from an English heritage. The White Australia policy was positively accepted in the majority of sections of the community.

In 1949, the first step towards a non-discriminatory immigration policy was taken. Japanese war brides were admitted, and 800 non-European refugees were allowed to remain in Australia, who had arrived during World War II (Department of Immigration and Citizenship 2012:2). It would be appropriate to assume here that the children of these recent migrants would become some of the first multicultural members of the baby boomer generation. The next development towards a more integrated immigration policy came in 1957, when non-Europeans with 15 years residency in Australia, were permitted to become Australian citizens. The following year, the revised Migration Act 1958 avoided references to race in the hope that ‘distinguished and highly qualified Asians’ might immigrate (Department of Immigration and Citizenship 2012:3).

In March of 1966, restrictions were eased again with applications being accepted from well-qualified people on the basis of their capacity to integrate easily into Australian life. Their possession of qualifications were perceived as positively useful in Australia. This allowed for the acceptance of more non-Europeans as potential migrants. This signified the end for the White Australia policy. In 1973, further steps were taken to continue the gradual process to remove race as a factor in immigration policy, including reducing the eligibility for obtaining citizenship to three years (Department of Immigration and Citizenship 2012:3). In 2011, one quarter of Australia’s population was born overseas.

All of the above factors have contributed to the ageing of the population, however, an unintended consequence of boosting the economy via an increase in population numbers in the mid-20th century is that there is now concern for the sustainability of this population explosion now that many are reaching pension age. A further consequence is that any subsequent policy change in response to alleviating future strain on income support, will exacerbate the already precarious position of some cohorts.
2.2.4 The Diversity of the Baby Boomer Generation

The prior discussion of the generational profile and changing demographics illustrates that the baby boomer generation is not a homogenous group. They have differing cultural backgrounds, which define their divergent values, expectations and traditions.

Baby boomers were born in the mid-1940s to the mid-1960s which makes them between 49 and 67 years in 2013. The increased prosperity of the post-war era, and the growing numbers of the baby boomer generation, made it necessary for Australian authorities to expand local infrastructure to accommodate this new generation. Schools were built and health services were expanded. The many and varied technological advances in health science enabled people born at this time to enjoy the benefits of a healthy lifestyle which would extend hopefully into their late eighties and nineties. The real estate market thrived; there was an increase in the demand for goods and services. As consumerism flourished, the baby boomers, or the ‘me’ or ‘now’ generation (McCrindle & Wolfinger 2010) were seen by some as a selfish and self-absorbed group, who wanted it all and wanted it now. In contrast, the baby boomers sometimes see themselves as the ‘unlucky’ generation (Hamilton & Hamilton 2006) as they are expected to self-provide but have not necessarily had the opportunity to make superannuation contributions for a major portion of their working life. However, some may have amassed sufficient superannuation and/or assets to make them ineligible for the full age pension. This may, or may not, be sufficient for a comfortable retirement further marginalising low income boomers. Those in a more perilous situation will be the baby boomer divorcées living in a privately rented property, who will be obliged to manage their retirement on an age pension.

The anticipated age of retirement, that baby boomers envisage, is determined by personal need rather than age specific societal norms (Winston & Barnes 2007). Many have already retired at 55 or younger by choice, but still more do not have this option. Depending on their year of birth, many will not be eligible for a full age pension until they have reached 67 years of age (See Appendix A). Retirement without an age pension is not an option for many baby boomers. The participants of
this research indicated that they have little or no superannuation or personal savings with which to supplement the age pension. Continuing in employment is the only option for many retirees, as long as their health is relatively stable. Although, the AMP.NATSEM Income and Wealth Report (2007), revealed that the baby boomer generation are the wealthiest generation in Australia, much of their wealth is tied up in non-liquid assets; for instance in the homes they have bought (AMP.NATSEM 2007). While they may be asset rich, they are retirement fund poor. The superannuation guarantee contribution scheme (SGC) was introduced in 1992 which was relatively late in the working lives of the baby boomers; and so many of them will have little in their retirement funds when they reach retirement age.

Differences in retirement outlook between high and low income baby boomers is, therefore, of great importance to further studies, and it is this anomaly that is a key driver for this investigation. Many high-income boomers do indeed reject traditional retirement, viewing this as a time for a change of career, when they are able to work fewer hours and benefit from the flexibility to engage in their leisure activities (Hamilton & Hamilton 2006). On the other hand, while lower-income boomers perceive retirement to be a definitive transition from work to leisure, perception and reality seem to differ. As many in the group under investigation in this research expect to continue working beyond the official age of retirement, they will be doing so out of financial necessity rather than as a choice (Hamilton & Hamilton 2006). The findings of this research also confirm that there is a dissonance between reality and expectation amongst such low income retirees. These baby boomers, therefore, expect to work into their late sixties, or early seventies, or for as long as they can find suitable employment. In this regard, the low-income baby boomers are mostly despondent about the aforementioned need to work beyond the official retirement age (Hamilton & Hamilton 2006). Understandably, they would like to be able to choose whether or not they continue in paid employment. The diversity of the baby boomer generation will, therefore, ultimately leave some groups in a very vulnerable position.

The life trajectories of baby boomers differ greatly depending upon, for instance, their attachment to the workforce, their marital status, living arrangements etc. This
makes policy forecasting extremely difficult. The imperative exists, therefore, to closely consider the situations of cohorts within the baby boomer generation who will, due to their socio-economic status, be most greatly impacted on by policy changes, in order that they can be initiated to accommodate the non-homogenous aspect of the ageing demographic. This research aims to highlight to the plight of a specific cohort within the broader demographic of baby boomers where gender and marital status play a significant role in determining their retirement prospects.

2.3 The Impact of Divorce
The demographic of the single divorcée has changed considerably since the early 20th century. The single and divorced female cohort was very small by comparison to that of the present day. Divorce was not a common occurrence in the early 1900s, with the number of divorced women being a very minor proportion of the total population of women. The census of 1901, states that there were 1,147 divorced or separated women (and a further 1,930 whose status was not specified) This figure represents 0.0017% of the female population (Australian Bureau of Statistics 2013b). In contrast, according to census of 2011, there were approximately one million women who were divorced or separated and were over the age of 15 years, which equates to approximately 10% of the female population (Australian Bureau of Statistics 2011c). Not all of these women would be financially challenged, and in rental accommodation, as are the participants of this study, however, obtaining an accurate number of divorced and single baby boomer women in rental accommodation proved to be rather difficult from data available from the 2006 census. Due to a recent increase in the nature of information made available by the Australian Bureau of Statistics, from the 2011 census, the following Table 4 was compiled after a request was made to the Bureau for specific data regarding the target population for this research. As can be seen from Table 4, the number of divorced women in rental accommodation is almost half the number of all women who are currently renting. This is a very significant number of women who may be at risk of becoming a hidden cohort of vulnerable Australians. Further research is needed within this area of investigation to allow appropriate policy initiatives to be introduced in an effort to avoid this cohort being victims of unintended consequences.
Table 4: Size of Target Population 2011

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Age 48-66 years in rented premises</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>159,664</td>
</tr>
<tr>
<td>Widowed</td>
<td>30,567</td>
</tr>
<tr>
<td>Never Married</td>
<td>57,577</td>
</tr>
<tr>
<td>Divorced</td>
<td>127,887</td>
</tr>
<tr>
<td>Separated</td>
<td>39,940</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>167,827</strong></td>
</tr>
</tbody>
</table>

Source: (Australian Bureau of Statistics 2014)

The impact of divorce on retirement is well-covered in recent literature retrieved for this research, in particular with regard to women’s retirement prospects (Apps 2009; Butrica & Iams 2000; Butrica & Iams 2001; Butrica & Smith 2012; Caruana 2011; de Vaus et al. 2007; Dewar, Sheehan & Hughes 1999; Forbes 2007; Gray et al. 2010; Sheehan, Chrzanowski & Dewar 2008). Not surprisingly, studies found that marriage has a positive effect on wealth, while divorce had a very much negative effect. This was especially the case for women (Zagorsky 2005).

A recent study aiming to explore the influence of marital status on women’s retirement experience (Price & Nesteruk 2008) found that married women’s decision to retire, was based on pressure put on them by their spouse, or people in their care. One of the aims of this 2008 study, was to investigate how women adjusted to life in retirement when their spouse was also at home all of the time. The study revealed that their single counterparts were looking forward to retirement with a higher degree of enthusiasm, seeing this as a time of personal freedom. It should be noted here that one of the limitations of this research was that the single women interviewed were well educated, healthy, and financially secure. This demographic is atypical and does not provide an accurate portrayal of single women, although this point was noted by the researchers.
Research has indicated that single, elderly female households had not only experienced the highest incidence of poverty compared to other household types, but have also been at the greatest risk of persistent poverty (ARC/NHMRC 2006). Women who are divorced are at a greater risk of poverty in older age than women who are in a partnership (Stanford & Usita 2003). Put quite simply, older divorced women are more likely than younger divorced women to be the most financially disadvantaged of all divorcées (Smyth & Weston 2000). Also, these women’s disposable income frequently decreases following separation, limiting their ability to accumulate superannuation or make voluntary savings in the future (Australian Human Rights Commission 2009). This finding was also indicated in 1999, in a study which discovered that divorced women generally have the same labour force attachment as married women, but neither group generates large amounts of superannuation, on which to rely in retirement (Dewar, Sheehan & Hughes 1999). For single women, any superannuation they have is a major source of their retirement income as they do not benefit from a spouse’s superannuation. This is compounded by the higher living costs for single individuals compared to those for couples who are able to share their living costs.

Legislation was passed in December, 2002, which made provision for superannuation to be considered as an asset in divorce settlements (Austen, Jefferson & Preston 2002; Jefferson & Preston 2005). Baby boomer women, who divorced prior to the introduction of this legislation, have no claims at all on their spouses’ superannuation, further adding to their financial insecurity. Dewar, Sheehan and Hughes (1999), however, stated that most divorcing couples fail to consider superannuation in the division of property. In relation to the current study, the participants revealed that their superannuation was at a similar level to that of their partner; and, as such, was not included in the divorce settlement.

Divorce may have significant financial implications for women into old age (Maloney et al. 2000) as they can no longer rely on their spouse’s retirement preparations. They may often be left with no means of earning additional income other than the State Age pension, making it very difficult to meet their regular outgoings. Maloney (2000) stated that the age cohorts who are affected to a great degree by divorce, are
yet to reach the age pension eligibility age. This suggests that the number of women, who will be receiving the age pension, that are divorced will increase significantly. The increase in the divorce rate, in the mid-1970s, will result in a large number of people approaching retirement who have experienced divorce in their lives. This suggests that there will be an increasing number of divorced single females in the retirement age group. Butrica, Iams and Smith (2003) stated that of the increasing proportion of couples who are divorcing, women are less likely than men to remarry. If this trend continues, combined with the increasing life expectancy of women, the population of future retirees may consist of many more single divorcées, than at present, who have an uncertain future.

The findings of my research confirm that divorced and single baby boomer women are in a very vulnerable position. They are caught in an era, wherein the State is moving from its responsibility, to provide a safety net for disadvantaged groups to the privatisation of the retirement income provision. Shifting the responsibility of retirement income provision, from the State to the individual, puts this cohort in danger of extreme poverty, having no opportunity nor resource to self-provide, other than to rely on a pension that is neither sufficient nor guaranteed.

2.4 Australia’s Retirement System

The nature of the construction of the welfare system, since its inception at the beginning of the 20th century, has become progressively more focussed on the shift of retirement income provision from being state-funded to being privately-funded. Much of the recent neo-liberal statutory reform that has taken place to date has addressed government deficits in funding the retirement of baby boomers, however, this has exacerbated the situation of the particular cohort under investigation. This issue will be discussed in more detail in Chapter Five.

In anticipation of the projected impact of the ageing of the population on public expenditure, the retirement income system in Australia has undergone a number of changes, particularly in recent years (Bateman 2007). After more than one hundred years since its inception nationally, in the early 1900s, the retirement income provision has developed into a multi-pillar system (Bateman 2007; Bateman &
Piggott 2001a; Harding et al. 2009; Jefferson & Preston 2005; Preston & Austen 2001; Warren 2008; Warren & Oguzoglu 2010). The three pillars include the age pension (a means tested, non-contributory and Government funded system), private occupational superannuation (compulsory employer contributions and voluntary employee contributions) and individual private savings (including savings through property, shares, investments, etc.).

For the majority of the 20th century, there were only two ‘pillars’ or elements to the retirement income system; the universal, means tested age pension and voluntary retirement savings (Bateman & Piggott 2001a). Prior to the introduction of the Superannuation Guarantee in the early 1990s, Australia had not implemented earnings related retirement income schemes, which were already in place in Europe and in the United States and known as social insurance. Several attempts were made to introduce such policies, but the outbreak of World War II signaled an indefinite deferral of the implementation of these policies. After the war, occupational superannuation began to increase within the public sector, albeit rather unsystematically, by providing hugely varying conditions and benefits.

By the 1970s, there was a government preferred scheme for voluntary superannuation rather than a scheme designed along the lines of those currently in operation in OECD countries. However, at this time, it was the trade unions who campaigned for a multi-employer occupational scheme. As part of the then Labor Government’s contract with the trade union movement, the ‘Accord’, advocated building superannuation contributions into a national centralised wage decision (Bateman & Piggott 2001a:2). In 1986, when the Accord Mark II was agreed upon, one of its central elements was that a 6% increase in employee compensation was to be granted, of which a 3% employer superannuation contribution would be paid into an individual account in an industry fund. This was known as productivity award superannuation. Superannuation coverage increased markedly over the next three years, particularly in the private sector, including industries where women, part-time and casual workers were concentrated (Bateman 2007). This system was complex and expensive to enforce, and as a result, in 1991, instead of approving another 3% increase, legislation was introduced that required employers to make
superannuation contributions to an approved fund on behalf of their employees. This policy began in 1992 and is now known as the Superannuation Contribution Guarantee. By the early 2000s, over 90% of all employees and nearly 100% of full-time employees had superannuation coverage. At this time, the contribution rate was 9%. A more detailed account of the age pension and the superannuation guarantee in relation to women is outlined as follows.

### 2.4.1 Age Pension

The first ‘pillar’ of Australia’s current retirement income provision is the age pension. This was first introduced nationally in 1909, and provided a social welfare safety net for older Australians with a modest benefit on the basis of need (Bateman 2005; Jefferson 2005a; Warren & Oguzoglu 2010:358).

In the late 19th century, there was global interest in old age pensions. Germany had introduced an innovative system of compulsory insurance schemes including old age pensions. Other welfare schemes were also introduced at this time. Compulsory education had been established in the 1870s and had been seen as an investment in the future of Australia. A prosperous country needed intelligent and responsible adults (Jones 1980).

In 1909, the first Commonwealth Age pension evolved from the New South Wales and Victorian State pensions (Bateman & Piggott 2001a; Jones 1980). The New South Wales Age pension was introduced in 1900 after the Commissions of Inquiry recommended that this pension be paid from taxes on racing, tobacco, opium and drunkenness fines. This payment was made to nearly 44% of the population, a figure higher than anticipated originally, and the means test set the property limit at $780. This was very generous when an average wage was accepted as $200 per annum. The pension was not so generous in Victoria, which had a much stricter means test, and by 1906, only 17% of the population were receiving this payment. The administration of these pensions was carried out by local boards, often in an insensitive and undignified manner, causing its recipients to be looked upon in a negative light. The Royal Commission on Old Age Pensions, in 1905, recommended that the New South Wales scheme should be modified and then implemented.
throughout Australia resulting in the introduction of a Federal Old Age Pension, in 1909.

Since its inception, the qualifying age for the Age Pension has been 65 years for men and 60 years for women. When the Age Pension was first introduced in the early 1900s, it was accepted that relatively few people would reach qualifying age. The average life expectancy was well below age pension qualifying age at 55 for men and 58 for women (Austen, Jefferson & Preston 2002). In today’s society, the average life expectancy is at least 20 years above this figure, indicating that there will be a large increase in pension expenditure within the next two decades when all of the current generation of baby boomers have retired. As part of the government’s early intervention initiatives, the raising of the eligibility age of the Age Pension has been in effect since 2009 (Department of Human Services 2013b). This action will defer payment of benefits until recipients reach the higher eligibility age (Knox 2007). However, there also needs to be adequate safety nets in place to accommodate those people who are unable to work longer through no fault of their own. For example, much of the recent reform which has addressed government deficits has intensified the situation of baby boomer divorcées and other marginalised groups of baby boomers.

The last pension review was released in 2009 (Harmer 2009) by the Department of Families, Housing, Community Services and Indigenous Affairs. It was recognised that in order to meet both short and long term challenges, reforms were needed in a variety of areas, including with regard to those pensioners who were living alone and paying private rent. In this report, it was suggested that the government would direct its attention to providing a pension system that gave financial security to seniors. Among the 2000 pensioners questioned, many suggested the adoption of a social insurance scheme similar to that in place in other OECD countries, however, the Review sees the current pension scheme as being sustainable and not prone to the financial risks to which social insurance schemes overseas are subjected.
2.4.2 Women and the Age Pension

One of the main considerations put before the Pension Review (Harmer 2009), was the question as to whether or not the current rate of pension payment was adequate and provided a ‘basic acceptable standard of living’. The report stated that in the case of a pensioner couple who lived in their own home, or rented from a public housing authority with moderate levels of health costs, the assistance provided was adequate. This scenario, however, does not take account of those couples or singles who are living in private rental accommodation. It is difficult to gain access to public housing accommodation; as was noted by some of the participants of this research, and, the proportion of pensioners who are in such accommodation is quite low. The Review does, however, recognise that pensioners living in private rental accommodation face significantly higher costs than those in public housing, and, also consider the differences in basic expenditure between couples and singles living alone as discussed in Chapter Five. Although, the reviewers do not separate out single pensioners from couples, they believe that a reform of the Rent Assistance scheme should be undertaken (also mentioned by one of this study’s participants) as well as a proposal to increase investment in social housing. This would be good news for single baby boomer divorcées living alone, however, whether it would be sufficient to provide ‘a basic acceptable standard of living’ for those in a private rental home is questionable as their chances of being offered public housing are extremely slim.

As previously mentioned, the means tested age pension was first introduced in 1909 (Bateman & Piggott 2001b). Male residents of Australia were eligible at 65 years of age, and females at age 60. These eligibility criteria remained in place, until the threshold for women only was raised to 62 years in 2002, and, again in 2000 to 67 years for both men and women (Department of Human Services 2013b). The age limit has, therefore, been raised by seven years between 2002 and 2009. It is possible, then, to assume that it will be raised yet again in the near future, a concern raised by the participants of this study.
Of all single women, divorced women were more likely than never-married women to be reliant upon the government age pension in retirement (Warren 2006). The pension benefit for a single person is calculated at 25% of the average male full-time wage (Bateman & Piggott 2001b). This figure is deemed to be adequate to provide a basic standard of living. It is not possible to meet all of one’s necessary and routine expenses on just a quarter of a full-time wage, according to the participants of this study. Hence, they are forced to continue in paid employment to service these normal expenses.

2.4.3 Superannuation

Superannuation is the second ‘pillar’ of the retirement income system. Since the introduction of the Superannuation Guarantee Charge (SGC) in 1992, wherein employers were obliged to contribute 9% of an employee’s wage to a superannuation fund, it was anticipated that pressures would be eased on the age pension being so heavily relied upon as the main source of income for retirees in the coming years. However, Harding et al, (2009) point out that superannuation accounts will take years to mature, and, even if a superannuation fund had been accruing savings for a full working life of around forty years, the eventual balance would still be insufficient to fund a modest retirement. Baby boomers have only had a maximum of about 20 years in the labour force since the introduction of the SGC. Given this analysis, it seems doubtful that this generation will be significantly less reliant on the age pension than previous generations as an outcome of their low levels of superannuation contributions.

When baby boomers entered the workforce, the predominant form of retirement savings was the age pension (Hamilton & Hamilton 2006). The emphasis has now shifted to private provision for retirement through superannuation. The baby boomer generation was between 30 and 45 years of age at the time when the superannuation guarantee charge (SGC) was introduced, meaning as a cohort they are situated at the nexus between the transition from the age pension to the SGC. High income boomers have the choice of whether to retire, or to work fewer hours to fund the lifestyle they would prefer. Lower income earners, however, do not have the luxury of this choice. Their choices are fully dependent upon their financial position,
and, they may have to delay retirement further into the future than the present age of eligibility for a full government retirement pension, which is currently at 65 years for early baby boomers and up to 67 years for late boomers. The younger members of this generation will have about an extra ten years to save for their retirement, and while this will increase their savings slightly, it will not have a significant impact on their future savings.

Even if the present rate of employer superannuation contributions is raised to 15%, from the current 12% level, a pre-retired employee will consequently have even less in his pay packet to take home. It is possible that low income earners, such as baby boomer divorced women, may be even more disadvantaged than they are at present. Superannuation funds have been hit by the recent global financial crisis. People have been affected in differing ways and some might have sufficient time to recoup their losses, however, others, including one of the participants in this research, are permanently affected.

Superannuation has been the preferred method of retirement income provision since its inception in 1992 (Austen, Jefferson & Preston 2002). The reasoning behind the introduction of this system was to respond to the looming challenge of the ageing population, in the hopes of reducing their reliance on the Age Pension. The Superannuation Guarantee Charge, along with its very generous taxation concession, will allow many to provide themselves with a modest income in retirement. However, because superannuation relies on maximum labour force attachment to gain optimal benefit from the scheme, this system is gender biased. According to Austen, Jefferson et al (2002), while women are not precluded from accessing any part of system; they will find it particularly difficult to maintain maximum attachment to the labour force. Restricted by broken work patterns, caring responsibilities; and, due to their concentration in lower paying positions, women are contributing to lower levels of superannuation accumulation.

2.4.4 Women and Superannuation
Bernasek and Shwiff (2001) noted that women are more vulnerable than men to poverty in older age, and, as stated by Warren (2006), are more heavily dependent
on the age pension. The Australian Human Rights Commission (2009) had several suggestions for reducing the effect of this gender gap over the entire female lifecycle, to provide better financial security for women in retirement. Policy recommendations included removing barriers to women’s participation in the paid workforce, by recognising and rewarding unpaid caring work introducing superannuation contributions for Centrelink carers and parenting payments, as well as offering tax incentives. The introduction of such a scheme would be beneficial for baby boomer divorcées who have little in superannuation with which to supplement the retirement benefits.

Another incentive may be an increase from 12% to 15% employer superannuation contributions and the removal of the $450 per month rule, that states that a person is not entitled to superannuation if they earn below this (Australian Securities & Investments Commission 2013). This may make a significant difference to the level of superannuation funds accumulated by some women. As an example, women with two part-time jobs, each returning less than $450 per month, would not be entitled to superannuation, even though when adding the income from each job together the individual would earn more than $450. Preston and Austen (2001) in their article analysing women and superannuation found that women who are in part-time employment for most of their working years, and/or have had extended periods out of the work force, will have difficulty achieving income levels for retirement that will be comparable to the age pension. They also suggested that the removal of $450 threshold level and the introduction of the 15% employer contribution could make a significant contribution to the accumulated level of superannuation funds of some women, but not all. Austen, Jefferson and Preston (2002) reaffirmed that removal of $450 per month earnings rule would benefit women earning below this threshold, and noted that increasing employer contributions would return higher superannuation savings. However, once again, the highest benefit would be to the higher income earners, thus there would still be significant inequality in retirement income.

The main point of this chapter has been to argue that women are at a disadvantage under the current superannuation scheme (Brown, Brosnan & Gallery 2000; Preston
& Austen 2001). Single women are in an even more disadvantaged position, as they have lower levels of superannuation and disposable income available for private investment, which makes this group the most likely to depend on the government pension (Warren 2006). Preston and Austen (2001) point out that the SGC only benefits those with a strong attachment to the workforce. The privatisation of retirement savings accounts has had a negative effect on women who have a weak attachment to the workforce, by virtue of their caring responsibilities. In this regard, nearly all women retirees will be unable to fund their retirement unless they have been contributing to superannuation accounts for a full working life. The Department of Communications Information Technology and the Arts (2004) (DCITA) expands on this by pointing out that this situation is good for those who started work in 1992, when the SCG was first introduced; but, for anyone else who is not in this fortunate position the future is looking rather doubtful. For a person who was 18 in 1992, they would have been born in 1974 classifying them as late Generation X (Generation X are those people born between 1965 and 1979, McCrindle, 2007). Therefore, no baby boomers will have a superannuation account that has been in operation for all of their working life, or approximately 40 years. The DCITA, (2004) cites 40 years as being the average span of a working life. Kelly, Percival and Harding (2001) also mention that over the period of a full working life, the scenario for women will be much better than it is now. This is good news for those women retiring in 2030, but it does not help those baby boomers who are retiring now.

Co-contributions were introduced by the government in 2003 (Olsberg 2005) to assist low and middle income earners save for their retirement. If a person earns less than $33,516 per annum and makes a personal contribution to a superannuation fund in any financial year, the government will contribute 50 cents for every $1 of after tax superannuation contribution that is made, up to a maximum of $500 (Australian Securities & Investments Commission 2013). The maximum co-contribution threshold is reduced, the higher the income earned, up to a limit of $48,516 per annum. This is an ideal way to add to a superannuation account for those who can afford to contribute up to $1,000 from their own earnings and is also
intended to encourage additional voluntary contributions. However, this will not be very helpful to the majority of baby boomer divorcées, who do not have disposable income with which to augment their retirement savings.

2.4.5 Concern for the Sustainability of Retirement Income Provision

The major area of concern with regard to the ageing of the population for policy makers, is the potential increase in health costs and income support. Recent policy changes have been directed towards reducing these anticipated costs by shifting the emphasis of retirement funding on to individuals, private enterprise and community organisations. This is evident by the introduction of the Superannuation Guarantee Charge (SGC) in 1992, as well as the increases in the eligibility age for the age pension. Both of these are mandatory moves to alleviate prospective future pressure on economic expenditure (Australian Bureau of Statistics 1999). It is difficult to predict the level of assistance that will be needed by this ageing cohort. It will be necessary to take into account labour force participation, private savings and asset holdings, health status and the availability of support networks.

While there has been a great deal of research aimed at determining the potential burden that baby boomers may impose on social expenditure, (Christensen et al. 2009; Coory 2004; Doughney & King 2006; Ghilarducci 2010; Harding et al. 2009; Herrmann 2012; Hugo 2003; Jackson, Walter & Felmingham 2006; Reinhardt 2003; Treasury 2010), no conclusive evidence has been put forward as to the level of encumbrance on public funds. However, if there is a crisis, baby boomer divorcées will be in an even more disadvantageous situation than they are at the present time.

Retirement has traditionally been explained in financial terms; that is, when a person ceases working and begins collecting retirement benefits (Richardson 1999). Retirement and pension age are quite different. Pension age is a fixed age; in Australia, it is the age at which a person can begin to draw a full age pension. Retirement age, on the other hand, can have a variety of meanings, including, the age at which a person ceases paid employment, or the age at which a superannuation benefit is payable (Knox 2007).
For the purposes of this research, the following definition, preferred also by Richardson, has been adopted as the most suitable and comprehensive definition discovered thus far:

“A retired person is (1) any person who performs no gainful employment during a given year; (2) any person who is receiving a retirement pension benefit, or (3) any person who is not employed year round” (Richardson 1999:50).

However, as Richardson points out, this definition is ‘questionable’ with respect to women as it does not take account of their intermittent work patterns nor does it recognise caring responsibilities, and work within the home (Richardson 1999:51). A more specific definition of retirement is needed and as such more research would be advantageous on the diversity of women’s roles, both in the home and in the workforce. This point is significant when considering the lives of the participants in the present study, whose tenuous attachment to the workforce would make it difficult to determine whether or not they have retired and consequently be entitled to a part pension.

Many women are at a disadvantage as they need to keep working, but they may also encounter age discrimination when looking for, or maintaining, a viable position.

2.5 The Need for Continued Employment

Smyth and Weston (2000) found that older divorced women experienced a significant fall in their financial living standards, after divorce; and, were by far the group to be most at risk from economic disadvantage. Research has found that, not surprisingly, low income earners were worried about being able to support themselves during retirement (Hamilton & Hamilton, 2006b). Further, Jefferson and Preston (2005) reported that the age pension will remain a significant source of income for most baby boomers, in particular women. The income that a person was allowed to earn, and still qualify for an age pension in 2002, was only $106 per fortnight (Austen, Jefferson & Preston 2002; Olsberg 2006). In 2013, this upper limit has risen to only $152 per fortnight (Department of Human Services 2013b).

The picture painted is not a bright one. Many baby boomers will struggle to generate a private retirement income, particularly women, as a result of their broken work
patterns, low wages and part-time employment. It is argued that superannuation will not be sufficient to live on for either males or females (Kelly 2006). Women’s involvement in low paid work severely reduces their capacity to accumulate superannuation. Therefore, the move to individual provision for retirement is severely disadvantageous to them (Cox 2007).

Jefferson and Preston (2005) stated that women have a diverse range of employment patterns which range from full-time to part-time. As well as this, many take time out of the labour force to meet a range of paid and unpaid caring responsibilities. The results of their study highlighted a low probability that women will accumulate adequate independent private retirement income. The Australian Human Rights Commission (2009) stated that women’s experiences, over their entire lifecycle, affect their ultimate retirement savings (Australian Human Rights Commission 2009). For example, women tend to have erratic periods of full-time employment, and many engage in traditional female occupations, such as hairdressing which pays less than traditional male occupations, such as engineering. Thus, women earn less in superannuation in their early years when full-time employment is more easily attainable. As they progress through their childrearing years, they take more and more time out of the workforce to fulfil these unpaid responsibilities. In their later years, they may have caring responsibilities for older children, relatives or grandchildren. Re-entering the workforce later in life poses additional problems in that extra training may have to be undertaken to gain access to a parallel position or, if this is not an option, a lower paid position may have to be accepted.

2.5.1 Attitudes to Mature Age Workers

During the 1980s, the labour force participation rate for women was relatively stable at around 11%. Along with the growth in full-time and part-time employment, the participation rate increased to 16% in 2001. Since this time, the participation rate for older women has increased significantly, to 27% in 2010. This increase may be in part due to a strong economic growth rate which ultimately leads to more jobs becoming available, and an increased flexibility in the workplace. Also, the recent legislative changes that have been aimed at encouraging mature age workers to remain in employment may also have had an impact on the participation rate in the
workforce. These changes include tax concessions, in the form of a tax rebate for females workers aged 55 years and over and the elevation of the age at which they are eligible for the age pension. Labour force participation generally declines with age with 70% of 55-59 year olds in the workforce, 51% of 60-64 year olds, and 25% of 65-69 year olds. Between 1980 and 2011, however, the participation rates for each of these age groups has significantly increased, for example, the participation rate for those in the 60-64 years age range has increased to around 70%, with the greater part of this increase occurring in the last ten years. This may be indicative of older women needing to return to work for a variety of reasons. This particular age range is the baby boomer generation, who may have found themselves single, and obliged to service higher than previously experienced expenditure. Finding the age pension lacking in servicing this expenditure, a return to work may be the only resolution. Indeed, many in this age range, single or not, may have taken an early retirement, also to find their income reduced to a level that cannot meet everyday expenses and a return to work seems to be the most appropriate answer.

Participation rates are increasing steadily for older workers (National Seniors Productive Research Centre 2009). In the period 1996 to 2006, participation rates for the over 55 year age group increased from 9% to 15% of the total employment in Australia. While this figure appears to be rather low, the reasons for their non-participation are disguised by under-employment and hidden unemployment (National Seniors Productive Research Centre 2009:9). For instance, early retirement may be due to involuntary labour force exit, or working part-time may be due to insufficient full-time employment opportunities. Older people who are not employed tend to be classified as ‘not in the labour force’ rather than ‘unemployed. Self-employment may be entered into as a response to difficulty in finding suitable employment.

It has been suggested that one element of work satisfaction among older workers, that has been little explored, is that of stereotype threat (National Seniors Productive Ageing Centre 2011b:1) . This is when a person believes they are the target of demeaning stereotypes. This is a psychological threat of a negative stereotype about one’s group, which leads to poor performance in areas in which employees are
negatively stereotyped. All areas in the workplace are subject to judgment, and, while it is universal for people to feel evaluation apprehension, stereotype threat can further increase stress levels for mature age workers. The opinions of younger workers with regard to older workers tend to be negative. Mature age workers are viewed by younger generations as being less productive, inflexible, unwilling to learn and less qualified, either formally or physically, for some positions. When a mature age worker believes that they are being judged by this stereotype, the worry of this may cause them to experience stereotype threat, whether or not they believe the stereotyping to be true. Performance and concentration may be affected as a consequence. In most instances, it is the relatively younger employee who is involved in the recruitment decision making process. Thus, negative perceptions of the older worker, by the younger cohort, may have a less than positive effect on the possibility of the older worker being hired.

National Seniors have instigated much research on age discrimination and mature age workers (National Seniors Australia Productive Ageing Centre 2011a; National Seniors Productive Ageing Centre 2011b; National Seniors Productive Research Centre 2005, 2009). In a study conducted in 2011, concern was expressed over the vast amounts of skills and experience that will be lost when the baby boomers have retired. General awareness of age discrimination is evident, but there is much sidestepping of the age discrimination requirements so that organisations comply with the ‘letter of the law rather than the spirit’ (National Seniors Australia Productive Ageing Centre 2011a:23).

Withdrawal from the workforce is not always a choice for baby boomers. Many would like to continue working, or work more hours, for example baby boomer divorced women. Research has emphasised the deleterious effect of involuntary non-participation and under-participation of older people (Bowman & Kimberley 2011:vii). The under-utilisation of accumulated skills and experience is often a result of age discrimination, lack of formal qualifications, and the inflexibility of the work environment, to name a few circumstances. Workers who wish, or need to work into older age, may experience one or more of these areas of apprehension. Lack of suitable employment, for whatever reason, may lead to the risk of poverty in later
life from premature drawdown of accumulated savings to pay household expenses, for example. Also the person who does not own a home is further disadvantaged, as they face the prospect of insecure and unaffordable private rental housing. An increasing number of older, single women who have experienced a reduction in financial resources, due to divorce and separation may risk homelessness as a result of not being able to afford high private rentals (Bowman & Kimberley 2011). Owning a home is considered a necessity for survival in retirement: ‘a key buffer against poverty’ (Bowman & Kimberley 2011:ix). The loss of that home through divorce can be disastrous for the single female. Any personal savings or superannuation accumulated is generally insufficient to be of significant assistance in retirement.

In addition to the many disadvantages discussed, that affect women from accruing a retirement nest-egg, the gender wage gap still exists, and while women are in low paying positions predominantly, men benefit from receiving a higher wage than women for doing the same job.

2.6 The Issue of Gender

There is an abundance of published studies concentrating on gender differences in income, (Preston & Jefferson 2002) as well as the gender biases inherent within the retirement income system (Bernasek & Shwiff 2001; Hovanec & Shilton 2007; Jefferson 2005a; Kelly, Percival & Harding 2001; Olsberg 2005; Onyx & Baker 2006; Preston & Austen 2001; Richardson 1999; Vu & Doughney 2009; Warner-Smith, Powers & Hampson 2008; Warren 2006). It has been reported that men and women vary significantly in their life trajectory experiences (Preston & Jefferson 2002). Men usually display a strong attachment to the workforce, in long term, full-time positions. These positions are more likely to be low paying or even unpaid, or voluntary. The increase in the divorce rate also suggests that a significant minority of baby boomers are unlikely to have a partner with whom to share economic resources in retirement (Preston & Jefferson 2002:24).

Over the past 30 years, an increase in women’s participation in the workforce has been evident (Dann, Drew & Drew 2006). While women have received equal access to benefits, such as superannuation, this is not necessarily reflected in the benefits
received. For instance, despite the call for equal pay rights, in the 1970s, a gender wage gap still exists today. The gender wage gap is generally calculated on average weekly ordinary time earnings of people working full-time (Australian Government Workplace Gender Equality Agency 2013). The figure for the quarter, ended November, 2012, stood at 17.6% signifying that women earned 17.6% less than men. In terms of real wages, this percentage represents a gender gap of $261.60 per week, which is a considerable amount of income should the wage earner be single, and attempting to manage their weekly expenditure alone. Over a period of 18 years, from 1994 to 2012, the gender pay gap has increased 1.3%. While this is not a large increase over time, it is an increase nevertheless, indicating that despite lobbying by equal opportunity factions, the gender pay gap still exists and has not been significantly reduced.

A recent study reported that an even wider gender gap would be apparent depending on how the gender gap was calculated (Dann, Drew & Drew 2006:3). For instance, in 2005, a comparison of male and female full-time wages revealed a gender wage gap of 15%, however, when the total weekly earnings were taken into consideration, a gender gap of 33% emerged. The cause of this discrepancy lay in the fact that women earn less per week than men, due to their engagement in part-time low paying positions. They also have marginal attachment to the workforce, due to caring responsibilities, and tend not to have alternative income streams, such as property and other investments, with which to supplement their main source of income. Therefore, without doubt, when taking into account a person’s total weekly earnings, men will undeniably have a higher income. The purpose of the gender wage gap is to differentiate between the amount paid to men and women who perform the same duties. To include other forms of income would serve only to confuse the issue. Income, such as a return on an investment, is not income earned from an employer.

The economic inequities between genders will continue into the future and have a significant effect on the retirement income of women. Policy issues in the past have also had a negative effect on women’s ability to provide for their retirement. A lack of affordable child care, has meant that many women have been forced to exit the workforce in response to child rearing responsibilities. This exit may have occurred
at a critical time for some women, and, for many may have led to certain disadvantages for advancing their careers. Of course, social values need to be considered at this point. For many baby boomer women, it was considered normal, at the time of marriage, to quit full-time work to start a family and return to part or full-time work as family needs dictated. This is notwithstanding the marriage clause extant in the public service in the 1960s, when a woman was obligated to leave full-time employment upon marriage. Uninterrupted, full-time employment for this generation, has been an exception rather than the rule. From the results of the current study, single divorced women may now be forced to engage in full-time employment, particularly in later life, in order to provide for their retirement. Dann, Drew and Drew (2006) stated that this situation requires some immediate remedial action by policy makers to alleviate this predicament. This suggestion is in congruence with a claim of this study, that the Grounded Theory of Projective Presage has implications for the requirement that policy makers investigate the position of baby boomer divorced women and other marginalised sections of the community, in an attempt to avert the occurrence of unanticipated consequences, which may further disadvantage these vulnerable groups.

Gender differences are relevant for all baby boomers, however, the divorced and separated female cohort experience greater difficulties than their married counterparts (Preston & Jefferson 2002). In addition to their low lifetime earnings and varied attachment to the labour force, divorced and separated women have the added burden of being accountable for all household expenditure and do not have the significant advantage of depending on a spouse’s income and superannuation/savings in retirement. This situation highlights the importance of having individual superannuation savings for a person living alone. However, from the results of this research, it is evident that the participants do not have disposable income to put into superannuation, or savings to draw on in retirement.

2.7 Summary
This chapter has provided a background to this study by discussing how the retirement system in Australia functions, as well as an analysis of divorce and the position of divorcées facing imminent retirement. It also foreshadows the issues
facing this cohort of concern and encompasses those that are of great importance to them. While there is no extant literature regarding the exact area of inquiry, this chapter outlined related areas of investigation, including a profiling of the ageing population to demonstrate that baby boomer single divorcées are in a very vulnerable position. This chapter has been submitted, not as a literature review, but as a means of providing and conceptualising a background to the issues relative to the area of interest.

In the following Chapter Three, the choice of the research design implemented in the present study will be outlined and justified. The processes that will be undertaken in using the chosen grounded theoretical methodology, which guided development of the parsimonious Grounded Theory of Projective Presage will be introduced. This chapter will be presented in two sections, the first presents a discussion of the relevance of an orthodox Grounded Theory research methodology for this study, and the second introduces and explains the research methods used to analyse the data collected.
CHAPTER THREE
RESEARCH DESIGN &
METHODOLOGICAL PROCEDURES

3.0 Introduction
The previous chapter provided an overview of the background in which this study is located, given that there has been no research found to date on the effect of recent changes to the age pension on the life trajectory of baby boomer divorced women.

The purpose of this chapter is to substantiate the choice of research design implemented in the present study and to demonstrate the processes that were pursued using the chosen grounded theoretical methodology, which guided the development of the parsimonious Grounded Theory of Projective Presage. The raison d'être for the choice of an investigative approach is outlined followed by a discussion of the suitability of an orthodox Grounded Theory research methodology; and, the subsequent research methods used to analyse the data collected. This chapter is presented in two sections and will conclude with a discussion of the potential limitations of this study.

The aim of Section One is to demonstrate the relevance of Orthodox Grounded Theory as the methodological approach chosen for investigating the experiences of baby boomer divorcées with regard to recent policy changes and to indicate the research methods consistent with this approach. An explanation of research design requires a clear location of the substantive area of the study within an appropriate research paradigm (Sarantakos 1998). A research paradigm represents the ontological (what is) and epistemological (what it means to know, or a theory of knowledge) assertions which serve to inform and guide the research. Crotty suggests that epistemology and ontology are so closely interwoven that they are difficult to separate, advising that the use of a research paradigm overcomes this problem (Crotty 1998). A discussion outlining the rationale for the selection of an interpretivist theoretical framework to inform this study is offered along with a consideration of why Grounded Theory is used for this particular study. This
includes an analysis of the advantages, disadvantages and recent controversies surrounding this interpretive perspective. While presenting Grounded Theory as an appropriate methodology for this study, this chapter also provides an additional insight into the lives of baby boomer divorced women. It explains why this is a research model that can be applied to theorise any area of retirement research in an endeavour to understand more about an under-explored cohort.

The aim of Section Two is to furnish details relevant to the implementation and analysis of the data collected in relation to this research. Orthodox Grounded Theory procedures have been systematically followed in establishing the substantive theory of Projective Presage. As a novice grounded theorist, this study has provided me with an opportunity to explore the intricacies of Grounded Theory. This has resulted in the consequent delight of discovering the Grounded Theory of Projective Presage.
Section One

3.1 Selecting a Research Design. An Investigative Approach

One of the most difficult and confusing problems presented to a doctoral researcher is that of selecting the most appropriate research method. While a rigorous and systematic method is desired, it is necessary to choose one that is also reliable and flexible enough to provide the researcher with the freedom to allow the data to tell its story.

Before embarking on the data collection, which may seem like the most exciting and interesting part of the study, it is first necessary to go to significant effort to develop a systematic, dynamic, and above all relevant, research model (Sarantakos 2003). An appropriate model will define and explain all aspects of the research. Each phase of the research should interact to form a well-functioning model, through which it is possible to collect and analyse valuable data with the context of the chosen framework.

Research design, put very simply, refers to the entire research process, from formulating the problem to writing up the discussion of what has been found (Creswell 2007; Sarantakos 1998). Generally, this process begins with determining a suitable field of enquiry, once the research problem has been identified. The research paradigm is indicative of the appropriate methodology that will be chosen, as well as which methods will be selected for the collection and analysis of the data. Before selecting the most suitable methodology for this study, several approaches were considered as follows:

3.2 The Consideration of Potential Approaches

While interpretivism was ultimately selected for this research, other research paradigms could be considered for this project including positivism or empiricism, critical theory and phenomenology. The following is a discussion of why the above three alternative theoretical paradigms were not chosen.

Empiricist or positivist research dictates that there is one reality which can only be understood by conducting scientific research, which is value free and bound by clear
and explicit rules (Connole 1993:17-42). Interpretive researchers reject this notion by adopting the assumption that to understand social reality, it is necessary to recognise multiple methods of inquiry. This research is concerned with investigating the experiences and perceptions of the participants and therefore, by recognising the existence of multiple realities, the main concerns of the participants will be consequently discovered. Interpretive research has no pre-conceived hypotheses and is concerned primarily with emerging information that is important to the participants, whereas positivistic research verifies existing hypotheses. Empiricism employs mainly quantitative methods aiming to obtain objective findings that are capable of being tested and predicted by existing theories and hypotheses (Denzin & Lincoln 2011). It is unlikely that quantitative information will reveal the depth of insight that will be obtained by getting the participants to share their experiences in a conversational-like situation. As this research involves the investigation of these perceptions and experiences, the interpretive principles of a qualitative examination is a viable research framework within which to locate the current study.

Some would argue that quantitative and qualitative research methods are quite different, however, they both use rigid and reliable systematic approaches with which to gather high quality data (Neuman 2003). Accordingly, Neuman suggested that the differences lie in the measurement process. Quantitative research is designed in a deductive manner whereby the researcher carefully plans the techniques of design, measurement and sampling prior to commencing data collection in an attempt to test predetermined hypotheses. Deductive research begins with a theoretical standpoint and, from the data collected, researchers make judgments about whether or not this particular data is supported by the theory in question (McGee 2007). As this is not the aim of the current research, positivistic research was rejected.

Critical theory has been equally rejected as a suitable theoretical framework for this investigation into the experiences and perceptions of baby boomer divorced women. Critical theory is a theoretical lens used in qualitative research in which a researcher examines the study of social institutions and their transformation through interpreting the meanings of social life, as well as the historical problems of
domination, alienation and social struggles (Creswell 2007:247). While critical theory rejects the positivistic notion that investigation is value neutral, it has some values held in common with interpretivism. Commensurate with interpretive research, the findings of critical researchers are subjective, value mediated; and their research studies are focussed on the perceptions of the subjects. Both critical and interpretivist theoretical perspectives are preceded by logic and fact.

Within interpretive research, there are multiple realities, which the researcher endeavours to understand (Connole 1993). For critical research, these realities are understood to be problematic as an outcome of distorted communication between social actors. This distortion is assumed to represent the interests of one group to gain control over another less powerful group. Critical theory perspectives are concerned with empowering human beings to transcend the constraints placed on them by race, class and gender. These constraints are maintained to uphold the injustice experienced by the dominated sections of society as indicated by those who hold the majority of power. Critical theory is, therefore, providing an appropriate lens for investigating women’s issues. However, in our 21st century society, more and more men are becoming solely responsible for child care and as divorce involves both men and women, the effect of retirement on the divorced and single in private rental accommodation may not be an issue solely for women in future generations, as it is for baby boomer women at the present time. As a suitable theoretical framework for this research, critical theory, although interpretivistic, is rejected as it is more concerned with revealing interests to radically improve human existence (Connole 1993). Interpretivism involves discovering the meanings of social behaviour, without necessarily presuming a value-based position on bringing about change, which corresponds well with the purpose of this study.

The third theoretical framework considered for this research is that of phenomenology. Phenomenologists criticise positivistic philosophy, especially the underlying assumption that people experience the world objectively through their senses, by what they see and hear, for example (Sarantakos 1998). In congruence with interpretivism, phenomenology is also critical of the idea that the human mind is an empty vessel, a tabula rasa, which passively receives information. Instead, it
is suggested that people are active creators of their world and have a consciousness via which every day experiences and knowledge are actively mediated. The most important function of phenomenological study is to infiltrate and peel away the various layers constructed by social actors in order to establish the very essence or consciousness of people. Whilst this framework was considered practical for this research, a more appropriate theoretical perspective was provided via the principles of Grounded Theory, given that such investigation is based on the premise that the primary issues or problems of the participants should be permitted to emerge.

3.3 Interpretivism as the Chosen Approach

Qualitative research is often framed within a range of theoretical perspectives referred collectively to as interpretivism, as it is the researcher’s intention to interpret the subjective meaning others have of their environment (Ezzy 2002). These subjective meanings are formed through interaction with others as mediated through cultural and historical norms (Denzin & Lincoln 2003). Researchers recognise that their own personal cultural and historical experiences will influence their interpretations of the data collected. While I am a baby boomer myself, my personal experiences have not closely mirrored those of the participants and, as such, I am confident that my interpretation of their responses has been carried out with a fitting degree of impartiality.

The social situation under investigation is that of baby boomer females, who are divorced, have not re-partnered and are currently in private rental accommodation. The intent is to elicit their views regarding their imminent retirement. Qualitative research is inductive in that the researcher begins with the data (McGee 2007) and on the basis of that data, makes observations relative to the social environment under scrutiny. This practice does not require a theoretical declaration at the outset of the study as would be required when conducting deductive research. Therefore, I was able to develop a theory that was relevant to the data collected. Theory produced from qualitative data analysis is the outcome of a statement of the relationships between concepts that focus on meanings and interpretations (Ezzy 2002).
It is the undertaking of the qualitative researcher to develop a theory that provides a relevant understanding of the phenomenon in question. Qualitative researchers study a particular event occurring at a particular time. The temporal nature of the study may cause the researcher to modify his/her approach mid-way through the investigation in order to gain a closer insight into the way the subjects perceive their own world. Therefore, qualitative research is particularly relevant to the study of social relationships, which are constantly evolving (Flick 2006). For example, policy initiatives with regard to retirement may change from time to time and this will have an effect on how the target population perceive their own retirement. In addition, the recent global financial crisis has further reduced the limited superannuation accounts for some participants, and as a result, a research methodology, such as Grounded Theory, would be appropriate for conceptualising the continual evolvement of change in the area of inquiry.

The prime aim of interpretivist research is to discover the meaning of multiple realities that are significant to the participants and how the problems within those realities are resolved. The primary aim of Grounded Theory is to develop middle range theories to explain how social actors deal with their own everyday reality. As such, this renders the application of Grounded Theory compatible with the investigation processes of this research as my interest lies in the explanation of how baby boomer divorcées resolve their concerns in regard to their impending retirement. The selection of a Grounded Theory method for this study came about when looking at the research question ‘Has the increased age of eligibility for the age pension affected the life trajectory of baby boomer divorced women?’ As the question does not seek to test an existing theory, the approach has been rather to seek information that will assist in providing a clearer perspective of the situation of baby boomer divorced women in the years leading up to their retirement.

It is also necessary to select a theoretical framework within which to locate the chosen theory. Symbolic Interactionism lends itself well to informing Grounded Theory, and is discussed in more detail as follows.
3.4 Symbolic Interactionism. A Theoretical Framework

Symbolic Interactionism can be traced back to George Herbert Mead in the early 1900’s, but it was Herbert Blumer who advanced Symbolic Interactionism as a theory and research approach during the period 1920-1950, at the Chicago School Of Sociology (Jeon 2004; Kendall 1999). One of the main fundamentals for symbolic interactionists to explain human behaviour is that the researcher must be attuned to the meanings as experienced and mediated between the participants within their particular context. That is to say, that the data collected must be analysed and interpreted so that the results reflect an understanding of a given situation from the perspective of the participant. Blumer’s method of inquiry involved the comparison of cases to develop the characteristics of each case, the ongoing refinement of those characteristics, and, the production of emergent meaning (Heath & Cowley 2004). Parallels with Grounded Theory where concepts are related and, developed around a core category via a process of constant comparisons are clear. Therefore, the principles of Symbolic Interactionism complement those of Grounded Theory appropriately.

One of Blumer’s core principles in the definition of Symbolic Interactionism is that people react to things according to the meaning they give to them (Snow 2001). These meanings are arrived at through interaction with others and are interpreted in ways through which people are able to understand or make sense of their social world. As well as the concepts of mind and society, the notion of self is a basic component of Mead’s theory (Jeon 2004). The person and the social world cannot be understood separately but must be comprehended in conjunction with one another. The person’s identity is being continually evolved in the course of their interaction with their social world. While the study, in 2004, conducted by Jeon aimed to evaluate the interactions between family caregivers and nursing personnel, it was found that the ability to take on the role of ‘the other’ was particularly important in exploring how the participants interpreted their identities. In the current study, Symbolic Interactionism is an ideal vehicle for the researcher to be able to step into the shoes of the “other”, in an attempt to explore the meanings of the experiences of baby boomers divorcées.
Ezzy (2002) stated that early symbolic interactive studies ‘developed’ theory in a grounded manner; and in the 1960s Glaser and Strauss established their Grounded Theory methodology, which drew on the symbolic interactionist theoretical perspective. Therefore, to understand the lived experience from the perspective of the people who ‘live it’, this study has adopted a Grounded Theory methodology informed by Social Interactionism in an endeavour to investigate, if and how, the life trajectories of the participants have been affected as a result of recent changes in retirement policy. A secondary aim is to establish a theoretical model capable of informing the development of future social policy. Therefore, Symbolic Interactionism and Grounded Theory are central to this study where the emphasis is on attempting to understand human behaviour as it is interfaced with social process around policy making.

Undoubtedly, there is a close interface between Symbolic Interactionism and Grounded Theory (Klunklin & Greenwood 2006). Symbolic Interactionism involves direct examination of the social world and the organisation of data into categories through analysis. The resultant categories lead to the construction of hypotheses, and ultimately, to a theoretical schema. While there are several similarities between Grounded Theory and Symbolic Interactionism, the primary distinction between the two is that conceptual grab is critical for Glaser’s Orthodox Grounded Theory.

While both Grounded Theory and Symbolic Interactionism lead ultimately to the generation of theory, Grounded Theory takes the analysis of the data through several levels of higher conceptualisation. This abstraction enables the emergent theory to be applicable to any substantive area of inquiry and at any point in time, with the guarantee of explaining how the participants in question resolve their main concerns.

The above is not to suggest that Symbolic Interactionism is the principal theoretical perspective of Grounded Theory. According to co-founder of Grounded Theory, Barney Glaser, Grounded Theory is not informed by Symbolic Interactionism as it is often reported. He states that Grounded Theory is a general inductive method and, while a Symbolic Interactionist approach to gathering data may be used, so can any
other type of data. He suggests the reason for this take-over is that Symbolic Interactionism gives researchers an ontology (‘what is’ data) and an epistemology (a philosophy of research) and as such these fulfil the researcher’s preference for a theoretical perspective within which to locate their study. It is not necessary for Grounded Theory to be legitimised by a theoretical framework within which to locate it. He goes on to say that Grounded Theory can be used to gather and analyse any type of data; by using qualitative data Grounded Theory becomes a qualitative method, just as using quantitative data makes Grounded Theory a quantitative method. He affirms that the quest for an ontology and epistemology for justifying Grounded Theory is not necessary as it will take these on from the type of data it uses for a particular research – “for that research only” (Glaser 2005:5).

In the current research, Symbolic Interactionism serves to only inform the Grounded Theory approach used. For the reasons outlined above, many Grounded Theory studies use a symbolic interactionist approach, but not to the exclusion of all other approaches and perspectives. Such is the case regarding the current study, Symbolic Interactionism only informs this particular Grounded Theory investigation; however, the mind remains receptive to new ideas.

An explanation of Orthodox Grounded Theory, the chosen methodology for this research, is formulated below.

3.5 Orthodox Grounded Theory
There are many versions of Grounded Theory, but the original one (often called Orthodox or Classic Grounded Theory), which was initially developed by Glaser and Strauss in 1967, has been selected for the current study. Grounded Theory is well qualified to explore social matters as well as being a rigorous and reliable research method capable of theory discovery while grounding the study empirically within the data (Jones & Alony 2011). It has the added advantage of allowing the novice researcher greater freedom to explore the area of inquiry by allowing key issues to emerge without the need to investigate prior hypotheses. This consequently gives the researcher greater insight into dominions that are little known to him/herself or, indeed, to the wider research community.
Given that there is little prior research into the attitudes and behaviours of baby boomer divorced women, however, Glaser does argue, that previous research should not be investigated at the outset of the research, in case this leads to influencing the researcher to generate irrelevant categories (Glaser 1978; Punch 1998). He states that the researcher may be in danger of ‘forcing the data in the wrong direction’ by being too involved with preconceived concepts (Glaser 1978:31). In the absence of existing theory to challenge or build upon, the generation of a theory from the data collected, is, I believe, appropriate in these circumstances. I, therefore, began with little or no notion of what might be found during the investigative process of this research.

The purpose of Grounded Theory is to construct a theory that can be related to the evidence and it is *grounded* because it emerges out of, and is grounded directly in, the empirical data. It is not a process of fitting the data to predetermined codes and categories (Sarantakos 1998). Very simply stated, the aim is to generate a theory from the data: a theory that is inductively grounded in the data (Ezzy 2002).

Grounded Theory shares several goals with more positivistically oriented theory. Both inductive and deductive methods have established rigorous procedures, which are required to be strictly adhered to in order to produce a reliable and relevant study. While positivistic research adheres to these procedures to test or verify an existing hypotheses, Grounded Theory utilises these rigorous procedures in order to generate a theory that “fits, works, is relevant, and readily modifiable” (Glaser 2003:14). It seeks theory that is comparable with evidence that is precise and rigorous, capable of replication and generalisability.

Grounded Theory is both reliable and rigorous and benefits early career researchers by providing a method that does not take years of practice to comprehend. It is appropriate for social issues, particularly in areas that are little-researched, as is the case with this study (Glaser & Strauss 1967). While qualitative research provides the researcher with a detailed, rich description of the area of interest, by following the principles outlined by Glaser and Strauss in 1967, Grounded Theory enables the researcher to transcend this extensive description by working the data towards a
conceptual and substantive theory. Thus, Grounded Theory takes qualitative research a step further through the coding and fracturing of the data, to the generation of emergent conceptualised, integrated patterns which are represented by categories and their properties (Glaser 2001:9). This is achieved by employing the constant comparison process which is designed to generate concepts from all data, but most often from qualitative data.

For Grounded Theory, a concept is the naming of a social pattern grounded in research (Glaser 2001:10). It is a pattern, which is carefully discovered by the constant comparing of theoretically sampled data until conceptual saturation of interchangeable patterns has been reached. For instance, in the present research, there were a number of categories including blaming, sidestepping, procrastinating and non-saliency. What all of these had in common was that they were all ways of distancing oneself from a contingency that was considered outside the realms of the capability of the participants to resolve. Therefore, one of the two properties of Cognitive Manoeuvering was named Distancing, as is demonstrated in Chapter Four.

As illustrated above, a Grounded Theory concept is not achieved by one incident, nor is it realised by forcing a preconceived concept onto a pattern of incidents. Glaser refers to this as “a form of latent structure analysis which reveals the fundamental patterns in the substantive area or a formal area” (Glaser 2001:10). The pattern is named by constantly trying to fit words to best capture the meaning of the impression it gives. This constant fitting leads to a best fit name of a category, or a property of a category. Validity is therefore attained, that is to say, that the chosen name is the one that best represents the pattern. Glaser says that a concept “is as valid as it is grounded” (Glaser 2001:11).

Concepts, however they are generated by Grounded Theory, have instant ‘grab’ (Glaser 2001:19). They can instantly sensitise the reader to perceiving a pattern in an event or situation that makes them feel as though they can explain what is happening. The property of Distancing has this conceptual grab, in that it gives a sense of the participant’s evasion of the issue of retirement in an effort to place themselves as cognitively distant from their concern as they can.
The most important property of conceptualisation for Grounded Theory is that it is abstract of time, place and people (Glaser 2001:11). Such a process of abstraction raises any type of data, be it qualitative or quantitative; to a higher conceptual level above that of the descriptive. The researcher is now enabled to develop a theory (the Grounded Theory of Projective Presage), and/or a core variable (Projective Presage). That is to say that, Grounded Theory generates conceptual hypotheses, which can be then applied to any context with emergent fit. This in turn is then modified by constant comparison of new data because it explains the behaviour apparent in a particular substantive area (Glaser 2001:12).

Categories are generated from data, and properties are generated from the categories (Glaser 2001:18). Properties are concepts about categories. Glaser informs us that once the emergent concepts move beyond immediate people, they become the focus of the research, to be later applied to people’s social psychological behaviour. As the theory is generated and integrated through memoing and sorting, the conceptual level is raised. The goal of Grounded Theory is to arrive at the third level, at least, of conceptual analysis. The first level is collecting the data, the second entails generating categories, and the third level involves discovering a core category, which organises the other categories by continually resolving the main concern.

### 3.6 Advantages of Using Grounded Theory

Grounded Theory offers significant advantage for a study such as this research into the experiences of baby boomer divorcées. Where the study is exploratory and there is little previous research in the area of study, it is difficult to apply an existing theory. It is not the purpose of this investigation to test an established theory. The aim is to discover more insights into the lives of baby boomer divorcées with regard to the recent changes to the qualifying age for the age pension. Grounded Theory provides an avenue for the generation of novel insights in relation to this under investigated area of inquiry; insights that will have emerged directly from the data and therefore, be relevant and appropriate to the subject matter in question. This area has not been previously explored and, as such, an established theory would be inappropriate in this instance as there is very little in the current literature that could be tested in some way.
The primary aim of Grounded Theory is to generate a parsimonious theory from the collection of data and its subsequent analysis. It is this development of a theory which furnishes causal explanations of the problem at hand (Jefferson 2005b); namely the impact of the changes to the age pension for baby boomer divorcées. Through the process of constant comparison, the researcher becomes extremely familiar with the data. He/she becomes proficient in the ability to spot similarities and differences, not in what has or has not been said, but in the emerging concepts about what is actually happening. The researcher is adding to the existing body of knowledge by undertaking studies in an under-researched and under-theorised area. The scope for further research is then accentuated. The advantages of using Grounded Theory may significantly outweigh the disadvantages. This is particularly the case with regard to the current study as there is no existing theory on which to base the findings of further research. By adopting the principles of Grounded Theory to generate a theory on which to base the findings of further research, it will be possible, for instance, to gather information from a wider population in order to generalise the results of the current research or even, to use the Grounded Theory of Projective Presage to investigate other vulnerable cohorts within the baby boomer generation.

3.7 Disadvantages of Using Grounded Theory

By utilising an established theory, Glaser suggests that it is possible that the researcher will attempt to ‘force’ his data to fit that existing theory. In following the dictates of Grounded Theory within this current research, concepts will be allowed to emerge. Emergent fit is a key objective of Grounded Theory (Glaser 1998), and due to the exploratory nature of this study, it is of paramount importance that a relevant and workable explanation of the situation under investigation be permitted to evolve, rather than be forced into a convenient and extant theory.

One of the major limitations of using Grounded Theory towards the generation of a novel theory is that of time. It may not be practical for the researcher to continue with his/her data collection until such time as saturation is reached (Glaser & Strauss 1967). That is to say, until no more new information is found. This may be the case if the researcher is constrained to completion restrictions due to funding and time.
limitations. Not reaching saturation may mean that it will be difficult for the advancement of a theory that has the ability to explain all aspects of the research problem. Saturation has been reached in this study in as far as novice researcher capacity has discerned. The duration of this doctoral study does not allow for more widespread comprehensive data collection, and, as such, a new study with a wider population base would be appropriate in this instance to gain a deeper insight into the experiences and concerns of this under studied cohort.

A further limitation of using Grounded Theory, as noted by Glaser, is that it is preferable that the researcher does not have prior knowledge of the existing literature in case such knowledge impedes his/her ability to remain ‘naive’ (Glaser & Holton 2004). As there is no apparent literature relevant to this research problem, it is anticipated that prior knowledge will not be an issue for the generation of an appropriate theory within this study. Despite the numerous benefits of Grounded Theory, Glaser warns that the researcher may not, after collecting and analysing his data, actually discover the basic social process (Glaser 1978). This is a risk to the novice doctoral researcher; however, the availability of supervisors who are expert in the area of Grounded Theory will ameliorate this issue.

3.8 The Grounded Theory Controversy
After Glaser and Strauss separated, in the early 1990s, each followed different paths in an attempt to refine their own distinct methodological principles of Grounded Theory. Glaser is generally understood to have remained loyal to Classical Grounded Theory, while Strauss and his colleague Corbin, constructed a reformulation of the classic model which Glaser claimed was no longer Grounded Theory, but was simply full conceptual description (Heath & Cowley 2004). Thus, a bifurcation of the theory developed. In 1992, Glaser rejected Strauss and Corbin’s version of Grounded Theory, reproving them of having betrayed the common cause by not following the true path of Grounded Theory (Glaser 1992).

Two schools of thought subsequently developed; the Glaserian school of Grounded Theory and the Straussian school of Grounded Theory. There are many differences between these two schools of thought, some major and others somewhat minor
Both founders identified coding as a critical part of transforming raw data into theoretical concepts (Glaser 1978, 1992; Strauss & Corbin 1990). Glaser defined two types of coding (open and theoretical) while Strauss and Corbin maintained that there were three (open, axial and selective) (Kendall 1999). Their explanations of open coding are similar, although Glaser puts more emphasis on allowing codes to emerge than do Strauss and Corbin. Glaser described open coding as a technique that generates ‘an emergent set of categories and their processes which fit, work, and are relevant for integrating into a theory’ (Glaser 1978:56). Glaser places significant emphasis on the value of allowing codes to emerge rather than trying to fit the data to predetermined categories. However, Strauss and Corbin define open coding as ‘the process of breaking down, examining, comparing, conceptualising and categorising data (Strauss & Corbin 1990:61).

With regard to selective (Strauss & Corbin) and theoretical coding (Glaser), these two concepts are once again similar. Since the revision of the Straussian model, which took place gradually up until 1998, selective and theoretical coding are now comparable, as both are coding methods which revolve around the core category. Strauss maintained that category relationships ‘evolve’ and that ‘there is no forcing of the data (Strauss & Corbin 1998:147). Theoretical coding, for Glaser, involves the selection of a core category, which accounts for the majority of the variation within the area of concern and is the category around which all other categories are integrated. Both methods display similar, although not matching, explanations.

Therefore, the central understanding of the estrangement between the founders of Grounded Theory hinges on the issue of axial coding. This is an intermediate procedure put forward by Strauss and Corbin that involves putting the data back together, after it has been fractured during the open coding phase, through the use of a coding paradigm. The purpose of such a paradigm was to focus on the relationship between categories and sub-categories and to pose questions as to how they related to a central idea (Kendall 1999). This paradigm model is an organising
schema that connects subcategories of data to a central idea, or phenomenon, to help
the researcher think systematically about the data and pose questions about how
categories of data relate to each other. There are six predetermined subcategories
that guide data collection and analysis: conditions, phenomena, context, intervening
conditions, actions/strategies, and consequences. For example, questions that might
be posed could relate to what the main concerns of the participants (the phenomena)
are; the set of conditions and contexts from which the concerns, or phenomena,
exist; the strategies a person uses to manage those concerns; and the consequences
of those strategies. It was the opinion of Glaser that this would only serve to ‘force’
the data rather than to allow it to ‘emerge’ (Kendall 1999).

Strauss and Corbin (1990) defend their use of the paradigm model as a way
Grounded Theory researchers can train themselves to think in more complex,
systematic, and accurate ways, stating that using the paradigm model is similar to
the thinking style of cause and effect that most people rely on to explain why, and
how, phenomena occur. They claimed that using the paradigm model to construct a
Grounded Theory allows one to use thinking processes that are natural to most
people, thereby helping researchers capture as much of the complexity and
movement within the real world as is possible. The paradigm model has undergone
several modifications between 1987 and 1998; and, the Straussian model of
Grounded Theory is now very similar to that of the Glaserian model.

Glaser believed that a better way to allow the researcher to think more systematically
was to use what he called ‘coding families’ in order to discover the connections
between categories. Glaser identified eighteen different coding families that could be
used in guiding the researcher systematically to connect categories of data to each
other, but he emphasised that those coding families were only possibilities,
suggesting that what was most important was to let the conceptualisation lead the
analysis (Glaser 1978). In this way, analysis and interpretation are assured of being
grounded in the data, and the researcher does not see only what will fit into a
predetermined conceptual plan. It was in this way, Glaser asserted, that the
interpretation would be fully grounded in the data. Emergence is not to be
underestimated and, according to Glaser, is the basis of doing ‘good’ Grounded
Theory. There were other issues of contention between Glaser and Strauss, but the main subject of the controversy between them has stemmed from their divergent opinions on the use of axial coding.

The differences in approaches to coding, particularly whether one should or should not do axial coding, are based on philosophical and pedagogical differences. Glaser (1978, 1992) claims that the concept of emergence is an underlying guiding principle of Grounded Theory research; and he believes that allowing processes, concepts, and interactions to be seen by the analyst before applying an organising framework, will allow a more accurate capture of the social psychological phenomena being studied. For Glaser, this is the process of emergence. This, for him, is a methodological requirement for generating good Grounded Theory. Strauss and Corbin (1990), on the other hand, generate codes and theoretical relationships between codes and categories from a predetermined organising schema. They claim this schema helps Grounded Theory researchers construct complex and meaningful theory more reliably.

Other differences include Glaser’s insistence that the theory is grounded in the data, while Strauss believes that the theory is interpreted by an observer. Glaser and Strauss both acknowledge that the researcher will not enter the field free from ideas, but differ considerably in the role they see the literature fulfilling (Heath & Cowley 2004). For Glaser, prior understanding should be based on the general problem area and the researcher should be reading very widely to alert or sensitisze him/her to a broad range of possibilities. Learning ‘not to know’ is crucial to maintaining sensitivity to the data. More focused reading only occurs when emergent theory is sufficiently developed to allow the literature to be used as additional data.

After weighing up the differences between the two versions of Grounded Theory, it was decided to conduct this research according to the Glaserian Orthodox Method of Grounded Theory. This method is the original with a strong emphasis on emergence. This emphasis is needed to draw out the most concepts that are relevant to the main concern of the participants. In a study with little prior investigation, the
generation of significant insights will add to the current body of knowledge and the understanding of baby boomer divorcées and their experiences.

The following section will discuss how the process of Grounded Theory was operationalised within the current study.
Section Two

3.9 Methodological Procedures & Implementation

The purpose of this section is to demonstrate how a Grounded Theory methodology has been applied to the data collected and consequently analysed.

A reliable Grounded Theory project begins with frequent coding and analysis. The researcher is not deterred by the magnitude of the data collected, pre-existing hypotheses or extant literature. Using the constant comparative method, he/she starts the process of conceptualisation as soon as possible. In the words of Glaser, “just do it” (Glaser 1998:254). Life is constantly changing and there is always a main concern for people in any given social situation. Grounded Theory provides an opportunity that lets the natural organisation of substantive life emerge. The researcher listens to participants talking about the issues that are important to them. Prompting them with questions that may be important to the researcher may corrupt the data by leading the participants in a direction that is of little concern to them, and, as result, will not unearth their primary issues of concern. The researcher must, therefore, suspend his preconceived notions and theories in order to find out what will emerge from these unique situations.

Despite the many and varied distractions that seem to be laid out before the researcher, the best method of embarking upon this seemingly unenviable task, according to Glaser himself, is to ...just do it (Glaser 1998:19). The researcher is not alone in his/her endeavours. There are many resources that may be accessed to assist in this painstaking journey apart from the abovementioned founder. For example, there are online Grounded Theory websites (Grounded Theory Online 2011). Resources such as this are set out in an easily understood format for doing Grounded Theory from data collection to writing up the emergent theory.

This study has collected primary data by interviewing the participants and gaining first-hand accounts of their pre-retirement perspectives and experiences. The purpose of this method of data collection is to obtain rich and detailed information directly from divorced, single baby boomer women, whom evidence suggests, are the least able of all baby boomers to provide for their retirement (Brown & Lin 2012;
Clark 2002). Once the information collected has been analysed and refined into categories, one core category will emerge that will answer the research question and explain how the increase in the eligibility threshold for the age pension has affected the life trajectories of the participants.

### 3.10 Theoretical Sensitivity

The fundamental nature of theoretical sensitivity is, according to Glaser, *the ability to generate concepts from data and to relate them according to normal models of theory in general, and theory development in sociology, in particular* (Glaser & Holton 2004:10). The first step in gaining theoretical sensitivity is to enter the research setting with as few predetermined ideas as possible. However, this does not mean that the researcher should enter the field with a ‘blank mind’ (Sarantakos 1998). Glaser and Strauss asserted that the researcher should enter the field with an ‘informed mind’ that was ‘open’ to new ideas and concepts that would be relevant to the substantive area rather than employing existing theories that may or may not be applicable (Glaser & Strauss 1967). To conduct a robust Grounded Theory, a researcher must possess two crucial qualities for the development of theoretical sensitivity in their endeavours (Glaser & Holton 2004). First, the researcher must have the disposition to maintain an investigative distance, tolerate confusion and apparent failure while remaining open to conceptual emergence. Secondly, he/she must have the ability to develop theoretical insight into the area of research and have the ability to think and conceptualise abstractly.

### 3.11 The Role of the Researcher in a Grounded Theoretical Study

An important point to consider before taking on research of any kind is that of the potential influence of the researcher upon the study to be undertaken. Where the researcher is directly involved in the study of the lived experiences of the participants, there is the possibility that the interpretation of that experience may potentially be affected by the biases of the researcher.

Qualitative studies must be rigorous and systematically conducted in the same way as all quantitative research is carried out. The Grounded Theory researcher is usually a pivotal figure in collecting the data. He/she is an impartial eyewitness and
the main role is to report the lived experience of the participants as accurately and meaningfully as practicable from the perspective of participants being interviewed. It is paramount to keep an open mind at all times and not have any predetermined perceptions of the subject matter involved. Glaser also suggests that the researcher should not undertake an extensive reading of the literature in the substantive area of inquiry (or ask leading or closed questions) in case this clouds his/her ability to remain open to new concepts and so corrupt the theoretical sensitivity of the researcher and of the research (Glaser & Holton 2004). The researcher must endeavour to be value-free and open-minded during the interview process and during the analysis stage. In order to pursue this degree of impartiality, researchers, therefore, need to be conscious of their own emotional and psychological preconceptions, values and expectations of the outcome, so that the analysis that is developing is relevant to the world-view of the participants and not that of the researcher.

With the above points in mind, I have endeavoured, as far as possible, to remain open-minded and preconception-free. As there is no previous research on the subject of the impact from the recent policy changes to the age pension on baby boomer divorcées, this study is in keeping with Glaser’s preference for a ‘naive’ researcher. I have no enduring notions nor expectations concerning retirement, and in this regard, the focus of the study has been directed to those matters that are important to the participants. This naïvety has blended well with the tenets of Grounded Theory and I have found this to be an enjoyable experience to observe the emergence of the Grounded Theory of Projective Presage.

3.12 Ethical Consideration

An ethics application was sought and approved of by Swinburne University of Technology Ethics Committee prior to the commencement of this research (see Appendix C). No ethical issues were apparent and the potential risk to the participants was deemed very low. Subsequent to this approval, in-depth interviews were undertaken involving open-ended questions to allow the participants to talk freely, as in a conversation, allowing information to flow and thereby enabling a richer source of emergent data. Participants had signed an informed consent form
and were aware that if they had any issues of concern, they were able to access assistance at any time. All information collected is confidential and kept in a locked filing cabinet at all times. The information gathered is not traceable back to the participants and each respondent has been given a pseudonym that is known only to the researcher.

3.13 Participant Selection

A purposive sample was sought for this research project (snowball sample). Participants were to be divorced, single, baby boomer women born between 1952 and 1964, who were paying a mortgage or were in rental accommodation. Baby boomers born between 1946 and 1951 were excluded, as they are not affected directly by the changes to policy. Participants were to have little or no personal savings and/or superannuation.

I conducted face-to-face interviews and these entailed conversation-like interviews with minimal input from myself apart from the occasional prompt. Each interview was held in a place that was comfortable for the particular participant. This was either in a quiet location at Swinburne University of Technology, in the local library, at participants’ place of work or in their own homes. The open-ended questions enquired as to what the recent changes to the age pension meant to participants. They were also asked about such things as their housing, employment, superannuation and retirement. They were all given the opportunity to add anything else they wished to.

The semi-structured interviews were eventually undertaken with fourteen divorced baby boomer females in total who made themselves available when the initial call for participants was made. No further participants were located during the course of the research. While fourteen respondents may not be seen to be substantial for a doctoral study, saturation occurred at a very early stage. This means that as the interviews progressed, no new material was being discovered. To gain a deeper insight into the experiences of this cohort, a much wider demographic study would need to be undertaken to indicate whether this emergent pattern is generalisable or, perhaps, location specific. Further to the initial fourteen interviews being
undertaken, follow up interviews were conducted via email. During the initial interviews, all of the participants agreed to do follow up interviews, however, only five could be subsequently contacted. The purpose of these successive interviews was to determine if the participants’ circumstances had changed and to provide the opportunity for them to add to the research with regard to their experiences since they had completed the original interviews. In fact, very little change had occurred in the circumstances of these five participants in the intervening time since they were first interviewed. These additional five interviews raised the total of interviews conducted to nineteen.

3.14 The Interview Process
The first three participants were people known to the researcher. Referrals were taken from these participants and then advertisements were placed in a good many local shops, libraries, and community houses. In addition, a call for participants was also placed on the Swinburne website. At this stage, baby boomer divorcées who were servicing a mortgage were included in the study in the hopes of attracting a substantial number of participants.

The initial three respondents were all in private rental accommodation and were very anxious on the subject of the security of their ongoing tenure. All had been divorced, and were now living alone. Despite being in receipt of a full time salary, they were experiencing difficulty meeting their routine expenses, particularly with respect to meeting the regular rental payments. While this predicament was worrisome for them at the present time, all three women were particularly troubled with regard to their ability to maintain this precarious economic situation once they had reached retirement age, when they assumed they would be in receipt of, perhaps only, the age pension. The women were aware of the fact that they would not be able to exist on an age pension. Given that they had little or no superannuation or personal savings with which to supplement the pension, they also wondered if their health would permit them to continue in some sort of paid employment. In the current economic climate, they sensed that their ongoing employment prospects were precarious and as such, all three felt challenged by the issue of how difficult it may
be to procure another position. Their short term future was looking as uncertain as were their retirement prospects.

On the basis of the advertisements placed within the community, four participants came forward, three were servicing a mortgage and one was in a rental property. These interviews were also conducted in accordance with the procedures set out in the ethics approval. Each of the mortgagees planned to own their home either before, or sometime after retirement. On the basis of these additional retirement resources being available to these participants, I decided to ‘delimit’ and interview only those in rental accommodation on the basis that this situation entailed further diminished economic capacity for retirement compared with the prospects of participants who had a mortgage.

The main concern for the participants in private rental accommodation was how they were going to continue to meet their expenditure needs once their income was reduced in retirement. They foresaw this as a potential outcome of either not being able to continue in the workforce, speculating that this may be due to reasons of ill health or, perhaps, by being made redundant as a consequence of reaching retirement age. They were also extremely concerned about being in receipt of the age pension and that this would be their only source of income in retirement. As a result of incident coding, this was originally conceptualised as Future Evading. A conscious decision was made at this time that the first seven interviews would form Stage One of the study as coding of data from these interviews revealed a range of similar feelings and perceptions of approaching retirement.

In order to further the progression of this study, more participants were sought. From Stage One, patterns were emerging in the responses of participants and these patterns were conceptualised as Future Embracing and Future Evading. Further interviews conducted would form Stage Two of the study. While delimiting the study to participants in rental accommodation only was deemed appropriate at this stage, procuring respondents proved to be easier said than done. Of the two participants who came forward, and who met the new criteria, only one interviewee met all of the criteria required. She was a single, divorced baby boomer female currently living in
rental accommodation. The other baby boomer divorcée, while also single, had a mortgage, which would not be paid out until she was around 70 years of age. On her current full time salary, she still found it almost impossible to find extra resources to cover renovations and maintenance for the rather modest property that she was buying, as well as meeting the regular bills associated with living. In light of her economically challenged circumstances, it was decided to include this participant in the study.

Still more participants were required to form Stage Two of the study. However, no new responses were forthcoming from the advertisements placed within the community. One potential respondent told me during a telephone conversation that she was not able to take part in the research unless there was a financial reward being offered. She informed me that she undertook paid research as a means of earning extra income. After some discussion with my principal supervisor and Swinburne administration, a decision was subsequently made to offer a $50 store voucher to any future participants. Only four more respondents came forward. At this point, it was considered that advertising more widely might be appropriate. However, placing an advertisement in a national newspaper proved to be extremely expensive and would result in a very tiny column hidden amongst the classifieds at the back of the newspaper. The cost seemed to significantly outweigh any potential benefits that might be forthcoming. The chance of a prospective interviewee reading such an advertisement seemed particularly unlikely.

At this point, thirteen respondents had been recruited, seven from the first round of interviews and six from the second. A watchful eye was kept for more potential participants over the coming months. At last, one more participant was recruited as a result of my attendance at an interstate conference on ageing. It was decided at this point that as Stage One and Stage Two each had seven participants who met the criteria for inclusion in the study and that given that no more participants had been subsequently identified, these fourteen respondents would form the foundation of this research. As the interview data that had been collected so far had yielded no new insights, data collection ceased at this point.
3.15 The Data Analysis Process

In the present study, the first seven interviews were regarded as Stage One of the study. Participants were given the opportunity to talk freely with few questions being posed by the researcher. The interview process was very exciting in that there was a sense that I had made an important contribution to the session by making the participants feel at ease and intuiting that they had also got something out of the interview. Many comments in relation to how much they had enjoyed the meeting, such as:

“*That was easy*, (Bettina),

“Most enjoyable!” (Angela),

“You’re welcome, absolutely welcome, I hope I’ve been able to give you something” (Coralee),

“Thank you. That was lovely, it’s given me something to think about” (Miranda).

3.16 Theoretical Sampling and Open Coding

The conceptualisation of data through coding is the foundation of Grounded Theory evolution (Glaser & Holton 2004:12). Incidents expressed in the data are analysed and coded using the constant comparative method. This process generates substantive codes initially, which conceptualise the empirical content of the area of research and are later developed into theoretical codes, which give integrative scope and a new perspective on the area of inquiry. The essential relationship between data and theory is a conceptual code. The code conceptualises the underlying pattern of a set of empirical indicators within the data. Coding raises the analyst from the empirical level by fracturing the data, to the conceptual level and the resultant theory explains what is happening in the data.

Open coding is the part of the analysis concerned with identifying, naming, categorising and describing phenomena found in the text. Each line, sentence and paragraph is read in search of the answer to the constant question: "What is this about?" Glaser tells us that in open coding the analyst “runs the data open” by coding different incidents into as many categories as possible (Glaser 1978:56). In this research, an example of how this stage proceeded was to take one interview
transcript at a time and beginning with the first sentence, ask the question, ‘what is happening here?’ As many indicators as I could think of were noted that represented the item of data in question, for instance;

*It’s OK if they want to (defer retirement), but not if they are forced to. I think a lot of people who are coming up I think they are going to be forced to, given the state that the world is in at the moment, yeah. I don’t think there is going to be a choice.... (Marie)*

- Needing to work longer
- Dealing with Economic Hardship
- Playing to Shifting Goalposts
- Renegotiating Working Arrangements
- Retraining
- Re-identifying self

After the initial three interviews were conducted, simultaneous coding and analysis took place. Glaser (2001) recommends that this is the correct procedure for a Grounded Theory exploration. The purpose of open coding is to generate basic categories. Coding can be done very formally and systematically or quite informally. In Grounded Theory, coding is normally done quite informally. The open coding process begins with line by line coding to identify substantive codes (Glaser & Holton 2004). The researcher will continually ask such questions as: ‘what is this data a study of’, ‘what is the main concern for the respondents’, and ‘what category does this incident reflect’? These questions keep the analyst theoretically sensitive when analysing, collecting and coding the data, and force the researcher to focus on patterns among incidents that generate codes and to rise conceptually above exhaustive description of incidents. New categories will emerge and new incidents will fit into existing categories.

For example, in this research, the data represents the perceptions of a financially challenged cohort coming to terms with their imminent retirement in which they expect to find that their economic circumstances will be further challenged than they already are. Their main concern resonated with their anxiety in relation to how they
would be able to deal with a situation they had misgivings about due to their lack of resources. The emergent categories reflected this foreboding along with the cognitive processes of the participants that served to alleviate the distress this situation was placing upon them. In conjunction with open coding, the next stage is to continually write memos about each emerging code. Any idea that occurs to the researcher at the moment of capture is noted down so that nothing is lost.

### 3.17 Theoretical Memoing

Theory development is facilitated through an extensive and systematic process of memoing that continues throughout each phase of the data analysis process. The basic goal of memoing is to develop ideas in relation to categories with complete freedom into a memo fund that is highly sortable (Glaser & Holton 2004:17). Memoing can be described as maintaining an inventory of codes along with their descriptions (e.g. creating a codebook), along with pointers to text that contain them. These memos contain thoughts, ideas and relationships between codes and concepts (Glaser 1978). Memos are theoretical notes about the data and the conceptual connection between the emergent categories, including short documents that are written to oneself that record the researcher’s thoughts and ideas when they occur. Ideally, these should be stored away from the data and used as a kind of journal to provide a history or an audit trail of the research process.

Memos help the analyst to raise the data to a conceptual level. Memo construction differs from writing detailed description. Although characteristically based on description, memos raise that description to the theoretical level through furthering the conceptual interpretation of the data. Thus, the codes conceptualise the data. Memos offer notions about connections between categories and/or their properties, and, help the researcher begin to integrate these connections along with other categories to generate the emerging theory.

Within the current study, it was decided that rather than establishing a set of concept cards to record theoretical memos or alternatively adopt a computer software system, a system of charts and maps was appropriate. A series of maps and notes on a large sheets of paper provided me with a visual development of the emerging codes,
categories, properties and, eventually, an evolving theory, that of the Grounded Theory of Projective Presage. Having a physical medium, which was easy to refer to, proved to be extremely beneficial for me. By having the capability of laying out the maps on the floor, it was easy for me to identify similarities and differences. At a later stage in the analysis process, limiting the categories into more conceptual ideas succeeded in reducing the number of categories until a core category emerged, leading to the development of the parsimonious Grounded Theory. Theoretical notes were recorded beside each participant response within their transcriptions. This proved to be extremely helpful for me when locating excerpts of text applicable to certain categories.

### 3.18 Theoretical Sorting

To begin with the researcher analyses his data line by line asking, ‘what is happening here, what is this a study of and what category or property does this incident relate to’ (Glaser 1978). In this way, categories will emerge without being forced and this keeps the researcher focussed on the concepts rather than the actual experiences, no matter how enticingly interesting they might be. Thus, the researcher can see the direction of the study and follow the course of the development of the core category to ensure fit and relevance.

In this research, this resulted in a huge pile of memos that needed to be sorted which, according to Glaser, is the epitome of the theory generation process (Glaser 1978). This required me to sort the data by sorting the ideas that emerged from the data, not the data itself (Glaser 1978:116). By picking up one memo at a time and seeing how it related to the previous one, I could eventually identify and form the basic categories and their properties. As the outline took shape, the direction of analysis became clearer. Sorting, like open coding, can start anywhere. The important thing is to start. Trying to conceptually locate the first memos enabled me to start thinking about integration. Once started, according to Glaser, sorting becomes generative and fun (Glaser & Holton 2004). This continued until I had sorted the concepts to the point where the fewest possible concepts worked to explain the majority of variations of the behaviour and the problem under investigation, meaning theoretical completeness could be achieved. The outcome of this process is a themed theory,
which explains sufficiently, how the participants continually resolve their main concern. The concepts ultimately fit, work, have relevance and are saturated.

3.19 The Method of Constant Comparison

This was attained in this research by observing how one memo related to the next. Soon, an integration of concepts emerged and sorting was done again to relate the memos to the emerging theory outline. I continued sorting by moving between the memos and the emerging outline to make sure that everything fitted properly. This is referred to as the constant comparison method, the purpose of which is to generate concepts (Glaser 2001).

The constant comparative method enables the generation of theory through systematic and explicit coding and analytic procedures (Glaser & Holton 2004). The process involves three types of comparison. First, incidents are compared to incidents, then, concepts are compared to more incidents, and finally, concepts are compared to concepts. This was achieved in this research when, during the process of comparing incidents, I noted that many of the participants were planning to continue in paid employment in retirement. They planned to do this by attempting to renegotiate their working environment through either retraining for less physically demanding positions or by, perhaps, reducing the hours currently worked. This was conceptualised in the category of Task Strategising and Modification. Expecting Unrealistic Expectations, Playing to Shifting Goalposts and Needing to Work Longer were conceptualised as Dealing with Economic Hardship. Comparison of this category to Task Strategising and Modification revealed that these two categories could be taken to a higher level of abstraction and I combined them together to form a category entitled Re-identifying Work Self. Thus, the former descriptive codes were raised to a higher level of conceptualisation.

Glaser explains that the purpose of this is to attain theoretical elaboration, saturation and densification of concepts by developing the properties and the generation of further concepts. The purpose is to establish the best fit of concepts to a set of indicators, and this then becomes the theory. For instance, I did not simply compare the similarities and differences of an incident so that a description can be
established; but rather they were compared to identify patterns and conceptualise incidents, as opposed to merely describing them. By constantly comparing and re-sorting, the categories emerged and further data collection was based on the findings of the first round of interviews. For example, questions were posed in Stage 2 interviews by asking participants to ‘tell me about...’ incidents that had been raised by participants in Stage 1 interviews. Each concept should be compared to every other concept. This is done on a line by line basis and can be rather tedious. This process will be repeated until no new properties emerge from the constant comparison of the categories. The size of the sample is not important as long as the recommended procedure is adhered to. Results can be obtained whatever the size of the study through continual comparison as it is the incidents within the study that are analysed, not the people (Glaser 2001).

3.20 The Core Category
As I continued to compare incident to incident in the data, then incidents to categories, a core category began to emerge. The primary function of the core category is to integrate the theory and render it dense and saturated (Glaser & Holton 2004:15). The core category takes time to emerge through fit relevance, workability and saturation. In the case of this project, the core category is Projective Presage. Projective Presage, which accounts for most of the variation around the concern, problem or pattern of behaviour, is the focus of the study. It explains how the main concern of the participants was continually resolved. It became the category upon which the Grounded Theory would be based. The emergent theory will then be an explanation of the resolution of the participants’ main concern. In other words, this emerging theory explains most of the variation in how the main concern is constantly resolved and becomes the focus of further selective data collection and coding efforts (Glaser 2001). This was arrived at via the following processes. The core category emerged from the main categories of Preparational Presage and Cognitive Manoeuvering. The core category explains how the participants resolve their main concerns and so it was necessary at this point for me to ask what was happening within these two main categories. To resolve their concerns, the participants were utilising strategies to overcome their feelings of
misgiving with regard to their survival in their upcoming retirement. The sense of foreboding that they were experiencing was being projected towards their retirement and was the explanation of their resolution strategies. In light of this conceptualisation, the core category of Projective Presage emerged.

The core category thus became the guide to further data collection and theoretical sampling. Once the initial categories were established and an emergent theory was clear, theoretical sampling was undertaken to extend the power of the emergent theory by verifying where to sample next. Theoretical sampling is used for any incidents where they reveal new properties of a category. That is to say that theoretical sampling is any future data collection that is directed by the evolving theory.

### 3.21 Transition to Selective Coding

When the core category emerged, it was time to move from open coding to selective coding. Rather than coding everything possible within the data, I was now only coding for the core category and its related categories and properties (see Glaser 2001). Then the task began of coding only for the core variable, which delimits the study and renders subsequent memos much more focussed. This meant that subsequent data collection and coding was thereby delimited to that which was relevant to the emergent conceptual framework.

This delimiting occurs in two ways. First, the theory coalesces, fewer modifications are made and properties that are no longer relevant are removed. As there were fewer concepts, the theory was then reformulated with a smaller set of higher-level concepts. The second level of delimiting occurs as a result of this reduction, the researcher is now able to focus on only those variables that are related to the core variable.

After undertaking further data collection and analysing this with the core category in mind, I found that saturation was reached. Saturation means not just the repetition of a certain pattern in a variety of incidents, but represents the point when no new information is apparent. Thus, the newly generated Grounded Theory had fully emerged. In this study, as subsequent potential interviewees were not
forthcoming, I believe that additional data collected via future investigations with a wider population of baby boomer divorcées would significantly add to our understanding of this vulnerable cohort of pre-retirees.

3.22 The Core Category and the Basic Social Process

The Grounded Theory of Projective Presage is both the core category and the Basic Social Process of this research. The Grounded Theory exhibits how the Basic Social Process and core category of Projective Presage work together to generalise how the baby boomer divorced women in this study react cognitively, psychologically and behaviourally toward the notion of their impending retirement in response to the recent legislative changes, which include an escalation in the age of eligibility for the age pension. This adjustment to the pension age eligibility was introduced as an endeavour by governments to reduce the anticipated rise in pension funding expenditure as large numbers of baby boomers enter retirement from 2006.

The legislative changes can be understood metaphorically as a ‘shifting of the goalposts’. From the perspective of the participants of this research, it was evident that their main concern was that retirement would be a time of uncertainty. They were unsure of their economic ability to meet everyday expenses, most particularly with respect to securing the provision of suitable accommodation, already an issue in their everyday lives. As a strategy for resolving this concern, distancing themselves from the situation, almost entirely, enabled the participants to concentrate their attention on ‘today’. This served to delay an anticipated ‘dubious tomorrow’, and consequently reduced anxiety caused by the perceived threat of approaching retirement.

3.22.1 Projective Presage as a Core Category

Projective Presage qualifies as a core category as, while it represents the main concern for the participants, it also provides explanatory purchase for how they act (or do not act) to continually resolve this concern. With Grounded Theory, while categories can emerge quickly, Glaser advises that it is unwise to hastily make a decision as to the selection of the core category, suggesting that with a small amount of data, such as that collected for this study, the analyst may end up with a collection
of loosely integrated categories (Glaser 1978). To prevent this from happening, Glaser advises that, the characteristics of the core category must be seen to occur frequently throughout the data, thus “the core category must be proven over and over again by its prevalent relationship to other categories thereby integrating them into a whole” (Glaser 1978:95). Glaser subsequently provides a useful set of criteria to ascertain the suitability of the chosen core category:

First, the category must be central and often observed. It must be related to as many other categories as possible, and account for the majority of variation in a particular pattern of behaviour on a frequent basis. Accordingly, Projective Presage related to all other categories generated by accounting significantly for the patterned nature of the behaviour under inquiry. It was an integrative theme throughout all participant responses. Whatever issue they were discussing was foreshadowed by the underlying sense of foreboding captured in the core category of Projective Presage. Participants furnished many reasons for not dealing with retirement, including, for example, the participant was too young, not financially able to plan, and retirement was a non-salient issue (too far away to worry about right now). However, most importantly, they did not want to deal with something about which they did not have a positive feeling. This sense of foreboding was a recurrent theme within the data. As coding ensued, it became increasingly related to other categories. Projective Presage functioned to conceptually integrate other emergent categories and properties such as distancing, becoming victim to shifting goalposts, shifting cognitive perceptions, devolving responsibility, and, even fantasizing about how things could be.

Secondly, Glaser tells us that the core category takes more time to saturate than any of the other categories (Glaser 1978). After much deliberation, Projective Presage was adopted due to its explanatory purchase and conceptual capacity to represent the discomfort felt by the participants’ in reflecting about their imminent retirement. While some categories had instant relationships with each other, Projective Presage took much longer to discern how it functioned to integrate all of the other emergent categories, thereby providing an explanation of the participants’ main concern.
On examination of the emergent categories, they all shared an underlying theme of fear of the future with each representing different ways of resolving the participants’ concerns. However, the term ‘fear’ seemed to be too harsh a concept to explain what was happening for the participants. They were not ‘fearful’ per se; they experienced discomfort towards their perception of the future. To further illustrate the validity of Projective Presage, Glaser tells us that a good core category must be “a dimension of the problem”, in that it partially explains itself and its own variation (Glaser 1978:95). Projective Presage does this - it is self-explanatory in that it portrays the sense of misgiving regarding the future that was experienced by all of the participants. The variation in the core category is also a dimension of the concern, as it explains the different ways in which the participants resolve their future misgivings; how they project the sense of foreboding that they are experiencing on to a time in the not too distant future about which they are uncertain. This is demonstrated via the properties and sub-properties associated with the core category of Projective Presage.

Thirdly, the core category must have “clear and grabbing implications for formal theory” (Glaser 1978:95). The core category of Projective Presage has implications for the development of a formal theory of retirement, be this for the chosen cohort of this study, or indeed, any area of retirement within which the main concerns of a given population need to be resolved. The potential of Projective Presage as a formal theory was more evident than for any other category and at no stage of the analysis process did I find this category unable to explain the behaviour in question. According to Glaser, the core category is required to have considerable “carry through” (Glaser 1978:96) and by this he intends that the category does not lead the researcher to dead ends, but “carries him/her through” based on the usefulness of the category. Projective Presage has not only carried this research through to the development of a Grounded Theory, but would be a useful tool when investigating the primary concerns in other areas of uncertainty, not necessarily with regard to retirement.

Lastly, the core category must be variable and modifiable. When conditions change as a result of social change or perhaps legislative statute revisions, Projective Presage
is capable of being modified to mirror such changes. Projective Presage is a variable concept, it is not static. A person's level of foreboding occurs on a continuum to varying degrees, depending on the prevailing circumstances at any given time. Variability and modifiability are also included in the criteria for evaluating the reliability of a Grounded Theory, as has been discussed earlier in this chapter.

Emergence of the core category enables the researcher to delimit the research, by refining subsequent interviewing with more focussed questioning as the data gathering progresses (Glaser 1978). The point at which the delimiting of this study was deemed appropriate was discussed previously in this chapter. The process of delimiting continues up until saturation is achieved and no new incidents are apparent. As an example of this, I noted that the further the interviews progressed, the more it became evident that no new themes were being uncovered. There were many parallels in the stories told by the participants. Later interviews served only to confirm the findings of the earlier ones with emerging coding categories being integrated by the theme of an underlying sense of foreboding evident in all 19 interviews, thus ensuring that saturation had been reached.

Glaser tells us that a core category can also be a Basic Social Process (Glaser 1978:96). While the core category has similar attributes to the Basic Social Process; they differ in several important ways as follows:

**3.22.2 Projective Presage as a Basic Social Process**

Glaser informs us that a Basic Social Process is defined in terms of its pervasiveness, its full variability of the incident of concern and a demonstration of change over time (Glaser 1978). A Basic Social Process is pervasive in that it is a primary patterned process occurring within the organisation of social behaviours, which happens over time and continues regardless of any variation in location (Glaser 1978:100). That is to say, that the Basic Social Process is not restricted by time; Projective Presage is a sense of foreboding and remains so regardless of the passage of time, however, it may change with regard to the degree of presage experienced by the participants. The Basic Social Process of Projective Presage conceptualises a misgiving perceived towards future events no matter where they take place; the location of where the
presage is occurring will not change the process in any way. Glaser also states that even the perspective of the participants does not change the Basic Social Process; each participant experiences Projective Presage, or a sense of foreboding, in the same manner as every other participant, by experiencing a warning of something unpleasant about to happen. Therefore, within this research, Projective Presage occurs over time and continues to occur regardless of where it is occurring and how much variation transpires within the behaviour.

Basic Social Processes are theoretical reflections of the course of social life that people experience and which can be conceptually captured and understood further through the development of Basic Social Process theories (Glaser 1978:100). Projective Presage is a reified, abstract concept that explains how the participants experience their imminent retirement and the subsequent development of the Grounded Theory of Projective Presage explains how the participants resolve their main concern in relation to their approaching retirement. The emergent Grounded Theory provides the researcher with an understanding of the processes of the aspect of social life that is under investigation. Projective Presage, while accounting for the resolution of the participants’ concerns in this study, can emerge in any study, anywhere and at any time and is still an abstract process that is fully generalisable in any context or social structure. The Grounded Theory of Projective Presage, therefore, has the ability to investigate other phenomena, at any time and in any place because it is fully variable and generalisable.

According to Glaser, the infinite variability of the social organisation in question makes the Basic Social Process fully variable (Glaser 1978). As such, full variability makes Basic Social Processes independent of structural units (Glaser 1978:101). Basic Social Processes are fully generalisable as abstract processes no matter where these are found, including in education or in business or, indeed, in any context at all.

An abstract concept, such as Projective Presage, explains well what is happening for people within a variety of retirement income systems. The inherent sense of foreboding is a common concept running through each of the participants’ responses
and is not characterised by any variable specific to any one retirement system. While a Basic Social Process is triggered through a social organisation, they are abstract of a specific structure. Each individual retirement income system is different for each person depending upon the resources available to him/her, and, therefore, provides an unlimited number of social organisations, each one specific to every pre-retiree. For the participants in this research, resources are very limited and many of them will be dependent upon the age pension, which severely restricts their ability to provide themselves with a comfortable retirement. The government age pension income system is the social organisation generally referred to in this study.

Put simply by Glaser, a Basic Social Process “accounts for change over time with considerable ease of meaning, fit and workability...” (Glaser 1978:101).

3.22.3 Projective Presage as a Basic Social Psychological Process
Glaser suggests that a further defining property of a Basic Social Process is that it can be categorised by two differing types (Glaser 1978:102); a Basic Social Structural Process (BSSP) and a Basic Social Psychological Process (BSPP).

A Basic Social Structural Process refers to the social structure implicit within which the study is contexted. Glaser defines this as “the social structure within which the BSPP processes” (Glaser 1978:102). In the case of this research, the social structure entails the regulatory contingencies of the pension and superannuation systems. These include government legislative bodies and institutions, such as Centrelink, who are responsible for the implementation and management of the various retirement income schemes. The Basic Social Structural Process is concerned with structural processes that are represented by terms including bureaucratisation or centralisation (Glaser 1978:102).

This research is primarily concerned with a Basic Social Psychological Process. The Basic Social Psychological Process of Projective Presage is important when considering how participants resolve their concerns in relation to their approaching retirement. It is noteworthy in the findings of this research that although the Grounded Theory of Projective Presage does not conceptualise a prescription for the participants to address their concerns regarding their survival in their upcoming
retirement, it does, however, explain the systematic distancing that is their response to this issue, as well as the general sense of foreboding that precedes this distancing. Projective Presage adequately conceptualises the sense of foreboding that the participants of this study have with regard to their perception of imminent retirement. As a result of this uncertainty, their sense of misgiving about life in retirement explains why they distance themselves from thinking about or planning for the day when they reach the age of retirement.

The Basic Social Psychological Process, according to Glaser refers to a social psychological process such as ‘becoming’, or ‘highlighting’ (Glaser 1978:102) or other such observed identifiers (distancing as observed in this research). The Basic Social Psychological Process is generally more prevalent and relevant to the understanding of behavioural sciences and as such the psychological process does not necessarily need the structural process to understand the emergent theory (Glaser 1978:102). Nevertheless, Glaser points out that usually one requires a psychological process to understand the focus on a structural process. At the same time, he warns of the need for this question to be answered empirically for any particular study. With regard to the increasing eligibility age for the age pension and changing regulations for accessing superannuation contributions, the focus of this study is agentic, whereby the beneficiaries of such legislative change have no control at all over what happens. This is confirmed by Glaser’s assertion that “In studying a phenomenon that requires little change in existing support systems, structural process might not be as important, for instance as a process occurring in a bureaucratic setting where the actors have little control over the structural support” (Glaser 1978:103).

3.22.4 Projective Presage as a Causal-Consequence Model

The Grounded Theory of Projective Presage is a causal-consequence model or an independent-dependent variable model. According to Glaser, most studies fit into a causal model, consequence model or a condition model. Glaser explains a causal-consequence model as follows: “A causal-consequence model depending on the focus is the independent-dependent model. To focus on the former is to look for its consequence, the dependent variable, and the latter, its cause, the independent variable”. (Glaser 1978:74). In the case of this research, the focus is on the cause or
independent variable of *Impending Retirement* in an attempt to look for the consequence or dependent variable. The causal model has a sub-family, one property of which is called *explanations*; therefore in this research, the focus is to discover the consequence of impending retirement for baby boomer divorced women. The consequence is the dependent variable, conceptualised in this research as *Projective Presage*. A consequence, in turn, has a sub-family which is framed as one of its properties and termed *unanticipated consequences*.

The cause-consequence model applies to the findings of this study in that the independent variable of impending retirement has been investigated to determine the impact of this approaching life-stage on baby boomer divorcées. The key finding is that the consequence of impending retirement is a sense of foreboding as conceptualised in the Basic Social Process of Projective Presage. This consequence is an outcome of the actions of policy development at the macro-level intended to benefit such cohorts, but, in reality, is leaving them in a situation whereby they cannot conceive that the benefits provided by such policy implementation will be sufficient to forge them a sustainable retirement. In this way, the participants in this research, and others like them, are effectively caught up within a cycle of unintended consequences.

Projective Presage can also be shown to align with a process model and thus with Glaser’s assertion that a causal-consequence model is a process (Glaser 1978:75). Sociological problems are socially processed regardless of whether they get resolved or not. In this way, the Basic Social Process emerges as an explanation of the resolution of the participants’ main concerns; it is not intended to discover a resolution to the social problem under investigation within the substantive area. Projective Presage is also a process, in that it occurs as of matter of degree. How different people experience misgiving or foreboding should be understood as a continuum depending on the consequences resulting from how they project the vision of their own impending retirement.

The causal-consequence model as a process implies an ordering which is usually temporal. Glaser informs us that process refers to getting something done which
takes time, or, to something happening over time (Glaser 1978:74). This study involves something happening over time, a growing sense of foreboding about the participants’ upcoming retirement. According to Glaser, a process is a way of grouping together two sequencing parts to a phenomenon. A process is something that occurs over time and involves change over time (Glaser & Holton 2005:6). Foreboding occurs over time and changes in intensity to varying degrees along the continuum of time.

Causes and consequences can easily become confused without a distinct ordering (Glaser 1978). To avoid such confusion, Glaser suggests that a process must have at least two stages. The two stages identified in this study are, firstly, the period leading up to retirement, and secondly, reaching the age of retirement. Stages have a time dimension in that they have a recognisable beginning and end (Glaser & Holton 2005:7). The length of time between the beginning and the end may or may not be static. If the length of a stage is determined by institutional timing, it is possible that it may be determined. However, in the case of this study, even though an institutional timing is involved, this timing is variable as it represents the time between now and the age at which it is possible to retire, usually 67 years. This time difference will be ever-changing as the retiree moves closer to the age of retirement. The transition from one stage to the other usually depends on one or more things taking place, in the case of this research, it is reaching the age of retirement.

3.23 Writing up the Study
Along with the emergence of the newly generated theory, came the task of writing up. The parsimonious Grounded Theory is a conceptual theory, it is does not produce findings, merely suggestions (Glaser 2001). Therefore, the write up has not been a descriptive analysis, but rather an explanation of the relationships between concepts (Glaser 1978). A number of variables (the main concerns of the participants, i.e., properties and sub-properties) have been delimited into the core variable (Projective Presage), which in turn explains the majority of the behaviour relating to the resolution of the problem. According to Glaser, the power of the theory is in its concepts and so the write up has consisted of theoretical comparisons of the concepts (Glaser 1978).
The writing up of the research has taken shape with the fractured data put back together in the form of a conceptual framework that is related to the core category and its properties. Glaser tells us not to worry about the format the writing will take because the outline for writing is simply an emergent product of the sorting of memos (Glaser & Holton 2004:18); there are no preconceived outlines to follow. It was evident to me that Grounded Theory had generated the outline through the sorting of memos, by the sorting of the categories and properties in the memos into similarities, connections and conceptual orderings. This forced patterns that became the outline and made the writing up process very straightforward.

3.24 Summary

This purpose of this chapter was to outline the research design and methodology chosen for this study. The consequent discussion of Grounded Theory provided a justification for the choice of this methodology as being appropriate for this research. At each stage of the research process, I have shown how the requirements of Grounded Theory were addressed with regard to the collection and analysis of the data. In addition, the roles of memoing, sorting and methods of constant comparison were illustrated.

The purpose of the following Chapter Four is to address the research question 'how has the increase in the age eligibility for the age pension impacted on baby boomer divorced women? In this chapter, the Grounded Theory of Projective Presage will be introduced, along with a presentation of the results that emerged from the participant interviews.
CHAPTER FOUR
PROJECTIVE PRESAGE

4.0 Introduction
In the previous chapter, the theoretical framework utilised in this study was outlined, along with a rationale for the choice of the research design and a justification of the method employed to undertake the gathering of data.

The purpose of Chapter Four is to introduce the emergent Grounded Theory of Projective Presage. It will be demonstrated here how the Basic Social Process and core category of Projective Presage conceptualises how the participants’ resolve their main concern of how they will manage their impending retirement on a very limited income, that of the State age pension. This emergent core category is the basis for the development of the Grounded Theory of Projective Presage, which will be presented and characterised in this chapter.

The findings from the analysis of the data collected are presented, along with a discussion of the how the application of the principles and processes of Grounded Theory methodology have been implemented in this study. The identification of the two emergent main categories from the data namely, ‘Preparational Presage’ and ‘Cognitive Manoeuvering’ are explained. These main categories, once identified, provided the basis for developing a more specific focus for the research by contributing to the documentation of the emergent core category of ‘Projective Presage’. Each of the main categories is outlined and presented along with the properties and sub-properties that constitute them. This chapter employs the use of examples from the coded data to illustrate the appropriate contexts and conditions of the properties that have emerged.

A key purpose of this study is to discover the Basic Social Process in order to conceptualise and rationalise how the participants cope with their approaching retirement and resolve their associated concerns. In this context, the Basic Social Process used by the participants has been conceptualised as that of Projective Presage. After much deliberation, Projective Presage was found to best represent
how the participants resolve their discomfort and misgivings about their imminent retirement. This Basic Social Process took the most time to emerge fully and to saturate. This concept encapsulates how participants come to terms with their perceptions of life in retirement.

Dealing with imminent retirement may be fraught with apprehension for anyone, but it is more likely to be so for those who are the least prepared financially, for example, baby boomer divorced females. Baby boomer divorcées are in an uncertain position with regard to their forthcoming retirement. It was found that the contemplation of retirement caused the participants in this study a significant amount of both economic and psychological distress. They attempted to deal with this stress by strategising, as well as by modifying their circumstances and behaviours as represented by the Basic Social Process of ‘Projective Presage’. Projective Presage captures the sense of ‘foreboding’ or misgiving’ experienced by the participants as they project their apprehensions towards an uncertain future. The participants felt that retirement for them will be a time of uncertainty. Their severe misgivings concern their ability to provide for themselves. They deal with these circumstances by distancing themselves from the impending reality of their retirement. The notion of presage, is defined by the Collins English Dictionary as a warning or sign of something about to happen, an omen or a misgiving, from the Latin praesagire, to perceive beforehand (Collins 2008:620). This sense of foreboding is further exacerbated for participants, as they contemplate the impact of legislative change, including the recent increases to the eligibility age for the age pension.

Changes in the regulatory structure around the legislative statutes relating to retirement, no matter how small they may be or how gradually they may occur, may be the precursor of devastating consequences for baby boomer divorcées, such as those who participated in this study. Understandably, these changes were among the main concerns of the participants in this study. Baby boomer divorcées generally have very few resources or reserves with which to ameliorate the impact of any potential changes. It was found that these changes have a negative effect on the
participants’ ability, both psychologically and economically, to prepare themselves for even a modestly comfortable retirement.

The following section provides a discussion of the steps of the analysis undertaken during this research and also provides an audit trail of these processes. A summary of the audit trail can be found in Appendix B.

4.1 The Data Collection and Analysis Process

Glaser reminds us that the central issue in a Grounded Theory study is to discover what the participants main concern is and how they seek to resolve it (Glaser 2001:177). With this in mind, I set about obtaining early participants. This is usually done in a ‘concentration site’ which is a unit where the area of interest goes on in concentration (Glaser 2001:179). Glaser goes on to recommend that early participants in a Grounded Theory study are chosen because they are judged to have some knowledge of the domain being studied (Glaser 2001:181). The domain being investigated here is that of divorced and currently single baby boomer women who are in private rental accommodation and have little or no superannuation or personal savings. I selected three such participants known to me, who had been in these circumstances for some time and were, therefore, deemed to have substantial knowledge in this area of inquiry.

4.1.1 First Three Scoping Interviews

Glaser advises that it is the early interviewees who will tell a lot giving the researcher a feeling for the main concern (Glaser 2001:176). With a great deal of excitement and anticipation, I undertook the first interview utilising an open-ended conversational type format posing only, tell me about... questions. Glaser tells us that much of the interview process entails just listening to the participant, posing only very broad questions. Therefore, I asked questions like, ‘tell me about how you perceive your retirement to be...' to get them talking and I listened to the stories they told which included their current situation as well as their view of their approaching retirement. This process is known as ‘big ear’ listening (Glaser 2001:175). While I asked the participant to ‘tell me about... I prompted them with ‘tell me more about...’ in order for them to elaborate on what seemed to be of importance to them, in this
way, the main concern was starting to emerge. As Glaser says, if we do not know the problem as the participants perceive it, we can hardly ask the right questions (Glaser 2001:177). Once the situation is known as our participants perceive their world, more specific questions can be developed.

The first interview lasted for nearly an hour and I spoke as little as possible allowing the participant to speak freely and let issues emerge naturally. The interview was recorded and immediately transcribed into six pages of single-spaced text. From this transcription of the first interview, I began the open coding process by fracturing the data into conceptualisations of what was happening, rather than purely describing the events as reported by the participant. This process lifts the description of what was occurring to a more abstract and conceptual level and is the first step towards conceptualising the main concern of the participants. I read each line carefully to see what themes had emerged. From this initial reading of the data, the following codes emerged as shown in Table 5 below:

**Table 5: Initial Coding of Interview 1**

<table>
<thead>
<tr>
<th>Lacking Knowledge</th>
<th>Deferring planning</th>
<th>Expressing uncertainty</th>
<th>Feeling set back by divorce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipating having to work longer</td>
<td>Sidestepping or avoiding issues</td>
<td>Worrying about savings being inadequate for retirement</td>
<td>Having to renegotiate living strategies</td>
</tr>
<tr>
<td>Shifting goalposts</td>
<td>Having expectations: recognising they are unrealistic</td>
<td>Feeling pension is inadequate for retirement</td>
<td>Practicing frugality in retirement</td>
</tr>
<tr>
<td>Feeling pessimistic about owning a property</td>
<td>Worrying about health e.g. burning out</td>
<td>Changing role to suit ageing</td>
<td>Hoping to continue working in retirement</td>
</tr>
<tr>
<td>Needing to work in retirement</td>
<td>Feeling unable to volunteer in retirement due to need to continue working</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

After having formulated the above codes, it became apparent to me that only one of them was positive. Hoping to Work in Retirement represented this particular participant’s desire to continue her own business as she enjoyed working and gained pleasure from interaction with other people. This was, however, marred by the
realisation that in order to meet her routine expenditure she would need to work post-retirement. This was conceptualised as Anticipating Having to Work Longer. The participant demonstrated a certain amount of humour when talking about these issues, but it was evident from her responses that she was not looking forward to her retirement. I was keen to discover if this trend would continue throughout the ensuing interviews, and if not, perhaps this first participant was unique in her negative attitude towards her upcoming retirement.

In order to expand on the information gained from the first interview, I followed the process of theoretical sampling. While still allowing the second participant to speak freely, I posed a few, slightly more focussed, questions with regard to the themes that had emerged in Interview 1, for example: ‘tell me more about...’ Interview 2 was conducted in a similar format to that of Interview 1, for example, big ear listening with minimal input from myself. I noted that the emergent themes of the second interview were remarkably similar to those of the first interview. This was compounded by the emergence, in both of these first two interviews, of the codes Anticipating Having to Work Longer and Hoping to Work Longer. Again, these two codes represented the participants’ desire to work in retirement, but also needing to work as a result of their limited income at this time. Table 2 below illustrates the codes that emerged from interview 2 and also demonstrates the similarity of content between the first and second interviews:

**Table 6: Initial Coding of Interview 2**

<table>
<thead>
<tr>
<th>Lacking Knowledge</th>
<th>Sidestepping or avoiding issues</th>
<th>Expressing uncertainty</th>
<th>Feeling set back by divorce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipating having to work longer</td>
<td>Feeling pension is inadequate for retirement</td>
<td>Feeling retirement is too hard</td>
<td>Changing role to suit ageing</td>
</tr>
<tr>
<td>Worrying about health e.g. burning out</td>
<td>Having expectations: recognising they are unrealistic</td>
<td>Seeing the situation as bleak</td>
<td>Hoping to continue working in retirement</td>
</tr>
<tr>
<td>Worrying about savings being inadequate for retirement</td>
<td>Having to renegotiate living strategies</td>
<td>Practicing frugality in retirement</td>
<td>Feeling pessimistic about owning a property</td>
</tr>
<tr>
<td>Needing to work in retirement</td>
<td>Shifting goalposts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This participant, while also having negative responses to retirement, was planning to move to Africa where she felt that her chances of economic survival would be greater than those available to her if she remained in Australia. This was also a chance to act out her dreams and follow her passion. This example provided me with insights into a psychological domain in which participants may visualise or fantasise about their future in retirement. Visualising or distancing is the Basic Social Psychological Process of Projective Presage and explains how the participants resolve their concerns. Whether or not this participant carries out her plans to move overseas is not of importance; however, fantasizing about what could be is a primary strategy for coping with a formidable future.

Interview 3 involved big ear listening once again, plus focussed questions about themes 1 and 2. The results of the initial coding of Interview 3 are documented in Table 7 below:

<table>
<thead>
<tr>
<th>Lacking Knowledge</th>
<th>Deferring Planning</th>
<th>Expressing Uncertainty</th>
<th>Feeling set back by divorce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipating having to work longer</td>
<td>Sidestepping or avoiding issues</td>
<td>Worrying about savings being inadequate for retirement</td>
<td>Having to renegotiate living strategies</td>
</tr>
<tr>
<td>Changing role to suit ageing</td>
<td>Having expectations: recognising they are unrealistic</td>
<td>Feeling pension is inadequate for retirement</td>
<td>Practicing frugality in retirement</td>
</tr>
<tr>
<td>Seeing the situation as bleak</td>
<td>Worrying about health e.g. burning out</td>
<td>Feeling pessimistic about owning a property</td>
<td>Needing to work in retirement</td>
</tr>
<tr>
<td>Feeling retirement is too hard</td>
<td>Hoping to re-partner</td>
<td>Deferring responsibility <em>Passing the buck</em></td>
<td>Feeling unable to volunteer in retirement due to need to continue working</td>
</tr>
<tr>
<td>Shifting goalposts</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There were no positive responses from the third participant. The responses returned were, again, of a similar nature to the previous interviews and as such were given similar codes, with the exception of the addition of codes entitled Deferring Responsibility and Hoping to Repartner. The themes that emerged from the first three interviews are discussed in more detail in the following section.
4.1.2 Defining the Emergent Codes from the Scoping Interviews

For the purpose of densifying the data, the following section identifies the emergent codes from the first three interviews illustrated in Table 8 below. In an attempt to illustrate the story of these initial participants, each of the codes will be defined and explained; illustrated by appropriate in-vivo examples.

Table 8: Emergent Themes from Interviews 1-3

<table>
<thead>
<tr>
<th>Interview 1</th>
<th>Interview 2</th>
<th>Interview 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lacking Knowledge</td>
<td>Lacking Knowledge</td>
<td>Lacking Knowledge</td>
</tr>
<tr>
<td>Anticipating having to work</td>
<td>Anticipating having to work</td>
<td>Anticipating having to work</td>
</tr>
<tr>
<td>longer</td>
<td>work longer</td>
<td>work longer</td>
</tr>
<tr>
<td>Worrying about health e.g.</td>
<td>Worrying about health</td>
<td>Worrying about health e.g.</td>
</tr>
<tr>
<td>burning out</td>
<td>burning out</td>
<td>burning out</td>
</tr>
<tr>
<td>Sidestepping or avoiding</td>
<td>Sidestepping or avoiding</td>
<td>Sidestepping or avoiding</td>
</tr>
<tr>
<td>issues</td>
<td>issues</td>
<td>issues</td>
</tr>
<tr>
<td>Deferring planning</td>
<td></td>
<td>Deferring planning</td>
</tr>
<tr>
<td>Seeing the situation as</td>
<td></td>
<td>Seeing the situation as</td>
</tr>
<tr>
<td>bleak</td>
<td></td>
<td>bleak</td>
</tr>
<tr>
<td>Having expectations: recognising they are unrealistic</td>
<td>Having expectations: recognising they are unrealistic</td>
<td>Having expectations: recognising they are unrealistic</td>
</tr>
<tr>
<td>Feeling retirement is too</td>
<td></td>
<td>Feeling retirement is too hard</td>
</tr>
<tr>
<td>hard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expressing uncertainty</td>
<td></td>
<td>Expressing uncertainty</td>
</tr>
<tr>
<td>Worrying about savings being</td>
<td></td>
<td>Worrying about savings being</td>
</tr>
<tr>
<td>inadequate for retirement</td>
<td></td>
<td>inadequate for retirement</td>
</tr>
<tr>
<td>Feeling pension is inadequate</td>
<td></td>
<td>Feeling pension is inadequate</td>
</tr>
<tr>
<td>for retirement</td>
<td></td>
<td>for retirement</td>
</tr>
<tr>
<td>Changing role to suit ageing</td>
<td></td>
<td>Changing role to suit ageing</td>
</tr>
<tr>
<td>Feeling set back by divorce</td>
<td></td>
<td>Feeling set back by divorce</td>
</tr>
<tr>
<td>Having to renegotiate living</td>
<td></td>
<td>Having to renegotiate living</td>
</tr>
<tr>
<td>strategies</td>
<td></td>
<td>strategies</td>
</tr>
<tr>
<td>Practicing frugality in</td>
<td></td>
<td>Practicing frugality in</td>
</tr>
<tr>
<td>retirement</td>
<td></td>
<td>retirement</td>
</tr>
<tr>
<td>Hoping to continue working in</td>
<td></td>
<td>Hoping to continue working in</td>
</tr>
<tr>
<td>retirement</td>
<td></td>
<td>retirement</td>
</tr>
<tr>
<td>Needing to work in retirement</td>
<td></td>
<td>Needing to work in retirement</td>
</tr>
<tr>
<td>Feeling pessimistic about</td>
<td></td>
<td>Feeling pessimistic about</td>
</tr>
<tr>
<td>owning a property</td>
<td></td>
<td>owning a property</td>
</tr>
<tr>
<td>Shifting goalposts</td>
<td></td>
<td>Shifting goalposts</td>
</tr>
<tr>
<td>Feeling unable to volunteer in</td>
<td></td>
<td>Feeling unable to volunteer in</td>
</tr>
<tr>
<td>retirement due to need to</td>
<td></td>
<td>retirement due to need to</td>
</tr>
<tr>
<td>continue working</td>
<td></td>
<td>continue working</td>
</tr>
<tr>
<td>Deferring responsibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hoping to re-partner</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Lacking Knowledge represents the code that most participants were unaware of the specific details of the recent rise in the eligibility age for the age pension: ... ‘Sort of. I know the women have gone up. I think it is 65 now. (Sally)’. While the participants were aware that there had been an increase in the eligibility age for the pension, they acknowledged the attendant consequence of having to work longer’ ... It’s really hard. Retirement age has increased so we have got to work longer (Siobhan)’. This is conceptualised by the code Anticipating Having to Work Longer.

Many of the participants were not cognisant of the actual benefit amount of an age pension, however, like the above participant, they did know that it would not sustain them in retirement ... ‘absolutely, (the pension) not enough to be able to live and pay debts (Dawn)’. This is conceptualised by the code Feeling Pension is Inadequate for Retirement. Worrying about Savings being Inadequate for Retirement is representative of the participants being aware that as well as the age pension being insufficient to provide even a modicum of comfort in retirement, what little savings they had would also not be an adequate supplement ... ‘Yeah, I’ve got some. Probably not enough to last me though retirement. (Siobhan)’. The participants perceived that retirement was not panning out the way they thought it would, and this was distressing enough in itself. As well as envisioning a dismal retirement, the participants were skeptical as to when they would be able to cease working, in respect of their expectation that the goalposts would be shifted on them, further disrupting their makeshift plans ... ‘I know mine is further away than it was and probably as I’m getting closer it will get even further away, so I will have to work even longer. (Siobhan)’. (Shifting goalposts).

While some participants were wanting to work in retirement, (Hoping to Continue Working in Retirement) this is overshadowed by the need to continue in some form of employment post-retirement (Needing to Work in Retirement) ... I think I’ll always have an interest as I’ll probably always like to work. That’s the thing; I’m a bit of a workaholic. I would have liked to have retired younger but I am not going to be able to (Siobhan). Apart from the economic need to work, health issues are a concern to the participants. While there is a pressing need to work, this may not be
possible as a result of ill health now or in the future ... *Yeah, the thing that would stop me would be physical. That would stop me.* (Sally). (Worrying about Health e.g. burning out).

Changing Role to Suit Ageing conceptualises how the participants undertake modification of their Work-Selves to ensure that they are able to continue to supplement their retirement income ... *teaching (hairdressing) is easier on the body (than being a hairdresser)* (Siobhan) but of course tweaking their situation causes a significant amount of uncertainty ... *I dunno, it depends on the circumstance.* (Dawn). The need to work also overshadows other activities that the participants hoped they would be able to pursue post-retirement such as volunteering ... *I couldn’t afford to.....it’s a nice idea... but I just could not afford to do that.* (Dawn). Also the theme of Having Expectations: Recognising they are Unrealistic represents the notion that grey nomading may be unattainable on a pension. *Ideally, it would be nice to just travel and do what I want but I don’t think it will be like that.* (Siobhan).

All of the participants felt set back by their respective divorces ... *It made life harder like having to find somewhere to live... And being single you have to pay all the bills yourself. It’s tougher.* (Siobhan). Hoping to Repartner, while not a situation that was actively sought by the participants, was mentioned as being a possible resolution of their concerns ... *the hope is that I will meet someone else, a nice man who will be able to help out with the debts and living expenses.* (Dawn).

In the absence of circumstances improving, the participants were considering how they would be able to provide ongoing sustainable accommodation (Having to Renegotiate Living Strategies). Downsizing and sharing accommodation was a strategy that emerged. Participants recognised that these strategies may be necessary, to offset the prohibitive cost of a servicing a private rental on one limited income... *couldn’t afford to (rent privately in retirement)* (Dawn). Returning to the housing market was also not an option (Feeling Pessimistic about Owning a Property) ... *the way houses are going up I can’t see me being able to afford to own my own.* (Siobhan).
The participants are adopting the strategy of Practicing Frugality in an attempt to sustain their expenses over the long-term ... *It will be trying to get through the week and being careful with the money and pretty much penny-pinching maybe.* (Siobhan). However, attempting to manage expenses on day-to-day basis proved to be difficult for the participants, and as a consequence, they were not planning for their retirement which they felt would exacerbate their feelings of foreboding ... *No, I should... but I haven’t.* (Siobhan) and so avoiding the issue was a strategy engaged in to reduce their discomfort ... *This is just all too hard* (Dawn). To further distance themselves, the code of Deferring Responsibility emerged as a coping strategy as illustrated by the following participant response ... *I think they are going to have to look at that because how else are we going to survive?* (Dawn).

The initial three interviewees all demonstrated misgivings with regard to their retirement and distanced themselves in view of the perception that to actively engage in planning for retirement was deemed beyond their capabilities. Even though they realised retirement was not going to be an easy time for them ... *Hardship, there’s going to be real hardship for the baby boomers.* (Sally) ... they could not see a resolution and as a consequence, the participants saw the situation as bleak ... ‘*It’s very bleak, isn’t it, Missy... (talking to dog)*’ (Sally).

**4.2 Moving on to Interview 4 and beyond**

Bearing in mind that the codes obtained so far were not definitive, I continued with the process of sourcing further participants in an attempt to establish if these initial codes were rigorous enough to represent what was happening for these first three participants or whether they could be amended or even abandoned with respect to further data being procured. While the initial codes would guide these further interviews in respect to the questions that I asked, I was also mindful of remaining sensitive to the emergence of additional codes and themes.

At this point, I placed advertisements within the community for further participants and four new people came forward. For interviews 4, 5, 6 and 7, the focus was on the emergent themes from the first three interviews. Similar codes resulted from these later interviews as were evident in the earlier scoping interviews and I concluded
that a pattern had emerged and the concerns of the participants was becoming clear. They were all deeply concerned that their future retirement was looking doubtful and as such all of the participants experienced a sense of misgiving with regard to their prospects for future retirement sustainability.

In order to progress my research, I discovered that obtaining still further participants was once again proving difficult. I finally managed to procure another six participants. I conducted these six interviews using a still more focussed format by concentrating on asking questions that related to the above mentioned codes that had emerged from the first seven interviews. These included tell me about... questions such as the impact of divorce on future retirement planning. The resultant responses revealed no significant new codes and the emergent themes of the first seven interviews were apparent in the responses of the latter six. This was a surprising outcome as I had expected some new information to become evident at this stage. The small size of my sample rendered the study non-generalisable and I wondered if location was partly responsible for the responses being similar. All of the participants interviewed so far were located in the eastern suburbs of Melbourne. However, when I interviewed my fourteenth and last participant in Canberra, I was astounded to find that she felt the same as the other thirteen participants despite her location and consequently her different living environment.

In light of the difficulty I had experienced in obtaining further participants I decided to conduct repeat interviews with the interviewees I already had. I, therefore, contacted the 14 participants by email, asking them if any of their circumstances had changed over the intervening two years, focusing on the themes that had emerged to date. From this further contact, I received only five responses, three replied via email and the other two were happy to do another face-to-face interview. This total of 19 interviews, which have been based on the practice of theoretical sampling, served to densify the data.

I consequently discovered that very little had changed for these five participants in the intervening period. Two had moved on to alternative private rental accommodation as a result of the previous owner selling the property forcing them
to reconsider their living arrangements. A third had formed a relationship and had moved in with her new partner, however, she pointed out that even though the majority of expenses were shared, her total expenditure had increased as a result of her partner’s children also living in the house.

No new codes were forthcoming, even though three of the participants had experienced a change in their living arrangements. Three had experienced adult children returning to live with them and the son of a fourth had gone to live with his other parent. I conceptualised this situation as ‘shifting the goalposts’. This concept represents the rules of the game being changed without any action being taken by the participant. For example, the eligibility age for the age pension being raised does not involve action from the participants and neither does adult children returning to the nest, according to the participants.

As can be seen from the following Table 9, the number of themes emergent from each interview was relatively stable throughout the entire interview process. While the participants’ responses represented slightly different codes, the story each of them told was remarkably similar.

Table 9: Quantification of Emergent Codes

<table>
<thead>
<tr>
<th>Interview No.</th>
<th>Name</th>
<th>No. of themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Siobhan</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>Sally</td>
<td>18</td>
</tr>
<tr>
<td>3</td>
<td>Dawn</td>
<td>21</td>
</tr>
<tr>
<td>4</td>
<td>Bettina</td>
<td>24</td>
</tr>
<tr>
<td>5</td>
<td>Angela</td>
<td>22</td>
</tr>
<tr>
<td>6</td>
<td>Rosemary</td>
<td>17</td>
</tr>
<tr>
<td>7</td>
<td>Coralee</td>
<td>18</td>
</tr>
<tr>
<td>8</td>
<td>Naomi</td>
<td>20</td>
</tr>
<tr>
<td>9</td>
<td>Anthea</td>
<td>18</td>
</tr>
<tr>
<td>10</td>
<td>Marie</td>
<td>16</td>
</tr>
<tr>
<td>11</td>
<td>Joanne</td>
<td>17</td>
</tr>
<tr>
<td>12</td>
<td>Amanda</td>
<td>17</td>
</tr>
<tr>
<td>13</td>
<td>Miranda</td>
<td>18</td>
</tr>
<tr>
<td>14</td>
<td>Stephanie</td>
<td>19</td>
</tr>
<tr>
<td>15</td>
<td>(Repeat Siobhan)</td>
<td>18</td>
</tr>
<tr>
<td>16</td>
<td>(Repeat Sally)</td>
<td>18</td>
</tr>
<tr>
<td>17</td>
<td>(Repeat Dawn)</td>
<td>22</td>
</tr>
<tr>
<td>18</td>
<td>(Repeat Coralee)</td>
<td>17</td>
</tr>
<tr>
<td>19</td>
<td>(Repeat Marie)</td>
<td>17</td>
</tr>
</tbody>
</table>
4.3 Initial Category Building

The main problem for the novice researcher using Grounded Theory methodology, is knowing where to begin. The expanse of data before him/her seems daunting. Not knowing what will emerge from all this data is also confronting. The tendency to force the data into a particular theoretical stance can certainly be a huge temptation. Fortunately, given that I had no personal standpoint on this issue, the analysis proceeded with my keeping an open mind with regard to possible outcomes from this data. Glaser informs us that with Orthodox Grounded Theory it doesn’t matter where you start, just start (Glaser 1998:19).

As discussed above, I began the analysis process by adopting the open coding process with each transcript being carefully read and then coded on a sentence by sentence basis for a suitable category according to the principles of Orthodox Grounded Theory. The outcome of the sorting process was that I noted that there were several responses for most categories which led to the realisation that there were many similarities evident in the themes of each interview. Each memo should be referenced to the transcription from whence it came (Glaser 1978:90) and as such each response that I identified was categorised to enable ease of re-location as required. Also, each participant was given a pseudonym via which they could be traced back to the relevant transcription, in case I needed further information while writing up or an in-vivo quote to illustrate a certain category or property. Examples of labeling the outcomes of the sorting process are given below:

<table>
<thead>
<tr>
<th>The following cases represent the open code of ‘Anticipating having to work longer’.</th>
</tr>
</thead>
<tbody>
<tr>
<td>➢ <em>The pension is not enough to get through a week so a lot of people will have to work to be able to pay rent and electricity and things (Siobhan).</em></td>
</tr>
<tr>
<td>➢ <em>It means they will have to work longer. (Sally)</em></td>
</tr>
</tbody>
</table>
Examples such as the following were conceptualised as ‘Practicing Frugality’

- So I wouldn’t buy anything brand new, anyway. (Bettina)
- I would like to live on my own but I feel a lot of people are going to have to share... I don’t want to (share)(Laughs)
- you just have to be self-sufficient, Mmm

Another clearly emergent theme concerned the many ways in which participants perceived the consequences of divorce. Such quotes were grouped under the heading ‘Divorce impacting on lifestyle’

- Hah! (disgust). Um, well, I have only one income coming in now instead of two. I have had to sell my home, which wasn’t the plan. The plan was to pay out the house and at least that would be a nest egg in retirement. (Dawn)
- I pretty much had to start again with furniture and everything else. (Siobhan)

In the first round of analysis, there was clearly a bifurcation between how participants projected about and visualized their future and how they perceived life was being impacted upon at the present time by their earlier divorce. They demonstrated a significant amount of disappointment with their diminishing resources and the impact this had on their capacity to meet their expenses alone.

4.4 Theoretically Developing Ideas

At the same time as classifying the participant’s responses, I started to write memos about what was happening in the data gathered thus far. The four primary goals of memo-ing, according to Glaser, are to theoretically develop ideas, with complete freedom, into a memo fund, that is highly sortable. (Glaser 1978:83). Memos are designed to assist the researcher to raise the data to a conceptual level. An example of one of the memos written for this research is outlined below and is an extract from a memo written after conducting one of the earlier interviews:
What was happening for Dawn?

- Feelings of resentment are apparent
- Also futility.
- Avoidance of the situation to a large extent. A sense that she is waiting for a miracle
- Deferring responsibility

**Possible Categories:**
- Feeling Disillusioned
- Resenting
- Feeling that someone else is the cause of her problem thus deferring responsibility
- Romanticising
- Resisting

The main experience running through this interview is one of ‘this is not my problem’ (Deferring), ‘someone needs to fix this’, (Devolving Responsibility) and ‘I need some help’ (White Knight Syndrome)

**Example:**

Unless I can come up with a lot more funding or help and not have to do it on my own. (Dawn)

It was clear from the above memo that this participant was feeling as though she had been given a ‘raw deal’ in life and one of the ways out of this situation was to find some means of financial assistance. She thought that the only feasible way out was to find someone to help pay the bills, but did not think that this was a likely scenario. Based on this rather descriptive text, memoing enabled the data to be later interpreted and reconstituted as more abstract concepts over time. Glaser illustrates this by stating that the successive raising of the description through conceptual abstraction to categories and then theory is explicitly developed in memos (Glaser 1978:84). There are no predetermined rules for writing a memo. The researcher writes with total freedom about whatever strikes him/her at the time of writing. Memo-ing can be undertaken at any stage of the research process, and thus raises the description to a theoretical level through conceptualisation in relation to the emerging Grounded Theory (Glaser 1998:84). Dawn was not the only participant who mentioned not wanting to go solo, several others were hoping to repartner.
Further memos were written which assisted with developing categories. The category of ‘hoping to re-partner’ captured the importance for these participants of repartnering. As can be seen from the following memo, there were responses from several participants that were similar:

<table>
<thead>
<tr>
<th>Hoping to re-partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ø I could fall madly in love and marry some other chap and move into his house and rent this place out, who knows... (Bettina)</td>
</tr>
<tr>
<td>Ø Sure, sure, yeah, and if it wasn’t a relationship, why wouldn’t you live with a best buddy and split the bills... Yeah, I wouldn’t mind if it was the right, you know, person, but not everybody can do that. (Angela)</td>
</tr>
</tbody>
</table>

Potential Categories:
Looking for a knight in shining armour = White Knight Syndrome
Fantasizing
Romantic Rescue

As sorting and memoing continued, this category needed further modification to reflect the nuanced nature of this desire. I wrote memos concurrently with conducting the open coding phase. This procedure is important as it allows the researcher to keep track of any thoughts and ideas as they occur (Glaser 1978:83). Therefore, any thoughts or ideas that occurred to me were written down at the moment of capture. Memo-ing was a constant process and proved to be quite laborious at times. Despite the tediousness of constantly reviewing the data, the benefits of the end results have definitely outweighed the costs.

4.5 Organising Data towards an Integrated Theory
Glaser states that sorting is the epitome of the theory generation process (Glaser 1998:187). Sorting entails the process of organising large piles of memos into an integrated theory.

To begin this procedure, I took one conceptual memo from the pile and sorted it according to its similarities, differences and connections to other memos to conceptualise what was happening and what were the concerns of the participants.
For instance, during the first interview that was conducted, one participant responded with the following statement when asked to tell me about her retirement:

*I know mine (retirement) is further away (laughs) than it was and probably as I’m getting closer it will get even further away, (laughs) so I will have to work even longer...* (Siobhan)

This comment was sorted into a category that had been labeled as ‘playing to shifting goalposts’. Each memo was analysed in this manner during the open coding stage and soon a number of categories started to emerge, including ‘dealing with economic hardship’, ‘deferring responsibility’ and ‘sidestepping’ etc. These categories are detailed on Charts 3, 4, and 5 below.

Sorting is the process of arranging ideas and not data; and so it is, therefore, conceptually developed rather than descriptively so. It puts data initially ‘fractured’ during the open coding phase back together. In this way, the ideas from the data are then theoretically ordered. As a result of this process, connections between categories and properties were forced to emerge, or as Glaser declares, the researcher is now in complete control of theory generation (Glaser 1978:117).

I decided to hand sort these memos into piles and move them around to reveal what was going on. The piles of memos were of a manageable size and so this method was more appropriate than using a computer program, such as Nvivo, due to the limited number of emerging categories and properties that were discovered during the open coding phase. To ‘physically’ see the developing conceptual nature of these piles of codes provided me with a more visual picture of the relationships between the various categories that were emerging.

During the analysis of the data from the first three interviews, quite similar categories emerged, and so the task of sorting and coding was relatively straightforward for a novice researcher, like myself. This was an ideal introduction to the world of Grounded Theory. Big ear listening of the first interviews gave me an appreciation of the value of the open ended questions. By allowing the participants to just talk, their conversations offered me relevant and interesting data.
4.6 Concept Generation via Constantly Comparing the Data

Constant comparison of the data collected allows for the generation of concepts formulated in the early interviews (Glaser 2001). I had now moved beyond the stage of open coding to comparing these concepts for the purpose of generating categories and their properties. I kept mindful of the need to have no prior conceptions of the area under investigation which enabled me to be receptive to new information, should it present itself. In an attempt to conceptualise rather than describe, I was careful not to concentrate on what the data actually said, but rather, attempted to assess what concept it was displaying. For example, the following response was conceptualised as ‘saliency’:

*I haven’t engaged with it (pension age) or worried about it because I thought there would be time for me to find those things out, but I did know it was 67.* (Naomi)

Based on the outcomes of the open coding stage, the next task for me was to take each category and sort them into broader categories. Three broader categories were identified and these were subsequently named ‘Positively Anticipating Retirement’, ‘Negatively Anticipating Retirement’ and ‘Avoiding the Challenge’. At this early stage of the analysis process, hierarchical charts were formulated to depict the relationships between these broader categories, and to represent the properties that constitute each one. Each of these three early conceptualisations of the emerging themes, and the relationships between the categories engendered in the open coding and sorting stages of the analysis is represented in the following three charts:
Chart 3: Positively Anticipating

Positively Anticipating

- Renegotiating Living Standards
  - Becoming Frugal
  - Seeking Financial Advice
  - Practising Household Sustainability
- Changing Living Circumstances
  - Downsizing
  - Sharing
- Reducing Hours
- Task Strategising & Modification
  - Continuing Work
  - Grey Nomading & Volunteering
- Renegotiating and/or Retraining

Chart 4: Negatively Anticipating

Negatively Anticipating

- Overcoming the Consequences of Divorce
  - Going Solo
  - Feeling Financially Set Back
- Fearing Ill Health
  - Maintaining Health
- Dealing With Economic Hardship
  - Expecting Unrealistic Situations
  - Playing to Shifting Goal Posts
  - Needing to Work Longer
Chart 5: Avoiding the Challenge

Avoiding The Challenge

- Opting Out
- Fantasizing
- Deferring Responsibility
- Painting A Negative Picture
  - Feeling It's Too Hard
    - Forecasting a Bleak Future
  - Reacting With Indignation
    - Responding With Resentment
      - Change Is Too Big
        - Feeling Alone and Left To Own Devices
          - Devolving Blame - Feeling Aggression
  - Deferring Planning
    - Avoiding Consultation
      - Procrastinating - Don't have time or money
      - Wishing to Repartner
    - Hoping Someone Will Fix It
  - Hoping For Economic Relief
    - Volunteering
  - Grey Nomading

Feeling Alone and Left To Own Devices
As a result of this initial sorting and categorisation, two things became apparent to me. Firstly, it became clear from the analysis of the data collected for this study that not all responses could be neatly sorted into one category or another. There were many cases of overlap, where one response could be interpreted to fit into more than one category. For instance, *grey nomading* and *volunteering* which appears within the Avoiding the Challenge graphic (Chart 5) could also be conceptualised as *renegotiating living standards* in the Positively Anticipating graphic (Chart 3).

Secondly, it was evident that at this stage many of the categories were highly descriptive, so whilst these three graphics provided an overall picture of the concerns of the participants, further analysis was required as to how categories were related at a higher conceptual level. Given then, that these preliminary results lacked theoretical purchase in their representation of what was happening, it was apparent that I needed to undertake more analysis to raise the data to a more conceptual level.

The participants all experienced varying degrees of misgiving towards their retirement. Positively Anticipating was an outcome of the open coding process and while it effectively categorised what was happening, it did not sufficiently represent a conceptual level of abstraction. It needed to be taken to a higher level that still adequately portrayed what was happening for the participants. The main category of Positively Anticipating was then renamed Preparational Presage, which more broadly conceptualised how the participants resolved their concerns about their impending retirement, and better captured the way some participants were undertaking strategies in preparation for a time that they had misgivings about.

The categories of Negatively Anticipating and Avoiding the Challenge were both negative in nature and so I combined them into one category to reflect the participants concerns. Several participants were not actively preparing for retirement, but were dwelling on what it might look like. They perceived a retirement that might not be comfortable, and would be fraught with financial challenges. In such instances, it also emerged that participants were mentally distancing themselves from such a situation and their thoughts were tending to revolve around ‘what if’ scenarios: – ‘what if the eligibility age for the age pension
were increased still further’; ‘what if I couldn’t work’; ‘what if I won the lotto’; ‘what if I met someone to share the load with’? In light of this cycle of thought processes, the new category was renamed Cognitive Manoeuvering to better reflect the participants’ concerns, and to capture this ongoing process of speculative conjecture about an imminent, but yet unexperienced reality. It was now necessary to determine a link between these two newly defined main categories, Preparational Presage and Cognitive Manoeuvering which would subsequently become the core category, thereby explaining the resolution of the behaviour under inquiry. The participants were projecting their sense of foreboding towards their approaching retirement. The core category of Projective Presage fittingly conceptualised the link between these two main categories.

**4.7 Transition from Open Coding to Selective Coding**

At this point, I made a decision to move from open coding to selective coding. As selective coding takes place only once the core category emerges, it was possible for me to delimit the study at this point. The amalgamation of categories, sub-categories and properties had enabled me to initiate a substantive theory (Glaser 2001). From that point, instead of coding everything that appeared in the data, I began coding only for the core category, and to determine if its related categories and properties needed further development. This further coding was related to the core category of Projective Presage and all of the subsequent emergent categories and properties. Emergence of the Basic Social Process and core category provided a delimiting and integrating focus to the generation of the substantive theory. From here, it was possible to use this category to address the main concern for the participants in the area of inquiry.

The aim of theoretical coding at this stage of the analysis is to weave the fractured data back together theoretically in order to relate the story in a conceptual manner. Glaser reminds us that it is necessary to remain theoretically sensitive from the very beginning of the research (Glaser 1978). By continually asking ‘what is happening in the data’, I was able to keep focussed on generating codes that related conceptually, and thus able to move beyond the temptation to simply describe the data. My objective was to concentrate on the main problem faced by the participants
and the subsequent resolution of that problem, and consequently, I was able to generate and revise codes by constantly comparing existing codes.

4.8 The Main Concern of the Participants
The main concern for the participants is their sense of foreboding with regard to their impending retirement and how they resolve this, is theorized as Projective Presage. The continual resolving of a main concern is designated by the core category (Glaser 2001:199). Projective Presage accounts for the behaviours adopted by the baby boomer divorcées in this study when dealing with their perceptions of approaching retirement. Their method of coping and resolving an imminent and worrisome psychological reality is one of distancing. Projective Presage conceptualises the participants’ apprehension about an unknown situation that is fast approaching.

Grounded Theory is a theory about a core category (Glaser 2001:199), and in the case of this research, it is a theory of ‘presage’. The emergent core category of Projective Presage explains the constant resolution of the main concerns for the participants. The retirement future that they foresee for themselves is one full of misgivings. They see the storm clouds gathering on the horizon. They experience a sense of foreboding, of having a sense of foreknowledge that something problematic is about to happen. The reservations that the participants have with regard to this issue results in them adopting a number of strategies to divert their concerns away from a situation that they consider is too hard to resolve. One participant told me after the interview that her situation was ‘just all too hard because you are assuming the worst all the time’ (Dawn). She did not know how retirement was going to be for her, but she did know that it was not going to be easy.

The core category is the central concept around which all other concepts revolve. The core category, Projective Presage, consists of two discreet main categories which conceptualise the variability in how participants respond to their impending retirement based on the analyses of the data collected. These main categories have been conceptualised as Preparational Presage and Cognitive Manoeuvering. By themselves, these main categories do not adequately explain the behaviour of the
baby boomer divorcées studied; however, when these are linked by the core category, Projective Presage, a continual explanation of the participants’ main concern is possible. A more detailed account of the process leading to the establishment of this core category is provided below.

4.9 The Process of Projective Presage

The core category must ‘core out’ by constant comparison, according to Glaser, and the other categories and properties must be integrated with this core category to explain the resolution of the main concern for participants (Glaser 2001:204). The core category must also be conceptually discrete as well as being conceptually abstract from time, people and place. Thus, at this stage of the analysis, the aim was to isolate a core category. Having established two main categories, I needed to also isolate sub-categories to identify the principles that relate these categories, in order to explain how the main concerns of the participants are resolved.

After considerable deliberation, I determined that the underlying sense of foreboding felt by the participants with regard to their future, was the link that connected the already identified categories together. A suitable way of conceptualising this pervasive sense of foreboding was sought, and, eventually it was concluded that ‘Projective Presage’ was the most appropriate term. Projective Presage captures and conceptualises the sense of foreboding that the participants experience concerning their imminent future retirement. This allowed me to explain why they undertook strategies to distance themselves from that which is causing them discomfort. Projective Presage has theoretical purchase as it gives an immediate understanding of what this category is representative of, in terms of what is happening for participants.

While the participants in this research perceive retirement with a certain amount of foreboding or misgiving, they do not know precisely what retirement life will involve. Most definitively, they do not see it in a positive light. The signs that are presently extant certainly indicate that retirement is not likely to be a very pleasant experience for them. If the participants’ only income is the State age pension and they are in private rental accommodation, misgivings about how they will manage their
economic situation are foremost. In this research, the respondents discharge their sense of foreboding onto a future that they perceive will be dismal.

The emergent Grounded Theory of Projective Presage is a causal-consequence model consisting of the core category of Projective Presage and two main categories of Preparational Presage and Cognitive Manoeuvering. The cause of the problem is imminent retirement and the consequence is a sense of foreboding. Each of these primary categories is discussed here in turn including the interplay between the emergent properties and sub-properties. Glaser repeatedly reminds us that Grounded Theory does not generate results, it produces explanations for the behaviour observed (Glaser 2001). In this section, therefore, I will show how each category, property and sub-property represents the range of strategies used by the participants to resolve their main concerns relative to their approaching retirement, and how these together represent the Basic Social Process of Projective Presage.

Having established the main categories of Preparational Presage and Cognitive Manoeuvering, it was now necessary to progress on to discerning the properties and sub-properties. This enabled me to move away from the descriptive level, as illustrated in Charts 3, 4 and 5, which were the outcomes of open coding. A category or a property stands by itself as a conceptual element indicated by the data; it is not the data itself (Glaser & Strauss 1967:36). In discovering a Grounded Theory such as Projective Presage, it was necessary for me to grasp that the conceptual categories that emerged and also their properties that are generated from the evidence. Thus, the evidence from the data is then only used to illustrate the concept. I struggled with the idea that the concept is only a relevant abstraction about what is going on in the area of inquiry (Glaser & Strauss 1967:23).

However, once the initial categories and properties were identified, further analysis showed me that while there may have been variations in the degree of conceptual abstraction that was demonstrated, a change in the evidence will not necessarily alter the concept (Glaser & Strauss 1967:36). Glaser suggests that it will normally take a great deal more evidence compilation from different substantive areas of inquiry to make significant changes to the original category or property. With respect to this
research, further investigation on a wider population of baby boomer divorcées, or indeed other vulnerable cohorts, would be necessary in order to gain a significant volume of additional data to compare to this research to determine whether any important changes in the current categories or properties are warranted.

What I found as a result of the process of constant comparison, was the many similarities and differences within the data collected (see Glaser & Strauss 1967:36). This enabled me to generate abstract categories and their properties which in turn helped me in explaining the type of behaviour under observation within this particular group of baby boomer divorcées. Lower level categories emerged quickly during the early phases of data collection as has been evidenced earlier in this chapter. For instance, the properties of Economic Reshuffling and Health Consciousness were immediately apparent after the interviews were completed. The higher level conceptualisations, and the properties that rationalise them came later on during analysis of the data. The category of Behavioural Reframing emerged later when determining how these properties of Economic Reshuffling and Health Consciousness could be linked together.

In the following section, I will discuss the first main category of Preparational Presage and its associated properties, followed by the second main category of Cognitive Manoeuvering and its related properties.

4.9.1 First Main Category: Preparational Presage
The first main category of Preparational Presage is discussed here in relation to its emergent sub-categories, properties and sub-properties. To illustrate how these relate to the core category of Projective Presage, in-vivo excerpts from the coded data are provided. Although this main category and its subsequent properties are discussed separately, they are closely associated and, at times, overlap. As a complete entity, they attempt to conceptualise the main concern for the participants in negotiating their path to preparation for retirement.

The first main category of Preparational Presage is comprised of two properties and two sub-properties. Chart 6 below provides a diagrammatic illustration of these emergent sub-categories, properties and sub-properties.
Preparational Presage, although revealed as a major category, was the strategy for dealing with retirement that was the least favoured by the participants in this study. Most participants were engaged in ‘reframing’ strategies that would assist them at the present time to manage their daily lives. Preparational Presage represents the awareness of participants that further modification and strategising would ultimately be necessary when retirement was reached. The category includes reframing of current circumstances as well as participant behaviours. This is required in order to make full use of the limited income that they received at present.

4.9.2 Contextual Reframing
The property of Contextual Reframing, explains how the participants are externalising their concerns for retirement by cognitively reframing both their circumstances and their behaviour. In other words, they are attempting to cognitively comprehend how retirement might be by adopting practices and strategies that they use to modify their everyday activities, that they hope will frame their actions in the future. Contextual Reframing encapsulates how participants respond to their current limited economic resources through the modification of their environment by making adjustments to their work and lifestyle situations that
are in place at present. This reframing is based on the assumption that such amendments will serve them well, both now and in retirement. While such behaviour is not necessarily a conscious decision made by the participants, it is nevertheless indicative that they recognise, even if subliminally, that a change is necessary, sooner or later, in order to mitigate the possibility that retirement will not come as a huge financial setback in the not too distant future. By all intents and purposes, the participants are dealing with imminent retirement ‘on the run’, by adapting to changing circumstances as and when they occur.

... it’s just, go a day at a time, at the moment (laughs). (Miranda)

To this extent, the property of Contextual Reframing conceptualises how the participants are continually adapting their circumstances to suit the reality of both their immediate environment, while at the same time accommodating the political and social contingencies that mould it. This category entails participants’ uncertainty of the recognition and response to the reality of ‘shifting the goal posts’. It explains how with little resources at their disposal, these baby boomer divorcées are alert to even the smallest change made to retirement policy by Government. One participant noted that the closer she got to retirement age, the more likely it was that the age of eligibility would likely be raised again, causing her to continue working for an even longer period of time than she had previously anticipated. Although, she mentioned this with a certain degree of humour, the following in-vivo coding shows the fundamental pessimism entailed in this process of Contextual Reframing and that clearly she did not consider this to be a joking matter:

...and I just see that I’ve set myself up for however long. I mean this could all change... (laughs)

For the participants of this research, the sustainability of their retirement lifestyle is in question. They are pessimistic about their ability to survive in retirement as increasing reliance is being placed on the individual to fund their retirement by means of their superannuation and personal savings. Neither of these resources are a reality for the participants. For example, after the interview, one participant mentioned that the global financial crisis had reduced her superannuation by a large amount. She had put the proceeds from the sale of her house into superannuation
and she was one of many who had suffered as a result of a sharp decline in the rate of the Australian dollar. Her future prospects are looking even less rosy now.

While the participants are concerned regarding a time that they perceive will be problematic for them, given that they can see no way of meeting their regular expenses in retirement on an age pension, they have several primary concerns with regard to this uncertain future. They recognised the need to continue working, or take up some kind of paid employment, in order to meet these expenses. One of the few options available to the women in this study was to join the increasing numbers of mature aged workers in the workforce who continue to work either by choice or by necessity. This caused them to feel increasingly sidelined and left to their own devices:

We are all out on our own, anyway... (Angela)

The cost of private rental accommodation was also an issue for the participants. As the rent on a basic property equates approximately to the benefit received from an age pension, unless the participants are working, these costs are unattainable. Also, unless the participants enjoyed good health, maintaining significant employment to enable them to afford private rental accommodation would also be compromised. These concerns are discussed in more detail in the following two sub-properties of Contextual Reframing conceptualised as Re-identifying Work-self and Adapting Lifestyle.

4.9.3 Re-identifying Work-self

The sub-property of Re-identifying Work-self is representational of the perceptions of the research participants that they will need to redefine how they establish a much-needed working life in retirement. While the need to continue working for an extended period of time was perceived by some participants as necessary, it was not deemed desirable as indicated below:

I would have liked to have retired younger, but I am not going to be able to. (Siobhan)
At what age do you expect to retire?
For me, it was 60-65.
And now?
I reckon, honestly, 70. (Sally)

The participants reflected upon a number of task modification strategies that they could adopt in re-characterising their work life to suit their individual changing needs associated with ageing. For instance, remote access to company infrastructure would allow for an increasing number of mature aged workers from many different locations to access employment. This could help address mobility issues that may accompany ageing if difficulty getting to a particular workplace may be experienced due to hard-to-access working locations or perhaps some limiting physical capabilities of the worker that prevent extensive travelling. Working off-site could also modify, or even eliminate, the expense of travelling to the workplace.

Working off-site would also allow flexible working hours for those with caring responsibilities. As a number of the participants were still caring for children and they recognised that this may still be the case when they reach retirement age. At this stage in their lives, they may also be caring for grandchildren from time to time. Others were caring for elderly relatives or friends, or would be at some time in the future. Working off-site or at home would give participants the opportunity to work at times when significant others are not in need of their support, such as early mornings or evenings.

Participants commented on the desire to work part-time rather than full-time. Awareness was evident that a reduction in hours that may be desirable as one ages may then render participants unable to continue in their present position, unless of course, those hours are flexible and can be engaged in from a remote location. Thus, the re-identification of the work-self could be modified accordingly.

A range of ways of participating were mentioned. One such strategy is that, once retired, one can reduce the hours worked by moving to part-time employment. The possibility of such a change however, was not realistic for the participants when a part-time position, although desired, would not be sufficient to meet weekly expenses.
I would like to work part-time, but it’s looking like I will have to work full-time. (Dawn)

In addition to renegotiating their hours of employment, the participants recognised the need to engage in employment that was less physically and mentally challenging:

…but there is only so long you can keep up your energy to do something like this (aged care) and then, like, do something that doesn’t require any major mental energy…(Bettina)

That’s why if I get back into work and work for ten years, I have to get into some kind of paper pusher job… (Anthea)

Re-identifying Workself presents a way of conceptualising a range of strategies engaged in by the participants. This re-thinking of the work-self was in anticipation of having to work longer and was not something that they were happy about, as demonstrated by the following comments:

…it really does mean that they will have to work longer. They won’t be able to retire as quickly as they thought they would be. (Sally)

If it was not possible to continue in one’s present employment and make appropriate changes to the working environment, the participants were concerned that they would have difficulty finding alternative employment. Finding a suitable position takes time, as this participant discovered:

Yeah, I am a freelance copywriter. I go out to appointments and I work from home. I have been looking for full-time work over the last six months or so. But it hasn’t happened yet. (Miranda)

As well as taking time to find alternative employment, the participants in this research also had to deal with age discrimination. Age discrimination is not a new phenomenon, as Anthea discovered well over twenty years ago:

Well, this is old history, I feel I have been discriminated against...I remember in my mid-twenties I, um, er, like being considered older then, when they were looking for younger ones. (Anthea)

Age discrimination is very much a current concern in spite of being a little more regulated by the Government initiatives. Miranda shared her experience as follows:
Now that I have hit the 45 age bracket I am classed as a mature aged worker. Unfortunately, some employers don’t want to employ someone older, they prefer to get someone younger that they see as more techno-savvy and that kind of thing. ...They compare you with younger people, but they don’t say that. But in one interview I was offered the job and they rang the next day to say they had interviewed someone who was younger and more affordable so they were not going to go with me, which I was not very happy about (laughs) (Miranda)

The above experience is quite commonplace and many older workers after such an experience tend to opt out of the workforce (National Seniors Productive Ageing Centre 2012). Many baby boomer divorcées do not have the resources to be able to take this course of action and while Miranda may have treated the situation with a certain amount of humour, as seen above, to be told you are ‘too old’, would be personally demoralising. This case is fairly unusual, given that Miranda was told that the company had employed a younger and more affordable person in the advertised position. Normally, employers are not so blunt. Euphemisms such as being ‘inflexible’ or ‘overqualified’ or even being ‘unable to fit into the current work team’ are phrases commonly used to disguise age discrimination.

One important factor that emerged from the results of this research, which allowed a person to continue in the workforce to an older age, was that of job restructuring. While it is not suggested here that the workplace should be significantly redesigned to enable the participation of an increasing number of older workers, it is suggested that small adjustments to individual job descriptions, on a case by case basis, may be appropriate. In addition to re-identifying their work-selves, the participants were engaged in adapting their living environments to suit their present and future needs.

4.9.4 Adapting Lifestyle
Adapting Lifestyle represents the strategies that participants used to ensure that they are able to adequately provide for themselves affordable and sustainable living accommodation. A significant stumbling block for the participants of this study was the high cost of private rental accommodation. Many feared not being able to afford a basic standard of rental accommodation, a situation reported by other researchers to be a significant problem for older, single women and a cause of an increase in the number of homeless individuals (Sharam 2011). To conceptualise this response, the
second sub-property of Preparational Presage, Adapting Lifestyle, was identified to represent the aspiration of the participants to secure a sustainable place in which to live both now and in retirement. Some respondents felt that it would not be viable to remain in their present accommodation due to rising rental charges and the insecurity of their tenure as demonstrated by the following quotes:

... but it’s very expensive. I'm going backwards financially (Miranda)

Several participants had long term rentals at a fairly reasonable rate, but even they were concerned what would happen if the owner decided to sell or move on.

I’m very lucky at the moment to have a long term rental. But they could change their mind at any time and say I’m sorry... (Marie)

One participant said that rents were too high so you had to keep working. Another confirmed this when she mentioned that a lot of people would have to work to be able to pay rent and general household running costs. One course of action that could be taken to reduce one’s rental outlay may be to apply for public housing. Although rent assistance is not paid by Centrelink for such accommodation (Centrelink 2013), the overall rental charges are significantly lower than those of a privately offered rental property. However, certain restrictions do apply, such as an extremely long waiting list for public housing which, extends into a significant number of years, as well as limitations on assets and personal savings. These boundaries proved to be a major deterrent for the participants, as Marie pointed out:

There is a huge, huge block of us who are excluded from public housing who are forced into private rental, who won’t qualify for, well, those that... the retirement villages we can’t get into those either, they are so far out of our price range it’s just ridiculous...It’s just not feasible... (Marie)

The strategies that participants came up with to adapt to their economic forecasting included downsizing and sharing. These were a popular strategy for several participants as described below, but they were not without their associated problems:

The way rent is going up it’s going to be tricky. ... I would like to stay in a 3 bedroom house, but I will probably downsize... (Siobhan)
I would downsize, but I don’t know because it’s really hard to predict (Coralee)

Downsizing is attainable when you own your own property, but downsizing a rental property may not return a significant amount in rent reduction. Sub-letting or sharing was mentioned as being a viable means of reducing the amount spent on accommodation in retirement.

Sure, sure, yeah, and if it wasn’t a relationship why wouldn’t you live with a best buddy and split the bills... Yeah, I wouldn’t mind if it was the right, you know, person but not everybody can do that. (Angela)

Two of the participants in the current study have found this to be extremely feasible and had been sharing expenses for over two years. However, in a subsequent interview, it was discovered that their situation had changed. The property they were renting had been sold by the owner and they were forced to find alternative accommodation. Due to differing personal and work-related requirements, each had decided to find rental properties in separate areas. One was sharing with family members and the other had moved to the suburb where she worked and was living alone. They are both still working full-time to meet their separate requirements but both struggle to do so.

A third strategy suggested by one of the participants was outsourcing her labour in exchange for accommodation:

(Ideally...) My goal was to end up living in Africa working at an orphanage. (Sally)

In a subsequent interview, this participant told me that she had decided to follow her dreams and upon retirement she would move to Africa where she intended to obtain board and lodgings in exchange for working either with animals, or at an orphanage as she had mentioned previously. The rest of her expenditure would easily be financed from the Australian age pension, which would go further in Africa than it would do in Australia.

Another participant had expressed the wish to travel overseas and while this is not possible on an age pension, by working in missions she would also be able to achieve this goal.
...I’d also like to be able to travel overseas a bit. To missions ... we’ve got missionaries all round the world (through her current employment) and so I’d like to do a bit of that. (Bettina)

Grey nomading was another variation on the sub-property of Adapting Life-style for some of the participants, as illustrated by the following response:

*If I could keep the house that would be lovely and if not I would be quite happy to go the other way and park anywhere... (Angela)*

*... I do have a plan that if all else fails, I will have a caravan and a car to pull it with and that will be where I live. And I think there will be a lot of us doing this... we will be living in our caravans. I can see a whole culture happening there, a huge culture. (Marie)*

One participant mentioned that grey nomading is something that she was looking forward to, however, it did not seem as if this would turn out as she had planned:

*Well, I plan to buy, if I can afford to, a state of the art RV that me and my friend are going to take off in around Australia... it’s not going to happen the way I planned it. I could probably do a one off trip like I planned but after that no, but no, not the way I planned it. I couldn’t afford to keep travelling. (Dawn)*

In a later interview, she told me that should she be able to afford the RV, she would be quite happy to make this her home and to find work wherever she happened to be. She felt this was an ideal way to reduce her regular expenditure as far as possible.

While generally little reference was made to communal living as a way to reduce expenditure, after the interview, one participant did discuss what a good idea retirement villages would be, ones that were based on the idea of communes, such as those that were fashionable in the 1960s, where everyone worked together and grew their own produce, in an effort to live as inexpensively as possible. Another participant mentioned that growing vegetables was a conceivable idea in order to save on expenses, but saw this as a more individual strategy.

**4.9.5 Behavioural Reframing**

The property of Behavioural Reframing represents the modification of the participants’ immediate behaviours in order to achieve economic sustainability. In many ways, these behaviours can be viewed as sub-sets of how participants perceived adapting their lifestyles to accommodate their limited resources.
Behavioural Reframing is included as a property because it entailed the adjustment of behaviours to reach a sustainable lifestyle for the participants. This is represented by a number of frugality practices such as carrying out services such as babysitting for cash or exchange, or generally finding ways to reduce their household expenditure, including not turning on the heating, unless absolutely necessary.

*I think “I won’t turn the heater on today, I’m cold, but I will just stay in bed a bit longer’. (Naomi)*

The two sub-properties that constitute Behavioural Reframing are Economic Reshuffling and Health Consciousness. Economic behaviours were being ‘shuffled’ constantly by participants to ensure that expenses were manageable in both the short and long term. Health consciousness was important to the participants, as it is for many people. They were concerned that if their health failed in some way, they would be unable to service their expenses, particularly while already existing on social security benefits.

### 4.9.6 Economic Reshuffling

Economic hardship constantly surfaced in the analysis of the data collected. All of the participants were concerned that they would not have enough income to support their retirement, for example:

*I’m worried about whether I can survive on the money I will get… (Naomi)*

*I think one needs something like $500 to $800 a week to live comfortably, (pension is about $300)… (Anthea)*

Participants anticipated having to practice frugality in retirement, as well as currently making significant compromises in their everyday lives in order to be able to survive.

*At the moment, (things will be) pretty grim. Unless, I can come up with a lot more funding or help and not have to do it on my own… (Dawn)*

These compromises were not something that the participants were doing from choice. Compromises were being made in response to perceptions of discomfort. This discomfort was being experienced resulting from the reality of the way things were turning out to be compared to the way that participants presumed retirement
would be like. Dissonance between the actual, and the perceived future, resulted in psychological discomfort for the participants. They are coping with this dissonance by distancing themselves from the reality of retirement. To distance themselves from those situations that caused them discomfort is revealed as their choice of coping mechanism. This circumstance was apparent in all of the participants’ responses. The theories of Cognitive Dissonance and Transactional Coping (Festinger 1957; Lazarus & Folkman 1987) explain how the participants deal with their impending retirement. Cognitive Dissonance explains the discord experienced by the participants between how they imagine their retirement should be and the unsettling time that they foresee it to be. The Theory of Transactional Coping includes distancing behaviour. The participants are engaging in distancing behaviours which are revealed as an unconscious effort to avoid something that they feel they cannot change. Each of these theories will be discussed in more depth in Chapter Five.

4.9.7 Health Consciousness
The sub-property of Health Consciousness represents the health concerns that were apparent in most of the interviews conducted. The participants were concerned that should their health deteriorate, they would be forced to exit the workforce. The associated economic consequences would have a deleterious effect on their already precarious situation. This was a major concern for the participants, as disability meant that they would be unable to continue in paid employment, forcing them to survive on the age pension alone and this, they felt, was not achievable. As one participant who worked in the mental health industry told me:

*I have to say, that I haven’t worked much in the last year because I have had some, er, physical limitations and I had an injury, I broke my wrist in December so I’m, sort of, recovering from that. And that is probably the reason why I am now … it’s difficult to get a job and you have to declare any injury and they decide that you are a risk, you could injure yourself further (Anthea)*

*I haven’t been in paid work because of my medical condition... (Amanda)*

*Um...With teaching (hairdressing) I can do that until an older age, I think. With hairdressing, I think I will reach burn out eventually... (Siobhan)*
Being unable, for health reasons, to continue in some kind of employment to access extra income during retirement was inherently visible as the main reason for anticipated economic hardship for all of the participants.

... and I didn’t think I would be able to go back to work and I thought, well, do I have to go on sick leave, go on sickness benefits, what exactly is there for me. (Naomi)

I know a lot of women who are like me, in my situation. Women who can’t go back into the workforce for a specific reason. I have tried to get into the workforce but they won’t touch me with a ten foot pole because of my psychiatric and physical disabilities. I present normally but when they find out that I have psychiatric disabilities as well as fibro-myalgia, they say, no, sorry... (Marie)

Yep. That’s why I am so frightened of retirement, because I am basically already retired and it’s scary because I am just going to get older and more disabled, it’s even more frightening. There is no other way around it. (Marie)

In addition to modifying their behaviours, the participants chose to also modify their thought processes in an attempt to reduce the sense of foreboding that they experienced. The modification of these thought processes has been conceptualised as Cognitive Manoeuvering. The following is a discussion of the properties and sub-properties that characterise the second main category of Cognitive Manoeuvering.

4.9.8 Second Main Category: Cognitive Manoeuvering

Cognitive Manoeuvering was the most commonly adopted strategy by the participants for dealing with their future sustainability. This represented the distancing process used by the participants to adjust the way they thought about imminent retirement.

The second main category, Cognitive Manoeuvering, complements the first main category of Preparational Presage by conceptualising the shifting of the participants’ thought processes to alleviate the psychological discomfort experienced in relation to their future retirement. Preparational Presage conceptualises the participants’ endeavours to reframe their circumstances mainly at the present time, but also in an anticipatory way so that this will sustain them financially up until, and during their imminent, but as yet undetermined retirement date.
Cognitive Manoeuvering conceptualises how the participants respond to the foreboding they experience in relation to perceived future retirement challenges. This provides conceptual capture of how this occurs as a result of the shuffling of their thought patterns in an effort to ameliorate their discomfort. This discomfort is determined by their perceptions of economic hardship and their perceived requirement of working longer in order to be able to meet regular expenditure. Importantly, this category conceptualises how participants address the symptoms of their concerns rather than the root causes which they are essentially powerless to control. An expectation of future ill health compounds the concerns of respondents entailing the fear that they may not be able to work in retirement to augment the age pension. Such ‘angst’ was particularly apparent among those participants who were already experiencing some health issues meaning this was a much more salient reality for them.

The thought of planning for their retirement was not something that the participants relished and consequently a variety of reasons for not tackling the problem head-on was expressed. Most were evading the future by concentrating on day-to-day issues because turning their thoughts to their uncertain future caused discomfort as a result of the participants not being able to see a sustainable solution in sight. As one participant commented:

‘I think this is all just too hard’. (Dawn).

Also, many participants did not think retirement was a salient issue for them and rationalised this ‘denial’ standpoint by arguing that it was too far away for them to seriously consider at the moment. They considered that they had plenty of time for their circumstances to improve as has been conceptualised by the property of Fanciful Rumination. While participants may ruminate on a variety of ways to improve their current lifestyle, nevertheless, they currently distance themselves from the issue of their imminent retirement as a means of alleviating the discomfort experienced in contemplating their perceived bleak lifestyle prospects post-retirement.
The second main category of Cognitive Manoeuvering and its related properties and sub-properties are illustrated below in Chart 7, followed by a discussion of each of the properties and sub-properties of the second main category of Cognitive Manoeuvering:

**Chart 7: Second Main Category of Cognitive Manoeuvering**

<table>
<thead>
<tr>
<th>Cognitive Manoeuvering</th>
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<tbody>
<tr>
<td>Fanciful Rumination</td>
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<tr>
<td>Distancing</td>
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<tr>
<td>Romantic Rescue</td>
</tr>
<tr>
<td>Devolving</td>
</tr>
<tr>
<td>Economic Rescue</td>
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<tr>
<td>Temporal Shelving</td>
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### 4.9.9 Fanciful Rumination

The property of Fanciful Rumination conceptualises the strategy used by the participants to distract themselves from their present discouraging situation. They fantasise, although not too seriously, about a white knight on a steed, or perhaps a win on the lotto. The responses from the participants were said with a considerable degree of light relief as one participant intimated with the following comment when talking about whether or not she planned to remain in her current residence:

... *unless I get a good catch!* (Joanne)

While Fanciful Rumination represents a form of distancing, one participant voiced her concern that retirement signified for her advancing older age, saying that was a reality that most people would rather not contemplate:

*It (retirement) means that we will be getting old one day and we don’t want to look at it, do we?* (Joanne)
The popular media often portray unrealistic representations of retirees including the older person who is dependent, and senile at one end of the continuum, and, the energetic retiree who is depicted enjoying a carefree existence in some exotic location, at the other end. While the latter is the retirement of choice, undoubtedly, the participants do not see themselves having the resources to emulate such a retirement modality. They recognise a dissonance between the actual and the perceived. The coping mechanism adopted is to distance themselves by engaging in Fanciful Rumination. Coping mechanisms will be discussed further in Chapter Five along with the influence of the media’s conflicting images and the effect that they may have on people.

**4.9.10 Romantic Rescue**

The sub-property of Romantic Rescue conceptualises distancing via Fanciful Rumination. This sub-property represents the ways in which the participants fantasise about scenarios that will alleviate their current financial stress.

> *My dream was to get old with my partner and face all that stuff together and it did not happen.* (Marie)

While this participant hoped life would improve in the event of meeting a new partner, she and several other respondents were not actively looking to form a partnership. They did not subscribe to the ‘white knight syndrome’. Recent research has found anecdotal evidence that some women who find themselves in a situation, where they may be unable to remain, or enter into the housing market, as a result of separation and increasing caring responsibilities, may actively wait for a potential partner who has the capability to provide them with ongoing shelter (Sharam 2011). As exhibited in the following observation, this course of action was unlikely to occur even though having a companion in retirement was considered desirable by the participants in this research:

> *... It would give me an enormous amount of security if I could share this bloody burden with someone, to walk into my old age with somebody else, that would be really, really good. I can’t see that happening.* (Marie)
4.9.11 Economic Rescue

The previous sub-property of Romantic Rescue conceptualised the notion that the participants escaped to their imagination with the purpose of relieving their anxiety of the future. The sub-property of Economic Rescue was conceptualised by a more practical and realisable anticipation, perceived by the participants, that the prospect of rescue may eventuate in the form of an inheritance. For Angela, an inheritance may come in the future, but was not an immediate issue for her. She foresaw having to care for her elderly parents in the meantime before their eventual passing. Miranda’s mother had already passed and Miranda said that she would like to use her inheritance to return to the property market, should that be possible:

> It’s (the future) not going to look... well... it’s not going to look fantastic. I haven’t got huge plans in place yet. My initial plans are to try and get back into the property market first. That’s what I would like to do. My mother passed away early last year and I’m getting some inheritance so I’m hoping to use that. I’m currently renting at the moment (Miranda)

4.9.12 Distancing

Distancing conceptualises the main form of coping the participants engage in to resolve their sense of foreboding that they feel in response to their approaching retirement. They devolved responsibility onto someone or something else or temporarily shelved their feelings of misgiving. Theories of coping will be discussed in more detail in Chapter 5.

The property of Distancing has been identified as an umbrella conceptualisation that encompasses not only Devolving and Temporal Shelving but also the other properties and sub-properties identified within the main category of Cognitive Maneuvering. While the participants employ the strategy of Distancing in all of their thought processes, it is conceptualised here as a representation of a more proactive means of participant detachment from their psychological distress.

4.9.13 Devolving

The participants are in a situation where they do not have the resources to alleviate the stress of being in a fragile position and, as a consequence, blame is devolved on to someone or something else. This predicament is conceptualised by the sub-
property of Devolving. This distancing strategy was identified in the responses of many participants and is, as illustrated here in the following statement, alluding to the perception that there are no safety nets in place for people who are in the shaky position of baby boomer divorcées:

*We are all out on our own, anyway.* (Angela)

It was also suggested that more governmental intervention should be implemented. This following opinion is indicative of *passing the buck* or devolving the blame on to ‘someone else’:

*Easily, there should be subsidies for pensioners and major subsidies...* (Dawn)

This distancing was not so much a conscious decision as an outcome of not having the tools with which to tackle the problem head-on. The main reason for this non participatory action was mostly due to inadequate spare funds with which to make plans:

*Oh yeah. A lot of people that are in the same boat as me, single, divorced, no assets, no means that could help them in their retirement and the outlook is pretty bleak...* (Dawn)

Many of the participants declared that life would be harder in retirement as a result of their divorces. Divorce has had a major damaging effect on the economic health of the participants. Devolving blame on to divorce was apparent in many of the responses:

*Definitely, there’s been a huge financial impact. We had to sell our family home...* (Miranda)

*It’s just me, whatever I earn, whatever I save, whatever super I’ve got, whatever working capacity I have, it’s all up to me...* (Coralee)

### 4.9.14 Temporal Shelving

The sub-property of Temporal Shelving is a conceptualisation of the recognition by the participants that while life was difficult and that the consequences of their divorce had rendered life still harder, they were not currently thinking about retirement. Temporal Shelving captures the participants’ response that thinking about retirement has been shelved for the time being, as right now, it was not
something that they wanted to deal with due to not having the resources to make future plans. Temporal Shelving is a form of distancing. It was not a salient issue for them as reflected in the following response:

*But, yeah, I don't really give it a lot of thought, to be honest... because it does seem so long away and it's not, yeah, it's just not something I've thought about, you know.* (Coralee)

The emergent Grounded Theory of Projective Presage provides an understanding of the relationships between all of the above categories and properties and is outlined below.

**4.10 The Emergence of the Grounded Theory of Projective Presage**

As I completed the open and selective coding stages, several distancing strategies were discovered. As mapped in the previous graphics, these strategies fell mainly into the two categories of Preparational Presage and Cognitive Manoeuvering. Even though participants had a relatively positive outlook on life at present, it was necessary for them to maximize resources in order to provide for an economically viable retirement. The future was unknown and so distancing of what was to come was all pervasive. Both core categories conceptualise the range and variation of strategies to explain how distancing occurs. As participants generally were avoiding making any definitive plans for retirement, whatever their preferred strategy for doing this was, they were distancing themselves from an issue they felt misgiving or foreboding towards. Thus, Projective Presage, is the Basic Social Process that resolves the main concern of reflecting on and planning for approaching retirement for the baby boomer divorcées in this research. Their initial stories have been re-assembled to reflect the generation of the substantive Grounded Theory of Projective Presage.

The following Chart 8 provides an illustrative view of the emergent Grounded Theory of Projective Presage and the various elements that conceptualise the processes entailed:
4.11 Summary

The purpose of this chapter has been to introduce the emergent Grounded Theory of Projective Presage. The results obtained from the current research were presented and analysed in accordance with the principles of Orthodox Grounded Theory.

The process of coding facilitated the identification of the two emergent main categories of Preparational Presage and Cognitive Manoeuvering. These categories provided the basis for developing a more specific focus for the research by contributing to the identification of the core category of Projective Presage. Each of the main categories was outlined and examined along with the properties and sub-properties that constitute them. It has also been demonstrated how the Basic Social
Process, and core category, of Projective Presage resolves the participants’ main concern of cognitively negotiating their impending retirement on a very limited income.

The purpose of the following Chapter Five is to present a discussion which conceptualises the findings of this research with respect to other relevant findings in the field. This chapter also includes an analysis for further research utilising the Grounded Theory of Projective Presage and shows how the theory may be employed to investigate further the experiences of the under-researched cohort of baby boomer single divorcées.

The main concerns of the participants are discussed with reference to the theories of Cognitive Dissonance and Transactional Coping which, together with the emergent Grounded Theory, also represent an understanding of how these concerns are resolved. The Grounded Theory of Projective Presage is discussed with reference to the potential marginalisation of this cohort in reaction to unanticipated consequences of policy development at the macro-level of organisation.
CHAPTER FIVE
DISCUSSION

5.0 Introduction
The previous chapter presented the emergent Grounded Theory of Projective Presage and demonstrated that Projective Presage conceptualises how baby boomer divorcées resolve their main concerns with regard to their impending retirement. The Grounded Theory of Projective Presage is a parsimonious theory based on the primary findings of this research that the responses of the participants may be conceptualised in terms of a number of distancing behaviours that emerged when the participants discussed the issue of their approaching retirement.

This chapter is developed as a discussion of the interpretation and analysis of the qualitative data collected during the interview process. It was found that the participants distanced themselves from acknowledging retirement as an approaching life stage in an attempt to reduce the foreboding that they are experiencing now, and which they believe will characterise their so-called ‘golden years’. The Grounded Theory of Projective Presage conceptualises the misgivings of the participants in respect to their uncertain future. I will focus on the Theory of Cognitive Dissonance, the Transactional Theory of Coping and Viney’s Model of Transition as theoretical frameworks to underpin the findings of this research with respect to how the participants’ main concerns are resolved. I argue that the findings from my research serve to add to the current paucity of literature regarding baby boomer divorcees’ perspectives of retirement. The Grounded Theory of Projective Presage, therefore, advances the theories of Cognitive Dissonance, particularly that of Festinger (1957): the Theory of Transactional Coping advanced by Lazarus and Folkman (1987) and Viney’s Model of Transition (1980).

The resolution of the main concerns of the participants is discussed in relation to their upcoming retirement in terms of the evasive behaviours engaged in by them. These evasive behaviours, as discussed in the previous chapter, occur as a response to a dissonance between the participants’ beliefs about retirement and the actual
situation that is unfolding before them. It is this dissonance that instigates the consequent sense of foreboding, which is the foundation of the participants’ apprehension towards their future ability to provide for themselves in retirement and the recognition that they do not currently have the resources with which to make plans for their future retirement. In this chapter, the disparity between how the mass media portray retirement and the reality as experienced by a particularly vulnerable cohort of pre-retirees is defined. This discussion is included to illustrate how this discrepancy serves to reinforce, and possibly to amplify, the participants’ suspicions that retirement will not be a life-stage to be welcomed.

For the purpose of this research initiative, the Theory of Cognitive Dissonance, initially put forward by Leon Festinger (1957), the Transactional Theory of Coping (Lazarus & Folkman 1987) and Viney’s Model of Transition (1980), all endorse the findings of this study, and are used to frame the discussion in the following ways.

The Theory of Cognitive Dissonance confirms the research finding concerning the discomfort and foreboding experienced by the participants in relation to their impending retirement. This vulnerable cohort recognises a disparity between what they believe retirement should be, that is a time of relaxation and freedom; and, what they believe it will be, a time of continued employment and economic hardship. The Theory of Transactional Coping also sanctions the concerns of the participants in this study by identifying a passive form of emotion-based coping, that of distancing, as is engaged in by all of the current participants. Viney’s Model of Transition (1980) explains the various stages of a life transition in which the feelings and thoughts that are experienced during the transition are comparable with those experienced by the participants of this research. They are in transition to retirement, a major life course transition, which is not covered by Viney. My contribution to this Model of Transition is to provide an understanding of the retirement transition from the perspective of the participants of this study.

The findings that have emerged from the Grounded Theory of Projective Presage are in harmony with the principles as demonstrated within each of these theories. Approaching retirement for these baby boomer divorcées appears rather dismal.
They are reticent to make changes to their situation for fear of rendering themselves in a worse economic situation than they are already in. Their limited resources are incapable of being stretched to incorporate any type of planning or to build up any form of savings.

The Basic Social Process and core category of ‘Projective Presage’ are discussed in the following section as conceptualised by the Grounded Theory of Projective Presage as an explanation of how the participants resolve their main concerns.

### 5.1 The Basic Social Process and Core Category

The core category of Projective Presage explains the social process adopted by baby boomer divorcées in response to dealing with their forthcoming retirement by demonstrating, time after time, its relationship to the other categories that have emerged (Glaser 1978). This enduring relationship was illustrated in more detail in Chapter Four. A core category can also be a Basic Social Process. As long as the Basic Social Process is pervasive, captures the full variability of the phenomenon of concern, demonstrates a change over time, and has at least two stages, then it merits the appellation of ‘Basic Social Process’ (Glaser 1978). As a result of employing the principles of Grounded Theory, this research meets all of the above criteria as outlined below.

Basic Social Processes are pervasive since they are “fundamental, patterned processes in the organisation of social behaviours which occur over time and go on irrespective of the conditional variation of place” (Glaser 1978:100). Glaser goes on to say that a Basic Social Process is a theoretical reflection of the patterns of social life that are captured conceptually and are further understood by the construction of Basic Social Process theories (Glaser 1978:100). As not every person will experience a given situation in the same manner, the Basic Social Process can account for these varying conditions. For instance, in the current study ‘foreboding’ occurs over time, regardless of where or when it occurs, and how it is varied by the prevailing current conditions, including, according to Glaser, the perspectives of the participants involved. As foreboding is an abstract concept, it is still foreboding wherever it occurs and can therefore be used in any social element to account for change over time or place. Glaser states that a Basic Social Process is an abstract process that may
emerge in any social situation and is therefore fully generalisable (Glaser 1978:101). The Grounded Theory of Projective Presage is consequently readily applicable as a focus for further research, relating to transition to retirement and how this might also be experienced by other marginalised groups, regardless of time or place.

5.1.1 The Basic Social Process of Projective Presage
After the collection and analysis of the data, two stages of the Basic Social Process of Projective Presage emerged and were conceptualised as Preparational Presage and Cognitive Manoeuvering. Each stage of this Basic Social Process characterises the resolution of the main concerns of the participants by conceptualising the behaviours employed by the participants to resolve their feelings of foreboding regarding their approaching retirement. In short, they were projecting this sense of foreboding forward to a time of uncertainty. To avoid the perceived disparity between reality and what retirement was supposed to be, distancing behaviours were apparent as a response to this inequity. A more in-depth discussion of the capacity of these two stages in addressing and resolving the concerns of the participants has been presented in Chapter Four.

There are two types of Basic Social Process; a Basic Social Structural Process and a Basic Social Psychological Process (Glaser 1978). A Basic Social Structural Process refers to the social structure implicit within which the study is contexted. The Basic Social Psychological Process is particularly predominant and relevant to the understanding of behavioural sciences. One does not necessarily need the structural process to understand the emergent theory, given that usually one requires a psychological process to understand the focus on a structural process. In this context, both are especially suitable for investigating the psychological experience of foreboding in relation to the social setting of imminent retirement. In simpler terms, the psychological experience of foreboding is important when considering how participants resolve their concerns relating to their approaching retirement. Although the Grounded Theory of Projective Presage does not help participants to directly address their concerns regarding their survival in their upcoming retirement it does explain, the systemic sense of foreboding they experience, which in turn leads to their evading and sidestepping the prescience of retirement, while at the same
time allowing us to better understand what is happening, and also, allowing the participants to better comprehend their current situation.

In the case of this research, the Basic Social Structural Process represents those institutions at the macro-level of organisation. It is necessary to view this level of organisation in the broader context of neo-liberalism, given the recent emphasis placed on the shift of the responsibility of retirement income from the public to the private sphere. The Grounded Theory of Projective Presage allows a better understanding of retirement experiences at the micro-level, which may be foundational for developing appropriate policies at the macro-level (Ubels, van Klinke & Visser 2010). To further support the emergent Grounded Theory of Projective Presage in conceptualising the unintended consequences of policy legislation implemented at the macro-level, which filter down to the individual at the micro-level, the findings of this study are discussed in conjunction with Foucaultian concepts of governmentality. These provide a further theoretical basis within which to situate the findings of this research.

Foucault perceived government as the control of the group by an authority (Foucault 1978). While Foucault viewed power from a predominantly macro perspective, he also incorporated a micro perspective into his analysis. This hierarchy pervades all groups from the macro (political arena) to the meso level, (community groups) and on to the micro level or the family level. The perspective of governmentality frames my discussion on the devolution by the State of responsibility for retirement to the private sphere. Foucault suggests that power designates relationships between partners, in a way that could be understood as an ensemble of inter-human actions that induce other actions and follow on from one another (Kelly 2010:66). In this way, he separated the notion of government from the concept of the State. His notion of governmentality represented a government that was decentred from the State, whose consequent activities pervaded society from themselves right down to the individual. These power relations were not repressive, in the sense of involving a system of domination of one group over another, but could be perceived as a continuous and flowing relationship between all actors in the pursuit of the best outcome possible for all concerned. This explanation is in keeping with the actor-
network approach, which propounds that government is a process of leadership working through an association of networks, including, for instance, individuals, communities and government (Marinetto 2003).

Neoliberal policies of positive ageing have contributed to a discourse and framing of the problem of national sustainability as any shortfall must be dealt with primarily by the individual and their families (Asquith 2009). Financial security, while it is the means to a flourishing retirement, cannot be achieved solely by the individual. It requires the right blend of macro-level structural systems and social support. In addition, Asquith argues that not only should individuals be responsible for their own life choices in relation to health and income, but also that communities must provide social support for the individual. Accordingly, governments must provide suitable infrastructure in order for both individuals and communities to work together towards the realisation of these life choices. Asquith (2009) also posits that these ‘life course’ decisions should not be left to individuals alone, as they do not have the human and financial resources to realise and, therefore, to act on, good ageing choices, as has been evident from the responses of the participants in the current research. In line with this argument, Viney (1980) suggests, that, with reference to her Model of Transition, when people do not have the capability to successfully manoeuvre their way through a transition, they will fare much better from having a support network to assist them, physically, cognitively and/or emotionally. This network can be on any level of organisation from micro to macro. The shift from State support to private responsibility for retirement further exacerbates the participants’ concern regarding the uncertainty of retirement, and, as a consequence of raising the eligibility age for the age pension, a part of their support network is being gradually eroded away. The Grounded Theory of Projective Presage highlights the inability of the participants of this research to manage their current situation as they have neither the financial, nor the social resources for undertaking such a task.

5.2 Emerging the Grounded Theory of Projective Presage
In response to the expectation of retirement uncertainty, defense mechanisms, such as deferring, sidestepping and procrastinating were exhibited by the participants in
this study. Anna Freud explains a defense mechanism as a mental strategy aimed to provide protection from extreme distress through adjustment, distortion and even removal of disturbing feelings, thoughts and perceptions (Freud 2011). Distancing is one such defense mechanism and it can be interpreted in this circumstance as a way of coping with a seemingly hopeless situation. The expectation of the struggle ahead perceived by the participants is conceptualised as their current distancing behaviours.

Implicit in the understanding of distancing is the perception that the person is distancing themselves from something that is causing them considerable distress, whether they are consciously attempting to evade this situation or not. In this study, the participants do not consider retirement to be particularly salient or relevant to them at present; and, as such, their distancing is more an unconscious removal of themselves from a difficult situation than a conscious effort to sidestep their anxiety.

5.3 Projective Presage Resolving the Main Concern
A number of evasive behaviours, undertaken by the participants in an attempt to resolve their main concern relative to their approaching retirement, has been witnessed within the current study as detailed in Chapter Four. Distancing is the primary strategy used by the respondents in resolution of their concerns.

An explanation of these behaviours may be drawn from theories concerning dissonance (Festinger 1957; Lazarus & Folkman 1987). Festinger tells us that when people experience a dissonance between two cognitive elements, they endeavour to change one of the elements (Festinger 1957:18). Changing one’s behaviour to reduce a behavioural cognitive element is relatively straightforward, for instance, deciding not to go for a walk when rain is expected (Festinger 1957:17). When one of these elements is an environmental cognitive element, it is much more difficult to change, as change involves having a certain amount of control over the environment. This is explained by Festinger as follows:

*If a cognitive element that is responsive to reality is to be changed without changing the corresponding reality, some means of ignoring or counteracting the real situation must be used (Festinger 1957:21).*
In terms of the current research, retirement is an environmental cognitive element that cannot be changed by the respondents. Therefore to reduce the dissonance experienced, the participants are ignoring the situation by means of distancing themselves. Emotion-focussed coping as determined by Folkman and Lazarus (1987) is a complementary form of dissonance to that of Festinger's (1957) cognitive dissonance as outlined above. Emotion-focussed coping is also used in situations where the problem is assessed as being resistant to change or resolution, or one that people have no control over, as is evident with the participants in the present study. They clearly feel that they have no control over their present circumstances, nor that they have any influence on changes in policy at the macro-level. Thus, the Grounded Theory of Projective Presage, which conceptualises the existence of dissonance, can be situated with reference to the Theory of Cognitive Dissonance, as is discussed next, as well as the Theory of Transactional Coping and Viney’s Model of Transition, both of which will be presented following the discussion on Cognitive Dissonance.

5.4 Theory of Cognitive Dissonance
The main principle of the Theory of Cognitive Dissonance, as a consequence of the discomfort it entails, is that a person will endeavour to maintain consistency within their lives, both physically and emotionally (Festinger 1957:3). The presence of dissonance will often prompt a person to take some kind of action; however, it may also cause that person to actively avoid any situation or information that is likely to increase the dissonance. This is true for an individual's actions, thoughts and feelings. For instance, Bittman provided us with a good example of this in his study of equality in gender roles (Bittman et al. 2003). He found that when discussing participation in household chores, men were in support of gender equality. However, what they said was in contradiction to what they did. Empirical evidence showed that they actually did less than they said they did.

Cognitive dissonance conceptualises a situation where there is an inconsistency between what a person knows, or believes, and a ‘lived’ reality. In the instance of this current research, there is a disparity between what the participants believe retirement should be and the reality of the imminent retirement itself. Festinger reminds us that the reduction of the apparent dissonance can occur in a number of
ways (Festinger 1957:3). The presence of dissonance will usually motivate a person to attempt to reduce their discomfort towards the dissonant situation, but it may also inspire them to avoid situations that could potentially increase their own psychological discomfort. This is in congruence with my findings that the participants’ avoidance of any aspect of retirement preparation.

In relation to the current study, many participants believed that retirement should be a time of leisure for catching up with friends and engaging in activities that they had previously not had time for during the years in the workforce. However, the impending retirement that is perceived by the participants in this research is in contradiction with this ideal. Rather, they envisage a time of uncertainty, and do so with great trepidation. The ideal is at odds with the impending reality. For example, hardship; not being able to exist on a pension; not being able to afford the rental on housing; not being able to either acquire a job or, in fact, being able to carry out even a part-time position because of a disability or compromised health. From the results of the current research, it is evident that the single divorced women studied resolve this uncertainty through avoidance and inaction. Although irrational, such distancing fails to address the situation, it functions only to reduce the dissonance experienced. This is the focus of the Theory of Cognitive Dissonance. Baby boomer divorcée participants are practicing the ‘ostrich’ approach and burying their heads in the sand, hoping that the looming retirement disaster will go away.

The Theory of Cognitive Dissonance also addresses the question of the magnitude of the dissonance (Festinger 1957). It is suggested that the higher the degree of importance that the person gives to each dissonant situation, the greater will be the magnitude of the dissonance. This magnitude of dissonance is an important variable in determining the pressure needed to reduce the dissonance between the two cognitive elements. The data from this research indicates that the participants are experiencing extreme dissonance given the polarised nature of their perceptions of retirement and its harsh reality. The dissonance perceived by the participant is so great that distancing herself from the situation serves as the primary means of reducing discomfort. Such distancing may, however, have significant consequences in the future. When the individual reaches retirement age, the effect of all previous
avoidance behaviours may eventually become catastrophic for their physical and emotional comfort. While prior planning may have been preferable, if a person sees no acceptable solutions in sight, or simply does not have the necessary means to address this discomfort, then such distancing behaviour is, therefore, a logical outcome.

Following on from the point that the greater the dissonance, the greater will be the intensity of the action necessary to reduce the dissonance, this principle is confirmed by the findings of this study as conceptualised in the Grounded Theory of Projective Presage. The primary resolution for the participants’ concerns about imminent retirement is to distance themselves as far as possible from the impending situation and consequently to reduce the immediacy of their psychological discomfort. The dissonance between what the divorced baby boomer participant imagines retirement should be like, and how they perceive it will be for them, is so great that the primary action is to avoid the situation that is rife with great foreboding for them. This sense of foreboding, a consistent concept of all categories lies at the core of the emergent Grounded Theory of Projective Presage.

While a course of action may be embarked upon to make life easier in retirement, there is also a sense that it is not going to be successful as stated by one participant in the current study:

‘I always knew I was not going to be OK in retirement’ (Naomi)

Thus action becomes inaction. The implicit rationale is that if the situation is deferred for the present, when the participant reaches retirement age, she will deal with the contingencies then. Given that the parameters of retirement are unknown at the present time, the participants distance themselves by putting matters ‘on hold’ until the situation becomes imminent. They may hope that things will have changed by the time they reach retirement age. Given their limited resources at present, they may rationalise that it may be better to wait until retirement arrives before deciding on a course of action. Some of the participants felt that they had plenty of time in which to think about retirement, and thus the sub-property of Temporal Shelving
emerged during the analysis of the responses of the participants, for example, when asked if they knew the age of pension eligibility, three replied as follows:

* I haven’t engaged with it (pension age) or worried about it because I thought there would be time for me to find those things out but I did know it was 67. (Naomi)

* I didn’t know, only because I wasn’t particularly interested in that. (Amanda)

* Because it does seem so long away and it’s not, yeah, it’s just not something I’ve thought about, you know. (Coralee)

The Grounded Theory of Projective Presage suggests that the participants are reluctant to take measures to prepare for retirement when they are actually beset by deep-seated and serious misgivings about this time. Given that either their personal circumstances may change significantly by the time they reach retirement age, or that policy changes may occur at the macro-level, they justify this deferral by feeling that it may be better to wait until then to consider the current prevailing climate, and then make appropriate decisions accordingly.

### 5.4.1 How Media Representations of Retirement May Amplify Projective Presage Coping Responses

The mass media in our modern society is one of the most influential and readily obtainable information and entertainment resources, and thus, the images portrayed can have a vast impact on the perceptions and beliefs of people of all ages, not just for women. Images frequently depict a happy and relaxed retirement. For many baby boomer divorcées, this is not the case. Retirement is looking increasingly daunting.

Media representation has been found to be inaccurate when portraying the characteristics of different genders and age groups in television commercials (Kay & Furnham 2013). Although, there has been a reduction in the rate of stereotypical characterisations present in television commercials, research has found that many of these inaccurate stereotypes are still apparent and that people, in particular women, are represented in more traditional roles, which do not reflect how people really behave in society at the present time. This imprecise representation of older women in the media has been apparent for a long time. Research, in the mid-
nineties, found that there was a relative absence of positive and successful older women role models within the media and the majority of older women that were present were portrayed in traditional, and even, demeaning roles (Gardner 1996; Goldrick-Jones 1995). This trend is improving slightly as will be seen later in this section.

It is not only in television commercials that this situation is extant. A wider range of media both on screen, and in print, have succumbed to the under-representation and negative stereotyping of women (Collins 2011). This type of unrealistic estimation with regard to the portrayal of the older woman in the media can be seen in ‘Keeping up Appearances’ for instance, in the embodiment of the character of Hyacinth Bucket.

The mass media portray a variety of conflicting images of seniors. There are positive images of spritely and healthy retirees enjoying a life of leisure, and negative images of the frail and dependent older person (Asquith 2009). It is seldom that anything in between is apparent. There seem to be few realistic role models. Older people are heavily under-represented on television, particularly women (Kessler, Rakoczy & Staudinger 2004). For example, it was found in a study of prime time television shows in Germany that of the 355 identified main characters only 8.5% were aged 60 to 80 years, and none over 80 years. This is a particularly low percentage considering that 26% of the population in Germany, is over the age of 60 years. Furthermore, there was an over-representation of men portrayed in the shows studied, which revealed that 63% of the older characters were men.

Older people have been branded by the media as a group that are homogenous, overly positive and many representations are gender specific e.g. men in powerful roles and women as caregivers (Kessler, Rakoczy & Staudinger 2004). Often images of older people are overly positive; in particular with reference to their social participation and financial resources, for example the older members of the Forrester family in the Bold and the Beautiful. This unrealistic portrayal of the older person can be very influential with regard to how people see themselves and their advancing age. While prime time television may be the most easily accessed media
source, there are portrayals of the older, more successful woman on television at other than prime time slots, for instance, Angela Lansbury in ‘Murder She Wrote’. More recently, there has been an increase in the emergence of movies that portray older women in a more positive and realistic light especially concerning their economic circumstances, for example: The Best Exotic Marigold Hotel (2012), Quartet (2013) and Song for Marion (2013). While it is too late for many baby boomers to accumulate superannuation accounts that will provide them with a comfortable retirement, there are many campaigns being promoted that champion the importance of superannuation for younger people. For example in 2011, a major superannuation fund appointed Olympic swimmer Giaan Rooney as its ambassador in their new campaign designed to encourage young people to take an interest in planning for their long term futures.

The relative absence of positive and successful older women role models within the media may encourage the more mature woman to associate herself with the younger, more energetic role models who are seen on television, and in print, to a much greater extent than the representations which are closer to her own age. Research has found that older women are likely to think of themselves as younger than they are (Borzumato-Gainey et al. 2009; Bradley & Longino 2001; Weiss & Lang 2012). This revised age is referred to as ‘subjective age’. It is not uncommon for subjective and chronological age to become increasingly further removed from each other as a woman ages. A study undertaken in the United States found that it was not chronological age that defined who older people thought they were (Bradley & Longino 2001), instead, an older person tended to define themselves in terms of what they had achieved during their life, and what they hoped to achieve. Given that women are living longer and having children later, this may amplify their perception that they are younger than their chronological age.

The majority of women seen in the media are young, so where do baby boomer women see themselves on the age spectrum? Life expectancy is gradually increasing. Mid-life is being pushed further and further away. At a time when people only lived to about 60 years of age, thirty something would have been considered middle age. A person’s life expectancy is now extended to well into their eighties, causing mid-
life to be perceived as somewhere in one’s fifties. It is logical then, that people approaching retirement, who may be around 60 years of age, may still envisage themselves as being in the prime of their lives. Younger individuals perceive themselves as older than their actual age, and older individuals perceive themselves as younger than their actual age (Montepare 2009). As mentioned earlier, differences between subjective and chronological age become more marked with advancing chronological age. However, there are noticeable variations within age groups. Not all 50 year olds will feel the same, and express their subjective age in the same manner. Life changes, such as retirement, divorce, death of someone close or any other significant life event, have been shown to affect subjective age. People in poor health will report a high subjective age. Physical appearance may also play a part in subjective ageing, as youthful looks are said to be more socially favourable for women than men. Men are said to be ‘distinguished’ as they age, whereas adjectives describing the appearance of an older women are not quite so complimentary. Such observations as ‘Ageing is a foe’ (Borzumato-Gainey et al. 2009:30) is not something that many women want to contemplate. It is little wonder that catch phrases such as; ’50 is the new 40’, are becoming increasingly popular, particularly in the media, reinforcing a woman’s perspective that she is in her prime.

The Grounded Theory of Projective Presage provides an explanatory paradigm which may demonstrate that there is a dissonance between how retirement is represented in popular media and the retirement that is evolving for them. This representation is consequently amplifying the observed tendencies for distancing. This dissonance, as conceptualised in the Grounded Theory of Projective Presage, is compounded by the conflicting images that the participants have seen in the popular media.

As well as distancing themselves from their impending retirement in an attempt to reduce this dissonance, the participants are also devolving responsibility by asserting that their situation is ‘not their fault’. To reduce the dissonance, some participants hoped that ‘someone else will fix it’. This coping response has been conceptualised as subscribing to the ‘white knight’ syndrome.
5.4.2 Coping with Dissonance

An outcome for the need for distancing within this study, it was found that participants were likely to shift the focus of ‘fixing’ their situation onto a somewhat unknown entity or higher authority. This was particularly evident among respondents who also intimated that someone in the guise of a saviour would come along and ‘save the day’. This ‘someone’ was possibly a future partner with whom they could share the expenses. This phenomenon has been dubbed the ‘white knight syndrome’ and was not uncommon with participants, even if they subscribed to feminist views. Some women, however, will engage in the white knight syndrome still further. Research has suggested that some women will actually wait for a partner who will purchase a house and that this has become a major factor in endeavouring to return to the housing market (Kimberley & Simons 2009; Sharam 2011). This situation was not widely indicated in the current study although some of the women interviewed made references jokingly concerning the idea that circumstances may change dramatically for them in the event that a ‘white knight on a steed’ will enter their lives and turn their fortunes around.

I could fall madly in love and marry some other chap and move into his house ... (Bettina)

This comment was made ‘tongue in cheek’. Similar comments were made by several other participants. However, when images of a completely different retirement are displayed in the mass media from the one that is looming for baby boomer divorcées, increased feelings of dissonance and discomfort eventuated. From the results of this research, it is evident that distancing occurs for reasons that are economic, for instance, not having the ability to formulate retirement in the way it is illustrated to be. Subsequent to the observation of underlying distancing in participants with regard to impending retirement, the Grounded Theory of Projective Presage provides a parsimonious theory for explaining this phenomenon.

Distancing is also included as a method of coping in Lazarus and Folkman’s Transactional Theory of Coping, which is also useful in explaining how the participants in this research resolve their retirement concerns.
5.5 Transactional Theory of Coping

According to Lazarus and Folkman, the Transactional Theory of Coping encapsulates three main themes, those of relationship or transaction, process and a view of emotion or stress as an interdependent system of variables (Lazarus & Folkman 1987:142). With respect to the first theme, Lazarus and Folkman explain the relationship or transaction by stating that it is not possible to comprehend emotional life from only the perspective of the person, or from that of the environment. It is necessary that these two basic sub-systems are considered in association with each other and are analysed at the new level of concurrence. An example of this is given with reference to the concept of threat:

...threat is not solely a property of the person or of the environment; it requires the conjunction of an environment having certain attributes with a particular kind of person who will react with threat when exposed to those environmental attributes (Lazarus & Folkman 1987:142).

Therefore, if a person does not consider that certain aspects of a particular environment are threatening to him/her, then there is no threat with which to contend. Within this research, however, the participants (the person) perceive approaching retirement (the environment) as a threat, and their coping method is that of distancing. However, to best understand this process of distancing as it occurred for participants in this research, it is the second theme of Lazarus and Folkman’s theory of coping that is significant.

The second theme of Lazarus and Folkman’s Transactional Theory of Coping, is process, and this is concerned with the incorporation of change over time or across context (Lazarus & Folkman 1987). This is because people endeavour to change that which is undesirable or distressing. To investigate coping as a process, it is required that certain conditions be met. First, it is necessary to observe that coping thoughts and actions have actually taken place, or are presently occurring, as opposed to the thoughts and actions that people usually engage in. The second condition is that observations must be performed in a particular context, that is, there must be an opportunity to compare what has happened at one moment or in one context with what has happened within another. The third and final condition is that coping must be measured over a number of sections of time or across a number of different
contexts or situations. In the case of this study, observations were undertaken by means of interviews with 14 participants. Each participant was subject to differing circumstances and therefore one participant was able to be compared to another with a view to establishing the range of methods of coping with impending retirement; as well as the range of responses to the current policy changes. After comparing the responses of each participant employing the principles of Grounded Theory, the Grounded Theory of Projective Presage emerged to conceptualise commonalities of the distancing behaviours used by the participants in respect to their impending retirement.

The third theme of Folkman and Lazarus’ Transactional Theory of Coping entails consideration of stress, which they posit should be understood as an interdependent system of variables (Lazarus & Folkman 1987). Cognitive appraisal and coping are held to be transactional variables, by which it is proposed that neither refers to purely the environment or to the person. It is the integration of both of these variables which characterises a given relationship or transaction. Cognitive appraisal is a process through which the person evaluates whether a particular environmental interaction poses a threat to his/her wellbeing and if so, in what way. There are two kinds of cognitive appraisal, primary and secondary appraisal. Primary appraisal involves the person evaluating whether or not he/she has anything at stake in this interaction, for example, the existence of a potential cause of detriment. Secondary appraisal is the assessment of what can be done to overcome the potential problems, and, what coping options are available. The findings of this research revealed that as the participants saw retirement as a potential threat to their financial wellbeing, their coping option to overcome this problem was to primarily distance themselves from the potential threat in an attempt to resolve the situation. While their solution was to avoid the problem, even though they did not take action per se, evasion is, nevertheless, still a method of coping when viewed in the context of Folkman and Lazarus’ analysis.

Coping refers to the person’s cognitive and behavioural determinations to diminish the inherent demands of the person-environment transaction or relationship that is considered to be challenging the person’s capabilities of resolution (Lazarus &
Folkman and Lazarus identify two types of coping for reconciling the problem that is causing the distress, problem-focussed coping and emotion-focussed coping. Emotion-focussed forms of coping, including distancing, is particularly relevant to the current research. Emotion-focussed coping is used in situations where the problem is assessed as not being resolvable, and where people have no control over changing their situation. This is clearly illustrated in the following in-vivo code:

*Oh yeah. A lot of people that are in the same boat as me, single, divorced, no assets, no means that could help them in their retirement and the outlook is pretty bleak (Dawn).*

With few resources at their disposal, the participants in this study experience a strong sense of foreboding believing that retirement is going to be a time of hardship and not one of being able to enjoy those things that they had not previously had the time to enjoy. As a result, the participants distance themselves from their imminent retirement in an attempt to reduce their distress.

Coping research, according to Folkman et al, can be executed in several ways including, focussing on how a person deals with a stressful situation, assessing how coping is related to outcome, or by focussing on the characteristics of stressful situations that people experience (Folkman et al. 1986:571). The current research outcomes align with the third of these characterisations. The emergent Grounded Theory of Projective Presage demonstrates how participants resolve their stressful situation. Folkman and Lazarus mentioned that in a particular study undertaken by them, the older participants tended to use more passive emotion-based forms of coping including distancing (Lazarus & Folkman 1987:156). Given that the participants in this research can also be classified as ‘older’, being over the age of 45 years, the findings confirm those of Lazarus and Folkman’s outcomes by revealing a similar passive emotional form of coping, which includes distancing.

The Transactional Theory of Coping in conjunction with the Theory of Cognitive Dissonance complement each other, and, confirm findings on how the participants in this research resolve their primary concerns as presented in the Grounded Theory of Projective Presage. Viney’s Model of Transition, as outlined below, complements
the above theories in explaining the evasive behaviours engaged in by the participants of this research and explains how they cope with the issue of their forthcoming retirement.

5.6 Viney’s Model of Transition
According to Viney, life is analogous to a flight of stairs (Viney 1980:10). Each stair represents a stage of life and the stepping-up to the next stage is the action that is necessary to progress from one phase of life to the next. This intermediary phase is called a transition. A life stage transition is, therefore, when a person moves from one phase of their lives to another. For instance, moving from being a child at home to becoming a student on starting primary school, moving from being a single person to being a member of an extended family upon marriage, or moving from being a member of the workforce to becoming a member of the retired population. The latter is where the participants of this study are situated at the present time. Transition requires change (Viney 1980). Even if the person does not change, the view from the stair changes with each upward step. Actions must be adjusted accordingly to accommodate the new circumstances. At first, people are uncertain as to how to adapt to the new situation. Transitions do not, necessarily, fit the assumptions that people already have. For example, the participants of this research have an assumption of what life will be like in retirement. They are hoping to move into retirement with the means to sustain this latter part of their lives in relative comfort. As retirement approaches, they currently perceive that their situation will be markedly different to the assumption that they already ascribe to. The transition to retirement is one that is being met with anxiety and foreboding. In response to this transition, the participants are engaging in evasive behaviours as their preferred method of coping with this situation.

Transitions can be disruptive, as it is necessary to change our existing assumptions. Viney tells us that changes need to be made within our existing assumptions in order to accommodate the change (Viney 1980). In order to develop a new assumption, it will be necessary to choose a new course of action. For the participants interviewed for this study, their preferred course of action was to choose not to act, for fear of losing what little security they presently had. Experiencing transition, can be
associated with physical illness. Viney states that this can be any illness, either one with relatively mild symptoms, right through to, and including, heart disease or multiple sclerosis, where strong emotional components may be involved (Viney 1980:11). Therefore, a person experiencing a change may find that previous methods of coping are not working for them anymore, and as a consequence, feelings of anxiety may be experienced. The respondents of this research reported feelings of anxiety with respect to their imminent move to retirement. The potential for a physical illness at this time causes further anxiety and feelings of ineffectuality. The participants in this study expressed concern that their health may not be maintained and they would be prevented from working in retirement, which they hoped would help to provide them with a sustainable income. While not all women will experience the same response to change, those with similar experiences may respond in like manner. The participants have undergone similar experiences to one another, and, as can be seen from the findings of this research, have responded in a similar fashion towards the perceived changes that they may have to challenge in retirement: that response is to avoid or withdraw from seeking a solution.

According to Viney, transition contains three phases; the first phase is the onset of the transition which occurs as a result of change in the life of a person, the second phase is the mediating process, and the third phase is the outcome (Viney 1980:20). The onset of the transition is triggered by an environmental change, in the case of this research, it is reaching retirement age and changing from the role of employee to that of retiree. The mediating experiences include the thoughts, feelings, or assumptions that one has about the self and the surrounding environment. These can be both positive and/or negative thoughts and, consequently, what a person believes about themselves and their relationship to the environment may affect the outcome. A person is likely to feel uncertainty with respect to a situation which is confusing and indistinct (Viney 1980:22). Assumptions that were successful in the past, may not be effective in this current situation, particularly if events are only partly comprehended and implications are not distinct. The findings of my research suggest that the participants have little knowledge of retirement and, therefore, have few assumptions regarding this time, apart from knowing that it will not be a
pleasant experience. This leads to compounding feelings of anxiety, and perhaps, feelings of frustration and ineffectuality. The main focus of this model is on the mediating experiences. One important mediating experience is lack of control. The participants in this research do not have control over their retirement, as they do not have the resources with which to set their own parameters. They are not able to decide when to retire, neither can they choose what kind of retirement they would like to enjoy. According to Viney, control may be an important aspect of the transition experience for some people (Viney 1980:23). Feeling unable to do anything about one’s situation, which is being governed by external forces, contributes to a sense of anxiety and frustration. To counter the situation, Viney believes that if a person has some kind of social support, such as friends, family or other available networks, that this may help to raise self-esteem and render resolutions easier to come to.

The third phase of a transition is the outcome (Viney 1980:23). The outcome is the psychological cost of moving through the transition. Psychological cost is reflected in the flexibility of a person’s reaction to the transitional experience. A person who is open and capable of expressing her emotions will have a low cost outcome according to Viney. It is apparent that the participants in this study will have a high cost outcome as they have no physical or cognitive resources at their disposal with which to address this problem. The outcomes of transition in this model are not as well defined as the other phases. While coping is not the main focus of her work, Viney points out that any coping during transition must ultimately be evaluated in terms of cost.

This model of Transition can be used to investigate either positive or negative transition (Viney 1980), however, I have found that for the participants in this project, divorce has been negative for most of the participants. Not only are they in transition from workforce to retirement, but they are also in transition from married status to single status. Viney has investigated transitions from all phases of life, from childhood to end of life. They covered the transition from primary to high school, from school to university to going to work, finding a partner, becoming a mother right through until the children leave home. From broaching the subject of the
empty nest syndrome Viney jumps straight to disability and approaching death. Life stages, hopefully will not traverse from the children leaving home to immediately suffering from disability prior to one’s demise. As I have outlined previously, life expectancy is gradually increasing and morbidity is now being confined to a much shorter period than ever before resulting in a longer and healthier retirement for many baby boomers. My contribution, therefore, to this model of Transition is to offer a discussion of the transition to retirement, thereby, filling the substantial gap between the empty nest transition and end of life.

Everyone will experience a transition at some point in their lives, no matter what form this transition takes. Transitions change some part of a person’s life in some way. For example, retirement changes a person’s routines and relationships. The person is no longer a worker, and so there is a change in their daily routines and relationships with co-workers also change. The most important factor in being able to cope with a transition is that of flexibility (Viney 1980:14). A person may adhere rigidly to previously successful strategies, develop new ones or engage in a process of passive copy via avoidance or withdrawal. In addition to flexibility, understanding the different types of transition may be advantageous in dealing with life changes.

There are primarily three different types of transition that may be experienced by an individual (Schlossberg 2011). Firstly, anticipated transitions are those major life events that one usually expects, for instance buying a first house, getting married or retiring from the workforce. Secondly, there are unanticipated transitions, such as an illness, getting divorced or anything that happens unexpectedly. Lastly, there are non-event transitions, which is when an event that is expected to happen, fails to do so, for example, not getting married or not being able to afford to retire. Coping with such events can be categorised into the ‘4 Ss’ system (Schlossberg 2011:161), as follows. If all four points in the 4Ss system are addressed then the transition will be easier to cope with.

The first feature is situation which pertains to a person’s circumstances at the time of the transition. For example, if a person retires at the same time as they become ill, there is added stress and the situation will be harder to cope with. Some of the
participants of this study are currently experiencing ill health and notwithstanding any other issues that they may have in their current situation, extra stress is already manifesting as foreboding and anxiety. The second feature is self and this refers to a person’s ability to cope with the situation. A positive view of retirement will enable a person to deal with the change more effectively. Very little positivity was observed in the present investigation and some of the participants used humour to illustrate a negative issue in their lives, and therefore, it may be deduced from this that, perhaps, they will cope more efficiently in retirement than someone whose attitude was not so light-hearted.

The third feature is support. This refers to the support that is available to a person at the time of transition. For instance, this may include, family, friends and community support network. The fourth and final feature is that of strategies. It is these resources that one can utilise in order to make the transition a success. However, social support networks may break down upon divorce and this disintegration has the potential to have serious consequences for a person’s sense of well-being (Dare 2011:125). It is apparent that the participants in this research do not have strong support networks enabling them to cope effectively with transition and, as a result, they do not have a positive sense of self as is evident by their observed sense of anxiety and foreboding that is casting a shadow over their hope of a comfortable retirement.

While retirement is an anticipated transition, the participants of this research may, perhaps, perceive that the way retirement is unfolding before them is an unanticipated event and the retirement that they had hoped for is proving to be a non-event. In order to reduce the sense of foreboding, the strategies used by the participants in my research were avoidance and non-action. They cannot change their situation, and to reduce their psychological stress, they make use of evasive behaviours. This is a stressful time for the participants as they are dealing with a number of stressors at the same time as they are embarking on the next life stage transition. They are coping with divorce, with caring responsibilities, working full time and/or managing on reduced income. Many midlife stressors may come together all at one point encompassing a range of psychological, structural and
psychological social changes (Dare 2011). These transitions challenge women’s
coping capabilities and research suggests that divorce during midlife can have
serious consequences in the short term and also for women’s long term financial
security, including emotional and physical well-being as indicated by the
participants of this research.

A 2007 study investigating the transformation of retirement experiences of women
in midlife (Everingham, Warner-Smith & Byles 2007) noted that while the women
in their research saw retirement as positive, a sense of fear and uncertainty pervaded
their responses. This study demonstrates some parallels with my research. Women
who are currently in their fifties and single are the most likely to experience
difficulties in retirement and they are twice as likely to be divorced than the
generation before them. There will consequently be an increase in the number of
single women in retirement in the near future. In the aforementioned qualitative
study, single mothers in their fifties with fragmented work histories and with little
or no access to superannuation benefits, simply had no money to retire on. They
could not see how they would ever be able to accumulate enough money to make
retirement possible and expected to work as long as they could. A similar finding to
my research was evidenced when the element of fear was also associated with a
perception in this group that the welfare state was being rolled back. One participant
mentioned that she felt as though the government was shifting the goalposts and
another noted that it was impossible to live on one income. The authors were
proposing a transformative model of retirement which transforms the nature of
work so that the worker can customize a retirement lifestyle according to family
needs and the need to work post-retirement. Workers, particularly women, are
seeking flexible working arrangements as a transitional approach to exiting the
workforce. While some women may wish for a gradual exit from the workforce,
others with no choice demand flexible working arrangements in order to co-ordinate
their need to work in retirement with the caring responsibilities. The models of
retirement in this section advocate flexibility as an important factor in coping with
change, however, this will need to be addressed from the macro level of organisation
right down to the micro level in order to be effectual.
5.7 Summary

In this chapter, the resolution of the main concerns of the participants were discussed in relation to their approaching retirement in terms of the evasive behaviours in which they engaged, in particular that of distancing. The Theory of Cognitive Dissonance, the Transactional Theory of Coping and Viney’s Model of Transition were introduced as theoretical frameworks to underpin how the participants’ main concerns are resolved. The Theory of Cognitive Dissonance underpinned the disparity between what the participants believe retirement should be and what it is turning out to be. This dissonance instigated the consequent sense of foreboding, which is conceptualised by the Grounded Theory of Projective Presage. The dissonance is the foundation of the participants’ apprehension towards their future ability to provide for themselves by recognising that they do not have the resources with which to prepare for their upcoming retirement. Similarly, the Theory of Transactional Coping identified the passive form of emotion-based coping, that of distancing, which is engaged in by all of the current participants as a resolution of their main concerns. Viney’s model of Transition explains life stage transitions, such as the move to retirement, and how moving through a transition causes a person to experience change. All three theories of coping endorse the findings of this research study, however, my study contributes to Viney’s (1980) model by detailing the transition to retirement which was not included.

The purpose of the following chapter is to highlight several implications for academics, practitioners and policy development as conceptualised by the Grounded Theory of Projective Presage. As a result of the tendency to categorise baby boomers as having similar life trajectories, this chapter will identify some areas where such marginalisation may occur, the instigation of measures that have the potential to offset the marginalisation that is already being experienced by this group of baby boomers, as well as any additional disadvantage that may be experienced by them in the future. It is concluded with a discussion of other Grounded Theory studies in the substantive area, and, as a result of the lack of investigation into the experiences of divorced and single baby boomer women, there is an implication for further
studies to be undertaken by the academic community to add to the sparse literature on this, and other, under-researched and at-risk cohorts.
CHAPTER SIX
IMPLICATIONS

6.0 Introduction
The purpose of the previous chapter was to demonstrate how the theories of Cognitive Dissonance, Transactional Coping and Viney’s (1980) model of Transition, all have the capacity to explain the evasive behaviours engaged in by the participants of this research. The Grounded Theory of Projective Presage was demonstrated to have confirmed the frameworks of the theories of Cognitive Dissonance and Transactional Coping and how it has significantly enlarged upon Viney’s model of Transition.

The purpose of this chapter is to discuss the findings of Chapter Four with reference to the issue of interfacing policy-making with an appraisal of what is occurring for a specific vulnerable cohort, within a broader demographic that policy-makers tend to treat as homogenous. It is evident from the dearth of information available, with respect to baby boomer divorced women that the current body of knowledge would benefit from significant in-depth research into the present situation of this under-represented cohort. The purpose of this important investigation would be to allow the instigation of measures that have the potential to offset the marginalisation that is already being experienced by this group of baby boomers, as well as any additional disadvantage that may be experienced by them in the future. As a result of the tendency to categorise baby boomers as having similar life trajectories, the aim of this chapter is to identify some areas where such marginalisation may occur. If the concerns outlined by the participants of this research are not addressed before the majority of this generation retire in the near future, unintended consequences of policy changes may include the further marginalisation of, not only baby boomer divorcées, but also other vulnerable cohorts, within this generation. An additional objective of this chapter is to situate the analysis of the outcomes presented relative to other research in the field.
In the following sections of this chapter, I will, firstly, outline some implications of the Grounded Theory of Projective Presage with regard to the main concerns of the participants. One of these concerns is the unpredictability of their capacity to provide for themselves financially once retired. They perceive a need to return to, or remain in, employment to supplement the age pension. Other areas of concern, which will be discussed, include maintaining an enduring health status in order to participate in employment for as long as possible, notwithstanding the difficulties which occur in achieving or sustaining such employment. Secondly, I will identify areas of concern, not only within the labour force, but also with regard to factors associated with policies that provide for an ageing population that may consequently marginalise susceptible groups with this population. The participants of this research are also concerned that their divorced status forces them to service all expenditure, including private rental accommodation costs, on their own. Lastly, in response to these concerns, I will examine a number of implications of the Grounded Theory of Projective Presage, not only for policy development, but also for academics and practitioners. Implications of the Grounded Theory of Projective Presage for academics, practitioners and policy-makers cannot readily be apportioned as the responsibility of any one of these three areas of organisation. It will be necessary for some, if not all three, to work together to provide a more realistic knowledge base than presently exists, in order to implement tailored measures that target, not only baby boomer divorcées but, all vulnerable cohorts within the baby boomer population. The primary objective of this collaboration is to avert any additional marginalisation that may be experienced by these groups as a result of unintended consequences.

6.1 Projective Presage Bridging the Macro-Micro Gap

Policies formulated at a national or macro-level are not often effective at the local or micro-level. This is often referred to as the macro-micro gap (Ubels, van Klinke & Visser 2010). To bridge this gap, it is necessary to establish and nurture the development of operational links between the various levels. In this instance, the Grounded Theory of Projective Presage is valuable in conceptualising the needs and experiences of each level of social structure in an attempt to establish the operational
links necessary for effective communication between all levels within the substantive area of inquiry.

While the majority of policy decisions are made from a macro or top-down approach, it may be more effective to identify strategies to empower local actors to shape their own future. National policies when developed from a bottom-up perspective may mean local solutions can better respond to the needs of the intended recipients of such policies. For the participants in the current research, policies are made at a national level from a top-down perspective, or macro-level, and as such the policy recipients have no say at all in which policies are implemented or, indeed, if these measures are appropriate for their needs. It is possible that this macro-micro gap could, perhaps, be bridged by conducting action research and establishing an information exchange program between policy authorities, retirement welfare organisations and baby boomers.

The purpose of such research would be to establish communication networks between all levels of interested parties to ensure a deeper understanding of every perspective in order to shape policy outcomes that arrive at the implementation of efficient and effective policies. That is to say, the forming of partnerships at the governmental and corporate level, as well as at the family and community levels (Bateman 2005; Richardson 1999; Weston, Qu & Soriano 2003). These partnerships may be able to focus on not only supporting the ageing population, but also by promoting health and an active lifestyle for people both before and after the age of 65 years.

Changes to the Australian age pension were implemented in the 2009/2010 Federal Budget. These changes included a higher maximum pension rate, revision of the income means test and an increase in the eligibility age for the age pension. (Kudrna & Woodland 2009). Older generations will benefit from the higher maximum pension rates; however, from a micro perspective, this small increase is still not enough to cover the private rental charges incurred by the participants of this study when they reach retirement age.
These amendments will produce long term positive effects on labour supply with people working longer as well as an associated increase in consumption rates. Government expenditure on the age pension will rise in the short term, as a result of the rise in maximum pension rates, but this will be offset as the labour supply rates increase as a result of people having to work longer. This is an encouraging state of affairs for government expenditure, at the macro-level, but possibly not for those at the micro-level, who are forced to continue in employment, such as the participants of the current study. This is an incidence of unintended consequences for the participants of this research. Legislation implemented from a macro-level that has not taken into account that all baby boomers are not alike and fails to recognise that there are many hidden cohorts within the general population of baby boomers who are at a serious disadvantage, as a result of policy decisions made for the majority. Extending the knowledge base to investigate the circumstances of all sections of the community is advantageous for the well-being of the entire community of baby boomers.

A Grounded Theory aims to develop theory that has relevance for people within the substantive area of inquiry (Glaser & Strauss 1967). Projective Presage has important implications for macro-level organisations as previously discussed, such as the State and Federal Governments, as it recognises how baby boomer divorcées perceive their imminent retirement and provides valuable insights into the needs of this cohort that may lead to the adoption of relevant policy development. This research, therefore, highlights the interplay between the individual and the macro-level. The Grounded Theory of Projective Presage can also provide information and awareness for those who, while they are not directly involved in areas of policy development, do, in fact, have an influence over what occurs within the sphere of inquiry, a statement advanced by Glaser and Strauss (1967). These areas of influence include the micro and meso-levels of authority, such as community groups, family support groups, local councils and institutions responsible for ageing and retirement issues. The main concerns of the participants in this research are in relation to health, divorce, maintaining employment and securing suitable accommodation, and these matters will be discussed in the following sections.
6.2 Impact of Health on Retirement Prospects

In conjunction with the absolute numbers of older people increasing, their overall health has also substantially improved as a result of the compression of morbidity, and the increase in the length of healthy older age. As a consequence of these demographics, cultural norms and expectations are likely to change, which in turn will have an effect on the individual behaviours of people (Bloom, Canning & Fink 2010) and also make an impression on retirement policy, including pension and health care reform. The expectation of living longer and enjoying increasingly healthier lifestyles may encourage people to remain in the workforce for longer periods. This could mean that, should they have any, drawing down their savings at a later date, which may have accumulated further interest, reducing their need for an age pension. A larger proportion of older people in the population will not necessarily mean that there will be additional strain on public funds. If people are entering their 60s and 70s in good health, the consequent demands for health care will be reduced. Many of these retirees will be able, or maybe will have to, continue in employment for longer, thereby contributing to their self-sufficiency and the economic growth of the nation.

Despite such positive scenarios, a deep concern for the participants of this research was the tenuous nature of their ongoing health. While the ageing population is often purported to be a major cause of potential strain on the health system (Treasury 2010), it may not necessarily be the cause of future rising health care costs (Coory 2004; Rechel et al. 2009). The complex and increasing advance in technology is one such factor which may have a greater impact on health care expenditure, than that of the ageing population. By maintaining their health, older people may be able to contribute to society for a longer period. It is not only the elderly population who demand excellent health care, all ages demand advances in technology, and it would be unfair to blame older people for making such demands (Australian Bureau of Statistics 2011b). Another point of contention is that the level of health care expenditure may have been unfairly averaged across the entire age range.

Healthcare expenses are highest in the years preceding death. That is to say, that the highest health costs are those in the years and months immediately preceding death.
(Werblow, A, Felder, S & Zweifel 2007). Thus, it is not the age of the person that dictates high health costs, but the state of their health preceding death, regardless of their age. For instance, a person of 30 years with a serious heart condition will incur higher medical costs than a person of 80 years who is in good health. It also does not follow that because a person is advanced in years, they are going to suffer from ill health. It is, therefore, inappropriate to assume that the large number of ageing baby boomers will develop life threatening diseases and subsequent high medical expenses. The cost of dying increases health costs due to the associated advanced and expensive medical technology necessary to manage the acute care of patients with life-threatening illnesses (Rechel et al. 2009).

Older people tend not to be as likely to be recipients of the benefits of this sophisticated technology as do younger people (Healy 2004). Those people who are close to death when younger tend to have higher associated health costs. Those in the over 85 year age group have lower costs of dying. Extensive treatments are not carried out on older patients where, as a rule, quality of life may not be an issue. In this regard, we may not see significant increases in the cost of the health care system. The transference of long term care patients from hospitals to residential care, and thus out of the health care sector into the social care sector, shifts the onus away from the public sector to the private sector. This situation will subsequently reduce spending on public health. Of all the participants interviewed in the current study, most hoped to continue their lifestyle as it is at present. However, this positive aspiration was marred by fear of future illness and disability among several of the participants.

Ageing is certainly a factor to be considered when projecting health care costs, but rather than objectifying this as a primary driver in rising costs, it may be that the ageing process is too gradual to have any significant effect on health care costs (Reinhardt 2003). A person over the age of 65 years has between three and five times the per capita health care costs of a person half their age, however, this is the situation one would expect to find. One does not expect a young person to often be in need of expensive health care. As baby boomers move into retirement, the older generations will be exiting and so the older population increases very gradually. Of
course, there is no guarantee that the demand for health care will be at the same level as it is at present. We may see an increase due to the larger numbers of elderly in the population, or on the other hand, there could be a decrease in demand for healthcare, as a direct result of improved medical technologies, people leading healthier lifestyles or, indeed, there could be an increase in the demand for alternative therapies (Reinhardt 2003).

‘Prevention is better than cure’, so the old adage goes. Prevention was a popular health care strategy in the 1960s and 1970s (Kinnear 2001:S-3). Strategies such as widespread immunisation and screening programs, promotions campaigning for lifestyle changes and the introduction of safety regulations became increasingly popular as a means of improving public health, as well as reducing health care expenditure. An American study in 2010, pointed out that as a result of escalating costs in health care, consumers have begun to play a larger role in managing their own health (Kinnear 2001:S-5). They are beginning to demand wellness and prevention services that will help them maintain or improve their quality of life as they age. The focus of care is changing from being reactive, where health care services are delivered only when symptoms manifest in the patient, to a proactive focus of care where patients are treated on a pre-symptomatic basis using preventive therapies. In the United States, personalised, preventive treatment is becoming a viable option for targeting the rapidly rising costs of health care. While preventive medicine in Australia is certainly popular, the high cost of accessing such services may be prohibitive, given that Medicare only offers rebates on certain services. Perhaps, a greater recognition and acceptance of the services offered by alternative therapies in Australia would assist in alleviating mainstream health care costs, together with the preference that many older people may have in seeking such treatment. An investment in the preventative cost of health care may save limited government funds in the long run.

Following on from this suggestion, it is clear that health care is undeniably expensive to provide, and perhaps, practitioners who may be providing high cost, innovative technologies could be researching conservative, lower cost methods, which may actually be preferred by patients (Coory 2004). Medical practitioners have a
tendency to prescribe newer and more expensive drugs, which may have little added benefit to the patient. There are, therefore, implications at this point for practitioners to possibly reduce health care costs by the introduction of suitable health, social and economic resources that are appropriate to the needs of the baby boomers as previously mentioned in this dissertation. An increase in the level of supported self-care and home-based services would see a reduction in the demand for health care services, as demand is calculated on the number of hospital bed days incurred per person (Rechel et al. 2009).

6.3 Marginalisation via Limited Access to Sustainable Housing

Australia’s age pension is predicated on the assumption that upon retirement a person will own their home outright. For the majority of baby boomer divorcées, this is not the case. The participants in the current study who were paying off a mortgage were not confident that they would own their property by the time they retired. They all believed that they would need the age pension to pay accommodation costs, leaving little, if any, remaining to meet the balance of all other necessary expenditure.

Affordable accommodation is causing considerable housing stress for many baby boomer divorcées, along with other low socio-economic cohorts. A study conducted in 2011, sought to discover alternative means of reasonably priced housing for single women over the age of 40 years (Sharam 2011). Older women are facing an increased risk of homelessness in Australia and many do not feel they will be in a position to purchase a property within the private market. As an alternative means of entering the property market, this 2011 study investigated the viability of a proposed housing program whereby the purchaser would buy the building only and the land on which it would be situated would be owned by a land trust that was willing to provide the land free of charge to the purchaser. An interesting outcome of this study was that while many of the participants had considerable disposable income and relatively high wages at present, they were not saving and, therefore, did not have sufficient capital to put towards a deposit. Furthermore, even from this fairly favourable financial position and from their otherwise promising reception of this innovative concept, they did not think they would be able to sustain the repayments being
proposed on an ongoing basis. Sharam (2011) concluded that this situation may well render many older, single women homeless in the future. The Grounded Theory of Projective Presage conceptualises the foreboding that the participants experience in relation to their retirement and complements the findings of the above 2011 study in that the participants of both studies are experiencing impending retirement as a time of uncertainty and potential adversity.

To offset the cost of private rentals, Commonwealth rent assistance is available; however, there is still a considerable shortfall between the cost of rental accommodation and the rent rebate, which is causing concern among this cohort of older, single women (Kimberley & Simons 2009; Sharam 2011). In September, 2013, rental assistance for a single person without dependent children was quoted as being $62.00 per week (Department of Human Services 2013a). This is the maximum payment an eligible person can receive providing their rent is more than $137.66 per week. On a private rental property, where rents are in excess of $300 per week, the amount of rent assistance provided makes a very small contribution towards accommodation expenses. However, every little bit helps as pointed out by one participant in this study:

“...And then the rent assistance which is paid through the government, for which I am very grateful, I might add...” (Marie)

A 2008 study substantiated the findings of the current research with regard to the tenuous housing situation of the participants (Tually 2008). This investigation was conducted with 87 respondents in Sydney, Hobart and Adelaide concerning their housing histories. Fifty-five per cent of these participants were divorced or separated. On investigating the satisfaction of respondents with their housing, it was noted that the private renters were the least satisfied, not only because of the cost of such housing, but also because of the insecurity of tenure and the diminishing control that the occupant had over their environment. To illustrate this point, it was found that many private renters specified that they would have to move once again should their rent be increased at the end of the lease. This finding is similar to that found in this research. There is a shortage of affordable rental accommodation, either private or public (Cartwright 2007). Even with rent assistance, older women
living alone could not afford to pay for private rent on their current income. Public housing is capped at 25% of the age pension; however, the shortage of supply of public housing precludes many older single women from this option (Kimberley & Simons 2009) and subsequently further marginalises them from obtaining adequate housing.

The availability of affordable housing for baby boomer divorcées could be addressed at both the macro and meso levels of organisation. Policy relating to easier access to lower priced rental accommodation, either public or private, would be welcomed by the participants of this study. Also, practitioners at the meso level may be able to instigate intervention procedures to assist in locating suitable housing on behalf of marginalised groups of the community. Addressing the effect of divorce on retirement prospects at these levels is also recommended.

6.4 Consequences of Divorce on Retirement Prospects

Tell me about any impact on retirement from your divorce?

Well, I’d say everything... (long pause)... (Naomi)

During the analysis of the early interviews, it became apparent that divorce was a significant factor with regard to the current economic circumstances of the respondents; however, some, but not all, felt resentment when considering options (or lack thereof) for retirement. All of the participants were viewing their impending retirement with some trepidation, however, the overriding feeling was one of foreboding. They knew very little about their future options and so their primary plan was to keep working for as long as they were able, in the hopes of maintaining their health and current standards of living, which were modest at present. In terms of living standards and the likelihood of financial duress, retirement for them was indicating a greater level of hardship than that which they already faced.

Couples are more financially viable than a single person whereby two people can live more efficiently than one person by sharing expenses. If it is assumed, hypothetically, that one person can live for say, $70 a week, the figure for two people is not $140 a week, but $100 a week, a considerable saving in weekly expenditure.
There will also be two incomes available to meet these expenses. Divorcées who remain single are more likely to be in rental accommodation than their married counterparts (Caruana 2011). Consequently, in addition to their regular expenses, they will be paying a higher accommodation charge from their single income. There is an exception to this rule. That is, single divorced women are more likely than married and remarried women to have some degree of superannuation. Given that once divorced, women are likely to return to some form of paid employment in order to provide for themselves, this then enables them to accumulate superannuation. This, however, was not the case with participants in this present research.

*I’ve got some, but not a lot. I’ve been working for 10...14 years for (this employer) but was always part-time and so what is in the actual superannuation is not much and I don’t expect that it will be that much that it will be really of all that much use to me when I finish...* (Bettina)

*$4000! So it doesn’t look like a good future.* (Joanne)

As mentioned in Chapter Two, some people may also be entitled to a share of their ex-partner’s superannuation if they divorced after the law was passed in 2002 enabling couples to split superannuation upon divorce. As seen from the results of the present study, the amount held in superannuation funds by one participant and her ex-partner was a relatively equal amount, and, they saw no point in including this in the divorce settlement.

*... on divorce you can split your super now so you may be entitled to half of your partner’s super...*

*Oh well, we had the same super.* (Angela)

Other respondents had little in superannuation in any case and this was also not worth taking into consideration upon settlement:

*He doesn’t have any, well, he does now, but he has only been working for two years. Mind you, if he works in the Pilbara for five years, he will be worth a lot more in super than I will be working 15 years at my present employer (Naomi).*

All participants in this study had little superannuation or any other financial resources on which to base planning for retirement, and as a result most felt that planning was not a viable proposition, given that the goalposts are likely to be shifted.
by the time they reach retirement age. The eligibility age for the age pension may be increased still further and by the time the participants reach retirement age, other policy initiatives may be in force that change the face of retirement significantly from the way it is now. In this regard, the participants believe that it is not worth putting their limited resources at risk by making plans for the future that may turn out to be inappropriate when they retire. In view of the participants’ avoidance of planning for retirement, there is scope for practitioners to assist this group with appropriate financial advice, including financial literacy educational support. While perceiving that the age pension and very limited superannuation will be insufficient to support the participants for the duration of their retirement, it may be conceived that planning for this uncertain time may be beneficial. The participants of this research see no benefit in planning as they have few resources with which to do so and as a result, implications are evident, in this regard, for practitioners to assist vulnerable cohorts, as can be seen as follows.

6.5 How Baby Boomer Divorcées See the Question of Planning

Based on the findings of this research, there has been very little, if any, impact on the participants’ life trajectories from the increase in the eligibility criteria for the age pension. This is primarily because this issue is not salient for the baby boomer divorced women who participated in this research. The reason for this non-saliency may be that the new retirement age is too far away for them to consider planning at present, or that they do not have the resources with which to plan for their retirement. Either way, the participants see no merit in planning at this stage. Despite this, they have made a few remarks concerning planning, but nothing that could really be described as planning has occurred. It may be concluded from this that the baby boomer divorced women in this research have not responded to the changes in the eligibility for the age pension in planning for their retirement. It is not possible to make a generalisation at this point relative to all baby boomer, divorced women, but it is interesting to note that nearly all of the participants in the current study stated that they have made no plans at all, despite the fact that this increase in the eligibility threshold is something that most participants believe will compulsorily delay retirement for them. An unintended consequence of this
eligibility increase for them is that they have more time to accumulate resources for retirement, if indeed this situation can be seen as a bonus.

Planning one’s retirement is a huge task. It is necessary to be knowledgeable about pensions, superannuation, the stock market, and one’s future needs with regard to income and health services. It is not possible for any lay person to predict all of these scenarios with any degree of accuracy. Baby boomer divorcées and, indeed, many other working individuals, do not have the resources or the time available to devote to such a task. Generally, women are in low paying positions and have tenuous workforce attachment with limited opportunities for the enhancement of their scant resources. Women are more disadvantaged than men in retirement (Apps 2009) and more so if they are somehow alone and on a limited income. The reason for this disadvantage may be that women who find themselves alone may not want to make any financial decisions for fear of failure (Melbourne Institute of Applied Economic and Social Research 2013) running the risk of compromising their already limited resources as found in the current study. There is, therefore, a need to educate people when they are young about retirement issues (Sharam 2011). This recommendation is currently being addressed and has been the focus of recent media attention on the need to inform young people about investing in superannuation, and the need to plan early for their retirement.

There have been several studies conducted over recent years into the financial planning activities of baby boomers (Conrad Glass & Kilpatrick 1998; Hunter, Wang & Worsley 2007; Lusardi & Mitchell 2008) which highlight the need for financial literacy education programs. All of the studies investigated have concluded that female baby boomers know little of their own financial prospects, or for that matter, of retirement issues in general. One of the primary reasons cited why some of the participants in these studies failed to consider their retirement options was that as well as having immediate family demands on their time, they had put their faith in their partner’s ability to take responsibility for their joint retirement. Those women who had experienced a relationship breakdown also had not consequently taken responsibility for their own retirement and considered that they did not have sufficient knowledge or information to make investment decisions for their future.
The divorced baby boomers interviewed in the current study stated that their explanation for not planning was not so much the reasons listed above, but simply that they had no money spare with which to make plans or investments for the future given that for a good proportion of the time, they did not even have sufficient resources to meet the regular expenses.

6.6 The Double Barrel Effect of Planning Avoidance for Baby Boomer Divorcées

The Government released a paper in April, 2011 called the ‘Future of Financial Advice’ which proposed a set of reforms aimed at improving the quality and affordability of financial advice to a wider marketplace (Australian Government 2011). However, in the present study, it was revealed that most of the interviewees had not considered approaching a financial planner and had no intention of doing so in the future, due to lack of current resources.

Research has suggested that widows will face significant difficulties in retirement, but divorced and single women will face even greater problems (James 2004). They will face a severe drop in their standard of living and as a consequence by the time they reach a very old age, they will form a ‘pocket of poverty’ in the community (James 2004:47). This is a very serious problem. James (2004) is an advocate of planning for retirement, before the event, through investment. She notes that this is a problematic area as women are more risk averse than men, and suggests that this will affect what markets they are prepared to invest in. Lower risk investments produce lower returns, which is only desirable when there is time to allow such investments to mature. Judging by the results obtained from the current study, it would appear that this cohort would be very reluctant to invest at all, given that they may risk losing what little financial security they have. As for becoming poverty stricken, there are no safety nets in place apart from the state pension which, as has been shown previously, is not regarded as sufficient to sustain a modest retirement (Brown, Brosnan & Gallery 2000).

Of particular interest, a recent study reported that there are some people who are uncertain of their retirement plans, but appear to be nevertheless optimistic about their standard of living post-retirement, even though they are not making regular
savings contributions (Cobb-Clark & Stillman 2009). The conclusion drawn by this research was that a high standard of living is not required by this group, or, that perhaps they may be uninformed of the resources necessary to fund their preferred retirement style. On the other hand, they may, perhaps, be thinking that they will continue in employment and maintain their current standard of living or believe that they will be capable of maintaining an acceptable standard of living by receiving the age pension and supplementing their needs with part-time work. The Grounded Theory of Projective Presage has purchase for the cohort studied by Cobb-Clark and Stillman in 2009, by conceptualising how they experience their retirement. Financial literacy education programs may be useful to educate disadvantaged cohorts to make the best possible decisions with respect to their limited resources.

Planning for retirement has not been undertaken with enthusiasm by either men or women of the baby boomer generation (Conrad Glass & Kilpatrick 1998). When considering the economic factors impacting on the gendered nature of retirement planning, which include lower wages, intermittent work histories and the restriction on career advancement for women, it has been suggested that psychosocial issues should be factored into the analysis. While not all baby boomer women identify with traditional gender roles to the extent that preceding generations did, for example, women in nurturing roles and men in breadwinning roles, some do relate to these conventional gender roles. Some of the participants in my study, while accepting of the situation they were currently in, expressed the wish for a more traditional type of relationship:

... I really would like to meet someone and have the traditional marriage... (Joanne)

Early socialisation to a large extent still has a tendency to portray males as the dominant sex, and as such, this has a propensity to marginalise women. This segregation unfortunately, may continue into the workplace. Self-esteem then plays a large part in the choices women make for their future lives (Conrad Glass & Kilpatrick 1998). Traditional male-dominated spheres of employment are still somewhat discouraged for women and entry to these careers may prove difficult. Many women still do not feel confident in the areas of maths and science and leading
on from this, it then becomes apparent how financial planning would seem daunting. Women may see financial planning as a male-dominated realm and may, perhaps, see this as part of the traditional male role to ‘take care of a woman’. Men will often learn to invest and save whilst they are in the workforce, a favourable environment to do so. Women, who have mainly been attached to the home, and its associated care-giving duties, have not been thus introduced to the business world. However, while this may be so, many women are extremely good at balancing the household budget.

While the above explanation seems credible, based on the diversity of the baby boomer generation, it is perhaps, rather simplistic to assume that this scenario is true for all members of this cohort. Despite the current high divorce rates, a relationship breakdown is not the kind of situation that generally has a contingency plan attached to it. Upon the collapse of the marriage, a woman may find herself without resources and her responses to a variety of situations presented to her may be approached on a purely emotional level. When thrust into a somewhat foreign world, such women may feel a lack of control, not only over their newfound situation, but also over their own abilities to think, plan and act alone. Women are not natural risk-takers and the idea of investing for the future may be one of apprehension. The dread of losing what little money they have and finding themselves in an even more ominous situation is discomforting.

A lack of accumulated superannuation and personal savings will render many baby boomer divorcée women heavily dependent upon the age pension (Brown, Brosnan & Gallery 2000:7). It is, therefore, pertinent to ask at this stage, ‘How have the changes in the eligibility criteria for the age pension impacted on the retirement plans of baby boomer women?’ In response to this question, the outcome of this present study utilising the Grounded Theory of Projective Presage strongly suggests that the impact of increasing the eligibility age for the age pension has been minimal for divorced baby boomer women.

Planning is not something that is seen as viable for the baby boomer divorcées in this research and, therefore, their only option may be to continue in the workforce.
However, this, in itself, is problematic with regard to current prevalence of age discrimination in the workplace.

6.7 Age Discrimination and the Need for Age-Friendly Labour Contexts

It is reasonable to assume that baby boomer divorcées will undertake a certain amount of forced behaviour change in response to the aforementioned changing age structures and increasing life expectancies (Bloom, Canning & Fink 2010). With an increasing amount of time available in retirement, it might be presumed that people will continue in the labour force to augment their savings to supplement a more consumerist retirement. However, this does not seem to be the case. Labour force participation among the over 60s seems to have decreased, rather than increased. Pension programs have provided more incentives than disincentives to retire, and, together with a difficult labour force market, it would seem that people are discouraged from continuing their paid employment. Incentives to retire include being eligible to receive a part pension while accessing superannuation drawdowns. While this may seem an attractive option for some baby boomers, vulnerable cohorts of this generation do not have superannuation, and are subsequently obliged to support themselves on the age pension alone which would make even a modest lifestyle economically unachievable. This is an unintended consequence of policy development which has been designed for baby boomers as a whole. The Grounded Theory of Projective Presage conceptualises the participants’ sense of foreboding with regard to their future prospects in retirement. As a result of the participants’ distancing behaviours, it is feasible to assume that they will be reticent to engage in any significant degree of behaviour change for fear of rendering their circumstances even more precarious than they are at present. With little support available for baby boomers, there is an opportunity here for practitioners at the meso level of organisation to instigate support programs in order to assist marginalised groups with their concerns with regard to their future in retirement.

Some of the barriers to permanent workforce participation for women in Australia have been eliminated, such as the marriage bar, which was finally abolished in 1966. This requirement stated that women had to leave full time employment once they were married, which had a consequential deleterious effect on their careers and any
superannuation they may have accumulated through employment in white collar professions. However, remnants of this legislation have been experienced well into the 1970s as demonstrated by one participant in my research:

*Yes, I was teaching and I started off with superannuation and then I got married and then I was not allowed to retain the state super ... (Rosemary)*

Other forms of discrimination, such as time out of the workforce due to caring responsibilities will have a reductionist effect on the potential for lifetime earnings of women, and subsequently, their ability to be financially comfortable in retirement. The move to encourage mature-age workers to remain in employment will certainly help to reduce government spending; however, there are barriers to obtaining and maintaining labour force participation in later life in the form of age discrimination.

It is apparent from the following comment made by one of the participants in this research that *older* age is not the only criteria for age discrimination:

*I feel I have been discriminated against ...I remember in my mid-twenties I, um, er, like being considered older then when they were looking for younger ones (Anthea)*

Age discrimination in the workforce, although significantly legislated against, seems to be thriving in a distinctly covert manner (National Seniors Australia Productive Ageing Centre 2011a). While it is not politically and legally correct to give age as a reason for not employing a person, there are many insinuations and innuendos abounding that are being used to circumvent this issue. Comments such as ‘you are overqualified’ or ‘we don’t think you can learn the new skills in a reasonable amount of time’ are examples of refusals that have been recorded in age discrimination complaint hearings. Advertising has undertaken an overhaul whereby companies are not permitted to use any reference to age in their advertisements. As a result of these imposed restrictions, phrases implying youth are commonly used, such as ‘bubbly personality’ and ‘can-do’ attitude.

It is not uncommon for older workers to feel betrayed when made redundant and understandably so. The vast array of skills and experience that they have accumulated over a working lifetime is suddenly not required once a person is over 40 years of age, and in some cases, less as illustrated in the response mentioned
above. Many selection panels are filled by persons in their twenties, and it is sometimes hard for a more mature person to even make the short list in such an interview process (National Seniors Australia Productive Ageing Centre 2011a).

The participants in the present study did not have much to say with regard to the plight of mature-age workers, apart from to comment that the situation whereby companies are prepared to forego skills and experience, for the recruitment of a younger person, who perhaps does not have these abilities, is not practical. However, when planning future working opportunities, many reported that they would like to work part-time in a position that was less physically and mentally challenging. From the responses of the participants, it was evident that almost any kind of work would be acceptable to make their income stretch just a little further. Some participants said that they would be happy to continue in their present situation as it was compatible with ageing, for example, their own business, and current flexible working conditions in an age friendly setting. As a result, working beyond retirement age in an age-friendly environment constitutes an appropriate recommendation of this research, which will be addressed in Chapter Seven.

The fact that the participants had not given a great deal of thought to their post-retirement situation could be due to the non-salience of retirement that they all subscribed to. Naturally, they were concerned about their ability to find a new position or keep their present jobs, and, subsequently protect their future income; however, it seemed that this was more of a current concern, not necessarily one that needed to be addressed in response to a comfortable lifestyle after retirement.

It is interesting to note that companies, particularly in the United States, are working towards creating flexible working conditions geared towards retaining older workers (Streb, Voelpel & Leibold 2008). It is recognised that a huge reservoir of skills and experience will be lost if the workplace needs of this significant resource pool are not accommodated. Potential requirements may include flexible hours, perhaps child care, and technology for accessing work related information offsite. In Australia, it has been acknowledged that the need for flexible work contexts is likely to increase in importance over the first part of this century, as a response to the encouragement
of increased participation in the labour force, particularly that of women, which is needed to deflect the effects of an ageing population (Austen & Giles 2003).

In order to address the marginalisation of vulnerable cohorts within the baby boomer population, as discussed above, the following section of this chapter explores some unintended consequence of existing policy, and outlines implications for academics, practitioners and policy makers, which may be taken into consideration when planning for the retirement needs of a large group of soon-to-be retirees.

6.8 Marginalisation via Unintended Consequences

The Grounded Theory of Projective Presage conceptualised a number of concerns for the participants, one of which was that they were anxious that once they had retired, they would no longer be able to provide themselves with a sustainable lifestyle. Baby boomers will be able-bodied and dynamic for a longer time than any other generation before them (Healy 2004), and, could have another 30 years of living post-retirement. Nevertheless, there will still be cohorts of concern within this population that will need to be addressed according to need, such as the baby boomer divorcées in this research study. The picture painted of the potential impact on government funding in relation to the imminent entry of the baby boomer demographic into retirement is currently not a rosy one. Little is known about this generation in relation to how many will be in need of the age pension, or which subsets of this demographic will put extra stress on the already over-stretched health care system. Therefore, some cohorts within this generation are, and will continue to be, marginalised as a result of unintended consequences arising from the current policy statutes.

Unintended consequences are the result of actions performed by social actor(s) whereby unforeseen outcomes occur (Merton 1936). As an example, the primary motivation for deforestation programs was to increase the volume of cultivable land available for future crops. It is now known that felling trees results in the erosion of soil and in the flooding of arable land. Similarly, the construction of roads and other concrete areas results in precious rainfall running off into storm water drains, rather than back into the soil for irrigation purposes. Not all unforeseen circumstances,
however, are undesired, although the general expectation is that anything that is ‘unanticipated’ is not desirable. In his 1936 article, Robert Merton states that:

> The intended and anticipated outcomes of purposive action, however, are always, in the very nature of the case, relatively desirable to the actor, though they may seem axiologically negative to an outside observer (Merton 1936:895).

Merton refers us to the situation where purposive action does not always imply rationality, whereby social actors always employ the most adequate means for the achievement of their goals. Actors invariably choose the course of action that has the highest probability of success on the basis of the evidence available at the time. With reference to this point, a recommendation of this research is to increase the scope of available evidence. This will ultimately aid policy makers to avoid an escalation in the marginalisation of vulnerable groups, thus, enabling policy implementation to be based on more reliable sources. This, in turn, will produce more appropriate and, therefore, more successful policies. The Grounded Theory of Projective Presage has highlighted how baby boomer divorcées represent an extremely vulnerable cohort, whose situation has become increasingly difficult as a result of policies being implemented that treat the baby boomer generation as a homogenous whole. Little attention has been focussed on the fact that there are many different cohorts that make up this vast generation, and as a result, there may be significant numbers of victims of the unintended consequences of such policy initiatives, including, but not restricted to, the single divorcée.

### 6.9 Avoiding Unintended Consequences

The Grounded Theory of Projective Presage has important implications for policy-makers to investigate the position of baby boomer divorced women, and other marginalised sections of the community, in an attempt to avert the occurrence of unanticipated consequences which may further disadvantage these vulnerable groups.

Instead of implementing policy legislatives for baby boomers as a whole, policy could be formulated in ways that address the needs of vulnerable or hidden cohorts within the baby boomer population, thereby avoiding any unnecessary and unintended
consequences. Policies implemented at a macro-level may meet the intended goals of policy-makers at this level; however, these may have far-reaching consequences for the recipients of the legislation. For instance, increasing the hours one can work without effecting a reduction in the amount received from the age pension may encourage older Australians to enter into, or remain in full-time work, but accessing such employment may or may not prove achievable. Of course, it is impossible to be aware of all potential consequences when making a policy decision, however, knowledge of the substantive area will greatly reduce the impact of negative unintended consequences, which may also have unanticipated long term costs. For example, workers may find that they are better off financially by drawing an age pension than by engaging in part-time work and finding that their income support pension is reduced to such a level that it is not financially viable to be in the work force at all.

The Grounded Theory of Projective Presage has important implications for macro-level organisations, such as the State and Federal Governments, as it explains how baby boomer divorcées resolve the problematic issue of their imminent retirement. By providing valuable insights into the needs of this cohort, policy-makers may be motivated to adopt more relevant policy measures to address the needs of vulnerable sub-groups. This research, therefore, highlights the interplay between the individual and the macro-level. In addition, the Grounded Theory of Projective Presage can also raise awareness by providing information for those, at the micro and meso-levels of authority, such as the individual, family support groups, community groups, local councils and institutions responsible for ageing and retirement issues (see previous discussion in this chapter on bridging the macro-micro gap.

Changes to the Australian age pension were implemented in the 2009/2010 Federal Budget. These changes included a higher maximum pension rate, revision of the income means test and an increase in the eligibility age for the age pension. (Kudrna & Woodland 2009). Older generations will benefit from the higher maximum pension rates; however, what this research indicates is that from a micro perspective, this small increase will not be enough to cover the private rental charges incurred by the participants of this study when they reach retirement age.
While these amendments will produce long term positive effects on labour supply as people work longer, they are also likely to engender an associated increase in consumption rates. Government expenditure on the age pension will rise, in the short term, as a result of the rise in maximum pension rates; but, this will be offset as the labour supply rates increase as a result of people having to work longer hours. This is an encouraging state of affairs for government expenditure, at the macro-level, but possibly not for those who are forced to continue in employment, such as some of the participants of the current study, who may not have the physical capacity to continue in their current work roles.

Policy development is needed to establish and nurture operational links between the various levels of organisation. While the majority of policy decisions are made from a macro or top-down approach, which may be important from an economic or pragmatic perspective, it may be more effective to use a consultative approach to identify strategies to empower local actors to shape their own futures. National policies, when developed from a bottom-up perspective may mean local solutions can better respond to the needs of the intended recipients of such policies. The participants in the current research, experience policies that are being made at a national level from a top-down perspective, or macro-level. They feel that they have no say at all in which policies are implemented or, indeed, if these measures are appropriate for their needs, which, in effect, has the psychological and sociological consequences for them that are conceptualised in the Grounded Theory of Projective Presage.

An alternative may be to approach the potential problem of an ageing population by forming partnerships not only at the governmental and corporate level, but also at the family and community levels (Bateman 2005; Richardson 1999; Weston, Qu & Soriano 2003). These partnerships may be able to focus on supporting the ageing population, both economically, and also by promoting a healthy and active lifestyle for people, both before and after the age of 65 years. The purpose of such partnerships would be to establish communication networks between all levels of interested parties to ensure a deeper understanding of issues of concern from every perspective. This would enable policy outcomes to be directed towards the
implementation of efficient and effective policies. For instance, if the problem of unintended consequences in hidden cohorts of the baby boomer population, were to be addressed at the meso-level, baby boomers may find it easier to approach their local government bodies, community support groups or retirement authorities to represent them, providing a link between themselves and the Federal and State governments. This would provide a structural intermediary between macro and micro-levels or social organisation, and, as a result, such communication and resolution from a bottom-up perspective may provide insights not previously considered in the exiting top-down approach of government policy development.

6.10 Extending the Knowledge Base
The ageing of the population is a worldwide, relatively recent, phenomenon that has led to a certain amount of panic among policy-makers, whose major concern is how to maintain economic growth, whilst still providing a sustainable health and retirement system for the growing number of people entering older age (Treasury 2010). The main three factors affecting population structures are variations in the birth and death rates, declining fertility rates and increasing life expectancy, and, it is predicted, that by 2050 approximately 22% of the world’s populations will be over the age of 60 years (Bloom, Canning & Fink 2010). In comparison, approximately, 12% of the world’s population were over the age of 60 years in 2010. Of course, projections and estimations must always be viewed with some degree of caution as new data constantly becomes available, in particular with reference to fertility and mortality rates (Bloom, Canning & Fink 2010). However, by looking at figures that are already available, it is apparent that the ageing population in Australia may place a severe drain on the country’s resources. This situation may be less alarming, should a more comprehensive knowledge base be available. The compilation of a more comprehensive knowledge base, would have implications for academics, practitioners and government bodies in terms of conducting research to add to the current body of knowledge.

A major area of concern with regard to the ageing of the population for policy-makers in developed countries is the potential increase in income support (Gringart, Helmes & Speelman 2008). Changes in the structure of the population may have a
potentially significant effect on economic growth. Economic growth is spurred on by workforce participation, productivity, consumption and savings (Bloom, Canning & Fink 2010). For a person at the working age stage of the life cycle, labour force participation and savings are comparatively higher than for a younger, or for an older, person. Therefore, in countries with a larger proportion of older and younger persons compared to those of working age, economic growth tends to occur more gradually. In Australia, the baby boomer generation has resulted in a larger cohort than has been experienced previously, and, as this generation reached working age, in the 1970s, savings and workforce participation were considerably heightened, and hence, economic growth advanced considerably. However, now that it is apparent that the baby boomers are set to make an exodus from the workforce, there are concerns for the sustainability of government funds.

There are, of course, the alarmists who decry that the decline of our high standards of living will be due to a selfish generation of future retirees and, therefore, suggesting that the future of pension systems will become largely unsustainable (Bloom, Canning & Fink 2010:594). However, in general, governmental bodies and policy developers tend to be more cautious when speculating on the state of the nation. While acknowledging that the changing ratio of non-working age persons to working age persons is most certainly a challenge to the sustainability of public finances, this uncertain situation can be ameliorated through policy interventions, including raising the retirement age, changes to superannuation schemes and the encouragement of governments and businesses alike to retain mature-age workers.

Recent policy changes have been directed towards reducing the anticipated effects of population ageing by shifting the emphasis of responsibility on to the individual rather than the State. This is evidenced by the introduction of the Superannuation Guarantee Charge (SGC) in 1992, the recent increase in the eligibility age for the age pension, and, the introduction of incentives to encourage labour force participation among mature-age workers. These changes represent mandatory moves to alleviate prospective future pressure on economic expenditure (Australian Bureau of Statistics 1999). Of course, it is difficult to predict the level of assistance that will be needed by this ageing cohort. It will be necessary to take into account labour force
participation, private savings and asset holdings, changes to health status and the availability of support networks to assist people in their daily living. Also, dependent on the availability of government funds, will be the level of expenditure needed to support the younger generations with respect to unemployment benefits, education funding and low income family support, for example. Further research is necessary to obtain a more accurate and less speculative overview of the baby boomer generation and its potential impact on the country’s fiscal future.

The following section discusses possible inaccuracies in measuring the ageing population demographic. Many of the participants in this study acknowledged that they did not know much about retirement or the policy statutes that are currently in place. This ignorance has the effect of placing them in a state of unease. A better understanding of their outlook may have a placating effect on a very vulnerable subset of baby boomers, thereby reducing their psychological discomfort. In addition, policy developers will also have more accurate information at their disposal in order to instigate appropriate future policies.

### 6.11 The Implications of Speculation & Pragmatic Approaches to Policy Making

Recent research has concluded that the ageing crisis may have been overstated and mainly speculative, in Australia at least (Apps 2009; Coory 2004; Doughney & King 2006; Reinhardt 2003; Vu & Doughney 2009). It is possible, according to Reinhardt, that there may not be an ageing crisis given that the population will begin to age very gradually over the next twenty years or so (Reinhardt 2003). Ageing workers will be replaced by workers at the younger end of the spectrum, who will be commencing their working lives, along with a significant number of new migrant workers meaning that the impact on government finances may well not be as dramatic as currently predicted.

It would be inappropriate to deny that the population is gradually ageing as a result of many individuals leaving the workforce throughout the coming years. This will undoubtedly have a constraining effect on economic growth. However, to predict an ‘ageing crisis’ on the basis of speculative and estimated figures may be misleading further amplifying the psychological unrest experienced by vulnerable cohort,
including baby boomer divorcées. An example of speculative figures can be found in the Intergenerational Report (2010) in which the working age population is quoted as being between 15 and 60 years (Treasury 2010). There is a significant proportion of the population over the age of 60 years of age who are still in the workforce and, indeed, an expectation that those who need to work as long as possible will be well represented in this increase, especially baby boomer divorcées. There are also a significant number of persons in the 15 to 60 year age bracket who are in secondary and tertiary education, not to mention the unemployed, the early retirees and those with a disability of some kind which prevents them from working at all. To make a more accurate prediction as to the possibility of an ageing crisis, a more precise estimation of the actual number of the working population, and, those who are retired or not working, would be necessary.

It may seem like the imminent exodus from the labour force of over 5 million people over the next twenty years or so, is going to be a major catastrophe for the financial future of the country. However, they will not all become immediately dependent upon government funds. Baby boomers are actively contributing to the economy at present, and, it is unlikely that this will cease upon their retirement. Baby boomers, when volunteering their services by providing their knowledge and experiences to assist in the community, will markedly avert funds from being spent at the community level on the provision of support services that would otherwise have to be funded from the limited resources of community support groups. Volunteering in the community is a much sought after commodity. Healthy and active recent retirees are being looked towards by health and welfare organisations to assist in looking after the older aged cohort (Healy 2004). While the younger older person is gaining satisfaction from volunteering, the older person is receiving the benefit of their services. A positive and beneficial situation, not only for the volunteer, and for the recipient, but also for health organisations and government providers. Governments recognise the contribution that volunteer retirees make to the community with regard to care for the elderly as well as unpaid community endeavours. It is evident, at this point, why some baby boomer divorcées have little intention of volunteering as their time in retirement is seen to be taken up with paid work in order to survive.
Presumably, the self-funded retirees will be the ones undertaking the volunteering, unless some concession is made to divorcées and to other disadvantaged groups to encourage them to participate in voluntary employment, to offset any problems maintaining or procuring employment that may affect mature-age people in the workplace.

The ageing of the population will, also, have a positive effect on the consumer market (Healy 2004). It has been suggested that many baby boomers as a generation will be better placed financially than their parents (Hamilton & Hamilton 2006). This may be so, for some baby boomers, but not for the vulnerable cohorts, divorcées included. Healey (2004) advocates that more mature purchasers will invest in smaller, higher quality and safer items, such as appliances, cars and more efficient houses. They may spend less on luxury items for themselves, and more on products for their grandchildren. Given this potential scenario, research needs to be undertaken to explore the needs of the more affluent baby boomers, but also for the majority, who are in the lower socio-economic brackets, and, may also be looking towards lower priced items, which still provide quality and safety. It is possible that, given the increased purchasing power of a proportion of this generation; economic growth will be encouraged offsetting any potential increase in government spending directed towards those in the lower socio-economic brackets.

According to the latest Intergenerational Report (Treasury 2010), economic growth is projected to slow over the coming four decades from an average annual growth in real Gross Domestic Product (GDP) of 3.3% to 2.7%. Population ageing is considered to be mainly responsible for this decline. The encouragement of the retention of mature-age workers within the labour force and a possible rise in the mature-age consumer market could result in less pressure being exerted on public expenditure. Also, with the introduction of superannuation contributions and the encouragement of private savings, it is projected that pension expenditure will only need to rise to around 4.5% of GDP by 2050 from the current 3% to meet the needs of age pensioners (Healy 2004). The prospects outlined in the latest Intergenerational Report (Treasury 2010) based on figures from 2009 are comparable. Age related
pension expenditure is currently at 2.7% of GDP with a high of 3.9% projected for 2050.

However, if just one in ten older people remain in the workforce, there will be no extra costs associated with an ageing population (Healy 2004). In addition to the cost of health care and income support being a major consternation for government, there is also a concern with regard to those who are working, being capable of supporting those who are not in the workforce.

6.12 The Dangers of Forecasting Around Population Demographics

It is not appropriate to perceive the retired population as non-contributors, suffering from ill health, as it is to view them as leisure fiends with an abundance of resources to do as they please. There are a few of this baby boomer generation who do fit this description, but many, and in fact the majority, are not. There are also those baby boomers who engage in unpaid voluntary work and familial/community care-giving, thereby contributing significantly to the wellbeing of the population, and without whom, local authorities would be unable to provide such services. While the baby boomer generation comprises over a quarter of the population, it would be inappropriate to assume that upon retirement, or upon turning 67 years of age, that they will all exit the workforce and become completely dependent on State funding, putting further strain on an already stressed welfare system. A significant proportion will be wholly or partially self-funded, some will continue to work, both full and part time, and some will offer their time, experiences and skills base for the benefit of reducing the deficit of these resources in the workforce as a result of their retirement. Baby boomers will continue to play an active and important role within Australian communities; retirement to them does not mean a time of stagnation:

*Um, and I'm not really into the tramping scene but I like being a person whose useful, mmmmm, so wherever I am I want to be useful contributing to the community in a way that's positive and, umm, yeah, you can do tons and tons of things wherever you go, like, there's always something turns up and you think, yeah, I could do that, I could do that, (laughs). ... And assisting in the community like where there is a flood or a bushfire, I would love to go in there and be of assistance. (Bettina)*

*I think I would be doing a fair bit of voluntary work and staying involved with things for others. (Rosemary)*
Recognition of the specific needs of vulnerable cohorts, in such instances, would need to be taken into account when planning new legislation, a point that will be discussed later in this chapter with regard to policy implications.

As the population ages, there will be more people over the age of 65 years than there are children, which is projected to happen around 2036 (Australian Bureau of Statistics 2012g). It is feared that this imbalance will represent the situation whereby the working age population will no longer be able to support the dependent population. Such a population profile effectively creates an ageing crisis and a concomitant increase in reliance on public expenditure. Dependency ratios are calculated by dividing the proportion of the non-working age population (dependent) by the proportion of the working age population (economically active). Dependency ratios are represented in the following Table 10 as published by the World Bank:

Table 10: Dependency Ratios

<table>
<thead>
<tr>
<th>Total Dependency Ratio (TDR)</th>
<th>(% of population aged 1-14) + (% of population aged 65 &amp; over) x 100 = TDR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth Dependency Ratio (YDR)</td>
<td>% of population aged under 15 x 100 = YDR</td>
</tr>
<tr>
<td>Age Dependency Ratio (ADR)</td>
<td>% of population aged 65 &amp; over x 100 = ADR</td>
</tr>
</tbody>
</table>


The age dependency ratio (ADR) is the proportion of people of traditional working age, 15 to 64 years, compared to the proportion of people under 15 years of age and those over the age of 65 years. The dependency ratio in 2004 demonstrated that for every 100 people of working age there were 48 people over 65 years (Kudrna & Woodland 2011a). The figures in 2010 remained constant at 48 people over 65 years for every 100 people of working age. In 2051, however, the ratio is expected to increase to 68 people over 65 years to every 100 people of working age.
These figures are understandably worrisome to government authorities, however, it may be unwise to make judgments using such projections. They are, indeed, only projections, but they are projections that may lead to widespread consternation and alarm in relation to predictions about the future. The future appears gloomy in any event for divorced and single baby boomer women. A more realistic picture of the effects of the ageing population on Australia’s economy would certainly be of advantage in assisting and, indeed, preventing the development of pockets of poverty and/or marginalisation in the community, such as this cohort of baby boomer divorcées.

Dependency ratios may be flawed to the extent that they do not take into account factors such as that not all people over the age of 65 are financially dependent. Nor do they acknowledge that a large number of people of working age are not in the workforce; for example, they may be in full-time study or undertaking caring roles. They may also be dependent on social security payments if they are unemployed or somehow disabled. This rudimentary form of dependency ratio does not illustrate a true picture of the working versus non-working populations. It has been suggested (Australian Bureau of Statistics 2012g) that perhaps a ‘labour force dependency ratio’ (LFDR) might be more appropriate as follows:

**Table 11: Labour Force Dependency Ratio (LFDR)**

<table>
<thead>
<tr>
<th>Labour Force Dependency Ratio (LFDR)</th>
<th>(%0-14 years) + (%15 years+) not working</th>
<th>%15 years+ working</th>
<th>x 100 = (LFDR)</th>
</tr>
</thead>
</table>

Source: Kinnear (2001)

This LFDR depicts the ratio between employment and dependency, possibly a more accurate way of making projections about the level of the country’s dependency position. However, an employed person is someone who has been in paid employment for one hour or more in the previous week of data collection. This group also includes the under-employed and, once again, an inaccurate picture becomes the basis for future projections.
In the latest Intergenerational Report, the Treasurer suggested that an ageing population is likely to put continued pressure on government finances (Treasury 2010). Population ageing and the associated decline in workforce participation is projected in this report to reduce the potential growth rate in the country’s economy. This reduction in real GDP will be caused through falling labour force participation rates as the older population begins to retire and opt out of the work force. To assist in alleviating this potential problem, the Intergenerational Report moves for an increase in the age of eligibility for the age pension in order to encourage continued workforce participation (Treasury 2010).

Demographic statistics, such as those just discussed, provide a representation of things to come. Of course, statistical projections can be misleading and can lead to apprehension within society (Gee 2002). Dependency ratios are a good example in light of the current debate over whether or not there will be enough workers in the younger age brackets to replace the older workers who are beginning to exit the workforce upon retirement (Collins 2003). When it is forecast that there will be a dependency ratio of, say, 47.0, this means that for every 100 people of working age there will 47 dependants. It is necessary to arrive at a total dependency ratio, which is constructed from dependent youth aged up to age 15 and an aged dependency ratio of those aged 65 and over. This appears to have risen significantly over the past few decades and looks set to continue to rise during the coming decades. Youth and aged dependency counteract each other. It should be noted that a large increase in the aged dependency ratio and a significant decrease in the youth dependency ratio will counterbalance each other, meaning the total dependency ratio will remain largely unchanged. The following table details the total dependency ratio since 1961.
Table 12: Dependency Ratios 1961-2051

<table>
<thead>
<tr>
<th>Year</th>
<th>Youth Dependency Ratio</th>
<th>Aged Dependency Ratio</th>
<th>Total Dependency Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>49.3</td>
<td>14.0</td>
<td>63.3</td>
</tr>
<tr>
<td>1964</td>
<td>48.3</td>
<td>14.0</td>
<td>62.3</td>
</tr>
<tr>
<td>1971</td>
<td>45.4</td>
<td>13.3</td>
<td>58.7</td>
</tr>
<tr>
<td>1981</td>
<td>37.4</td>
<td>15.1</td>
<td>52.5</td>
</tr>
<tr>
<td>1991</td>
<td>32.8</td>
<td>17.0</td>
<td>49.8</td>
</tr>
<tr>
<td>2003</td>
<td>29.0</td>
<td>19.2</td>
<td>48.2</td>
</tr>
<tr>
<td>2006</td>
<td>29.0</td>
<td>19.2</td>
<td>48.2</td>
</tr>
<tr>
<td>2011</td>
<td>28.1</td>
<td>20.3</td>
<td>49.4</td>
</tr>
<tr>
<td>2051</td>
<td>24.0</td>
<td>44.0</td>
<td>68.0</td>
</tr>
</tbody>
</table>

Source: (Australian Bureau of Statistics 2012g; Kudrna & Woodland 2011a)

As can be seen from the above table, the TDR for the period from 1961 to 2011 was between 63.3% and 49.4%, and as such has been fairly stable over the last fifty years or so. However, when looking at the projection for 2051, the figures do not match the relatively stable figures that have been recorded since 1961. The projection for 2051 indicates the TDR as rising to 68.0%. This figure is presumably based on the premise that by 2051 the size of the baby boomer generation will be about the same as it is today. This projection may be a little misleading. In 2051, the baby boomer generation will be aged between 87 and 105 years, so will clearly have been reduced in number due to morbidity. And even if they are alive, they may not necessarily be financially dependent. Research has found that ageing occurs more slowly when life expectancy and also disability are taken into account (Sanderson & Scherbov 2010).

From the standpoint of this research on population demographics, it is clear that ageing forecast factors may need to incorporate the recent increases in longevity and good health and then possibly more accurate ageing projections may be formulated. It is impracticable to accurately forecast how a certain population will be in older
age, however, projecting older people’s needs using outdated information is certainly impractical, as such statistics may be misleading. Ageing forecasts have traditionally been based on chronological age. Already with the rise in the eligibility age for the age pension from 65 to 67, there are more people in the working age bracket. Assuming that all people over the age of 65 are dependent in some way is erroneous in itself. It is also misleading to assume that people will suffer from some degree of disability in their older years.

The stage at which people may have some kind of disability is manifesting itself at a later age (Sanderson & Scherbov 2010). It is evident that health costs rise with the occurrence of disability and the more expensive medical treatments are usually directed to those in their last few years of life. So when account is taken of life expectancy and disability, ageing seems to be compacted into a shorter time at the end of a longer life and people are more active and healthier for longer, which serves to delay the ageing process. Policy developers when using these factors of life expectancy and disability in conjunction with chronological age will have a better understanding of the process of population ageing, and therefore, be able to advocate more appropriate reforms.

The Grounded Theory of Projective Presage has implications for policy-makers to investigate the position of baby boomer divorced women and other marginalised sections of the community, in an attempt to avert the occurrence of unanticipated consequences, which may further disadvantage vulnerable groups. The major area of concern with regard to the ageing of the population for policy developers is the possibility of exponential increases in health costs and income support. Recent policy changes have been directed towards reducing these anticipated costs, by shifting the emphasis on to individuals, private enterprise and community organisations. This is exemplified with the introduction of the Superannuation Guarantee Charge in 1992, as well as the recent increase in 2009 to the eligibility age for the age pension. Both are mandatory moves to alleviate prospective future pressure on economic expenditure. It is difficult to predict the level of assistance that will be needed by this ageing cohort. It will be necessary to take into account older age labour force participation, private savings and asset holdings, health status
and the availability of support networks. By conducting research to establish a more accurate projection of the funding needed to assist the ageing population, it will be possible to develop more suitable and beneficial future policies for all cohorts of the baby boomer generation. Implications for policy development are outlined below.

### 6.13 Recent Changes to the Age Pension

As of September, 2013, the single rate for the age pension was $375.85 per week (Department of Human Services 2013b). The pension supplement of $30.85 per week, may also be payable in addition to the basic pension, if the person is eligible (Department of Human Services 2013f). The eligibility criteria is automatically met if a person is receiving an age pension. This is an additional payment to the age pension directed towards assisting with the increasing costs of utilities, telephone and pharmaceutical expenses. A person may also receive the $62.00 per week in rent assistance (Department of Human Services 2013a) plus the Clean Energy Supplement of $6.85 per week (Department of Human Services 2013e); giving a possible total of $475.55 per week. These benefits are reviewed in March and September of each year, however, they are still inadequate for the economic well-being of retirees in private rental accommodation. Without extra income in retirement, it is likely that some retirees, such as baby boomer divorcées who are in private rental accommodation, will be well below the poverty line and subsequently at risk of homelessness.

The Australian poverty line is determined by the Henderson poverty inquiry (1973), and is the most frequently used benchmark for the estimation of a poverty line. For the March, 2013 quarter, the poverty line for a pensioner was set at $396.70 per week (Melbourne Institute of Applied Economic and Social Research 2013), this would put pensioners only about $78.85 above the poverty line. The age pension, as mentioned previously, assumes that a person owns their own home. Even at the highest possible rate of age pension, it is doubtful if a person can manage to pay private rentals of $300 upwards per week and afford their other expenses with the remaining approximately $175 per week. This is assuming that their rent was placed at $300 per week, when in many cases it is much higher. A continuation of paid employment of some kind seems inevitable.
If a person engages in paid employment in addition to receiving an Age Pension, fifty cents in the dollar will be deducted from the pension for each dollar earned over $76 per week. This is perhaps not a great incentive to continue in the workforce. With respect to working post-retirement, there are, however, certain concessions available to encourage the retention of mature-age workers in the labour force. From September, 2013, retirees on the age pension can earn up to $156 a fortnight before they begin to lose some of their pension income by 50 cents in the dollar over and above the $156 per fortnight earned as wages (Department of Human Services 2013d). Once the fortnightly income reaches $1810.20, all income support payments cease.

A further added incentive for retirees to continue in paid employment is the Work Bonus. An amount of $250 will be applied to the assessable employment income before the pension is paid to the recipient. For example, if a person does not work, the $250 of the Work Bonus is saved and added to a Work Bonus balance in form of working credits. The Work Bonus balance can reach a maximum of $6,500. When a person earns more than $250 in a fortnight, the assessable employment income is reduced by $250 of working credits. Any Work Bonus balance that may have been built up is then used to reduce the remaining employment income. Any unused portion of the fortnightly $250 can be accumulated to a total of $6500 per year. These changes will be beneficial to those who need to work in retirement. For instance, those who may like to do infrequent work, such as end of financial year positions, will be able to keep more of their age pension. This is a definite incentive for people to continue in the workforce, after the age of retirement and it will be beneficial too, for baby boomer divorcées who may have to work on a part-time basis. However, if they are unable to work for any reason, the age pension will not meet private rental charges, leaving this cohort in a more vulnerable situation than they are at present.

6.14 Changes to Superannuation & Current Ameliorative Action
On 2nd November, 2011 Bill Shorten, the Minister for Financial Services and Superannuation, announced that as a result of the Superannuation Guarantee (Administration) Amendment Bill 2011, superannuation guarantee contributions
will be increased progressively from 9 to 12 percent from 1st July 2013 (Shorten 2011a). Although baby boomers will not increase their retirement savings by much, any little helps. For baby boomer divorced women with little in superannuation contributions, this increase will have virtually no effect at all over the remainder of their working lives.

On 29th November, 2011, Mr. Shorten also announced that, rather than raising the age limit on the superannuation guarantee, this limit will be abolished from 1st July, 2013 (Shorten 2011b). Currently, employers are not required to pay superannuation to workers aged over 69 years. It is anticipated that this will provide an encouragement for older workers to continue in some kind of paid employment. The raise in the eligibility age for the age pension notwithstanding, there will be certain groups who cannot afford to retire, such as the baby boomer divorcée. Perhaps some other groups of baby boomers will not want to stop working. However, the move to abolish the age limit on the superannuation guarantee contribution is a positive move towards making working in older age more attractive for those who want to, or indeed, for those who have to work. This amendment has advantages both for the Government and for the employee; the government reduces the amount spent on future age pensions and the employee/age pensioner will be able to attract superannuation on his/her salary until such time as working for an employer is discontinued.

6.15 Marginalisation as a Consequence of the Move to Individual Responsibility

Australia is moving away from a model of predominately public responsibility for retirement incomes towards a model of stronger personal responsibility (Dann, Drew & Drew 2006:4). However, this shift will have disadvantageous outcomes for women of the baby boomer generation, and indeed, for women in succeeding generations, until such time as sufficient contributions have been accumulated by individuals, which outweigh the necessity to draw on the public pension system. Thus, more and more pressure is being put on the individual to fund their own retirement with an increasing emphasis being placed upon accumulating funds in
superannuation accounts and by increasing the eligibility age for the age pension, forcing people to remain in the workforce for longer.

Baby boomer divorcées caught in the increasing shift from public to private responsibility for retirement income puts them in a Catch-22 situation. It is very difficult for them to take responsibility for the provision of their retirement lifestyle when planning involves making decisions based on the financial resources currently at their disposal which, in the case of the participants in this research, is virtually non-existent. On the other side of the equation, if they do not make any plans for their future, they may arrive at the threshold of retirement completely unprepared.

Previous research has found that there are a number of reasons why women are reticent to plan for their retirement. A Canadian study in 2006 noted a gender difference in their findings, that women retirees were less financially prepared and more financially anxious than male retirees (Leithman, Draimin & Dyer 2006:1). The study discussed several factors contributing to this situation. These included a perception that the current generation of women who had already retired belonged to a generation whereby women’s careers were focussed in the home, and, as a result of this, it was the men who followed outside career paths in order to take care of the family. Women of later generations were found to still be reticent to plan for retirement, but mainly due to a lack of resources with which to do so. The findings from this research also found this to be the case, whereby a lack of resources was a main concern for the participants leading to their opting out of financial planning activities. Women have lower overall earnings and typically have interruptions from the workforce associated with caring responsibilities. They also have longer life expectancies, and, in conjunction with this expectation, there is the associated risk that they will outlive their financial resources.

The results from the present study indicated that divorced baby boomer women are not making any real plans for their retirement, mainly out of feelings of foreboding and misgiving associated with not knowing what retirement will be like for them. There are no indications as to what circumstances they will have to deal with when they reach their own retirement age, and, they do not have the financial resources
with which to initiate plans, should they so desire. Leithman et al’s (2006) study also argued that women do not plan effectively for their retirement. The study recommended that women should begin to prepare for retirement at an early age, if only to protect themselves against divorce and widowhood. A situation whereby women will be well prepared for retirement would be unlikely to occur in cohorts where home-based roles and financial uncertainty are prevalent. Retirement preparedness is also unlikely in single, low income households. This situation may not be resolved until pensions provide a comfortable income and/or superannuation savings also grant a reasonable retirement income. Should such policies be introduced, this may eradicate segments of poverty within the community, however, the introduction of such measures is unlikely. Drew et al suggested that some compensatory action should take place to relieve the financial pressure of retirement placed on vulnerable cohorts. This sentiment has also been noted from the responses of the participants in the current research. However, the only compensatory action open to these vulnerable cohorts appears to be to increase their labour force participation, an action which will not dramatically increase their savings in the short time they have left until retirement.

The following section explores other Grounded Theory studies in the substantive area and demonstrates significant implications for academics to add to the existing literature in order to advance our understanding of factors in this under-researched area of inquiry.

6.16 Other Grounded Theory Studies in the Substantive Area

A lot of people are in the same boat as me, single, divorced, no assets, no means that could help them in their retirement and the outlook is pretty bleak. (Dawn)

Many of the studies that have been located so far that concern aspects relative to impending retirement portray a very bleak future for this group of baby boomers. The current study, while also portraying a similarly bleak future for the participants, makes a contribution to the body of knowledge in this area in the following ways. By employing the principles of Grounded Theory, it has been possible to develop the Grounded Theory of Projective Presage to conceptualise the experiences and beliefs
of this cohort to offer an explanation of the resolution of the participants’ main concerns as well as to undertake an in-depth investigation of this hitherto under-researched cohort.

While there are no other studies extant that have investigated the impact of the increase in the eligibility age for the age pension experienced by baby boomer divorcées, research has been undertaken that has investigated the experiences and expectations of baby boomer women as a whole, for example: (Hamilton & Hamilton 2006a; Hunter, Wang & Worsley 2007; McAlister, Lindenmayer & McLean 2005; Quine & Carter 2006). The focus of such studies are wide ranging, unlike the current research, which focuses on a specific cohort, and on a specific issue, namely single baby boomer divorcées and how the recent policy changes have impacted on their life trajectories. These studies include low retirement incomes for women (Jefferson 2007), change of career for midlife employees (Sullivan et al. 2003), self-identity modification for baby boomers returning to college (Palazesi & Bower 2006), management of the ageing workforce (Streb, Voelpel & Leibold 2008), women’s well-being (Austen, Jefferson & Thein 2003), women and retirement, relinquishing the professional identity (Price 2000) and awareness of advance planning for end of life (Morse 2005). The aim of these Grounded Theory investigations, like the current study, is to explore the lived experience of the target population in order to obtain an overview of their perceptions on various issues. The purpose of this section is to discuss some of these studies in relation to this research and the Grounded Theory of Projective Presage.

Research has determined that divorced and single baby boomer women in rental accommodation will be the most disadvantaged in retirement of all baby boomers (Brown & Lin 2012; Maloney et al. 2000). However, no research has been located to date that has conducted research purely on this group alone. Further research in this area is needed to supplement our understanding of this cohort, as has been recommended by this research.

This study, along with several other aforementioned qualitative studies, contributes to knowledge in the substantive area by reporting similar findings to this present
research. For instance, Hamilton and Hamilton (2006) determined that lower socio-economic boomers (which includes this cohort of single divorcées in rental accommodation) find it difficult to provide for their future in retirement and believe that they will have to continue in the workforce to be able to do so. As a consequence of this, it was found that a significant majority of all baby boomers were unfavourably inclined to the notion of increasing the eligibility age for access to the age pension. The main reasons for this were that, in addition to issues of discrimination and failing health, they felt strongly about being obliged to work for longer and having the goalposts moved on them without their consent (Hamilton & Hamilton 2006:9).

A similar finding within the current study was the emergence of the category coined ‘shifting the goalposts’. While many of the participants in this research and in the research conducted by Hamilton (2006), said they intended to work longer, they felt displeased by the fact that they would be required to do so. One of the participants in this research encapsulated this feeling succinctly by saying:

Well... I don't think that after paying all your taxes and working all your life and you find that you have to work until 70; I don't think that's fair, especially if you are single. (Sally)

A further point noted in Hamilton’s (2006) study was that the participants in their study (as well as the participants in this research) mentioned that there should be a pension for baby boomers to compensate for the fact that superannuation had been brought in too late for them to accrue a moderate retirement nest-egg for themselves. For instance, when asked the reason why they had opted to continue working beyond the official retirement age, many participants stated that their reasons were financial, as did the participants of this research.

Another comparable study was, for example, conducted in 2006 which investigated women’s retirement expectations and plans in a qualitative study (Quine, Bernard & Kendig 2006). Twelve focus groups were established in 2004 and were assembled by socio-economic status, gender and geographical location. The results of this study, while not entirely on the same subject matter as the present study, did produce some results that were indeed relevant. For instance, those participants in the lower socio-economic status had not made plans for retirement; and, gave their
reasons as a lack of resources and time to accumulate such resources. It was also
this group who considered that the responsibility for retirement funding should fall
on the shoulders of the government. This was also observed in the current study;

*I think they are going to have to look at that* (Dawn)

The response from Hamilton’s (2006) study was mainly from those people who were
single and working full-time. They needed to work for as long as they could to enable
them to meet their outgoings. Many of those who worked part-time only did so
because of the enjoyment of having somewhere to go on a regular basis; it made them
feel useful. The present study, however, found that part-time work was more of an
essential for survival in retirement for the participants, rather than an option.

This research study demonstrates significance by employing a Grounded Theory
methodology, which amplifies and explains how participants actually resolve the
overpowering sense of negativity and foreboding that characterised their feelings
about retirement. Similar sentiments have also been discussed in the study
undertaken by Hamilton (2006). Many participants reported imagining retirement
to be a time of inactivity and failing health. Indeed, they were extremely
apprehensive about this life-stage. The study by Hamilton (2006) concluded that
this apprehension may be the reason a large proportion of the participants had
planned to remain in the workforce. The Grounded Theory of Projective Presage that
has emerged from the current study endorses these findings.

Other studies have also employed Grounded Theory methodologies to gain relevant
information directly from the same field of inquiry (Austen, Jefferson & Thein 2003;
Maloney et al. 2000; Streb, Voelpel & Leibold 2008). The aim of a Grounded Theory
investigation is to develop a novel theory that has relevance for people within the
substantive area of inquiry. While the abovementioned studies have employed the
principles of Ground Theory rigorously within the tenets outlined by the founders, it
has been noted that some studies within the substantive area have undertaken a
Grounded Theory approach in order to identify and develop themes that explain the
behaviour under investigation (Stemen 2013; Witucki Brown et al. 2011). While
Witucki Brown et al. (2011) apply a Grounded Theory approach, the categories they identify are of a descriptive nature and have not been taken to a higher conceptual level of emerging the theory. The authors report that the purpose of their Grounded Theory study is to describe the process by which older adults become volunteers (Witucki Brown et al. 2011:1). A Grounded Theory study seeks to conceptualise rather than describe and consequently develop an abstract theory that serves as an explanation of the behaviour in question.

Similarly, an American study (Stemen 2013) which seeks to investigate how increasing the full benefit age of social security affects factory workers’ plans to retire, reached the same conclusion as the present study that the concerns of the participants were focussed around their financial security and health issues. However, this Grounded Theory study only identified four themes and made no claims to have discovered a core category, or a Grounded Theory. These studies have employed a Grounded Theory approach to allow themes to emerge out of the data collected. Whilst they reveal what the main concerns of the participants are, they have not taken the analysis further by explaining how these main concerns were resolved. The Grounded Theory of Projective Presage explains how the participants resolve the main concerns in addition to revealing what those main concerns are.

Gregory and Jones, in 2009, have used the traditional Glaserian method of Grounded Theory, adhering to the foundational rules for their study to generate a theory to demonstrate how academics use a variety of teaching approaches to maintain their professional competence in an ever-changing university environment (Gregory & Jones 2009). In this study, the aim is to explain behaviour patterns rather than to simply describe them; thus addressing a fundamental principle of Orthodox Grounded Theory.

Jones and Noble, in 2007, expressed concern at the apparent lack of integrity that seemed to be occurring with the use of Grounded Theory within the management research arena. In a meta-analysis, 32 studies of Grounded Theory research were investigated; and, it was found that in 21 of these, the researchers had terminated their analysis before the emergence of a core category, let alone the generation of a
substantive theory. It was also found that 14, of the abovementioned studies, did not use any of the standard procedures required for the use of Grounded Theory at all. The resolution of this predicament would be to follow the fundamental rules of Grounded Theory procedure precisely, as dictated by whichever school of thought one ascribes to, to the point of generating a core category and substantive theory (Jones & Noble 2007; Kriflik 2002).

Lomberg and Kirkevold (2007) discussed truth and validity in Grounded Theory. They suggested that, like Jones and Noble above, over the years the methodology of Grounded Theory has developed in different directions and there is some ambiguity concerning the terms fit, workability, relevance and modifiability (Lomborg & Kirkevold 2003). This ambiguity, it is suggested, will influence the interpretation of these criteria, which are central to judging the quality of the Grounded Theory in question. This, once again, presents more confusion as to the best way to conduct a Grounded Theory study. To avoid such a dilemma among novice researchers, it has been suggested that they select the method that best suits their cognitive style; and, become involved in the research. This will enable them to develop the required analytic skills (Heath & Cowley 2004).

The Grounded Theory of Projective Presage not only allowed quite similar findings to Hamilton (2006), Stemen (2013) and Witucki Brown et al. (2011), for example, to emerge, but added to the existing body of knowledge of this under-researched cohort. This was achieved by explaining via the Basic Social Process of Projective Presage how the resolution of the participants’ main concerns contribute to a better understanding of this cohort, while providing sound insights for policy-makers enabling them to appropriately address the potential for reducing unintended consequences and ultimately the costly marginalisation of this particular cohort.

The implications set out in this chapter demonstrate that no single authority can be solely responsible for the resolution of each issue raised by the participants. A collaboration between academics, practitioners and policy makers is needed to address the unintended consequences that affect baby boomer divorcées as demonstrated in this study. Further research by academics may reveal other cohorts
who are the victims of such unintended consequences, resulting in a larger than expected pocket of poverty within the retired population.

6.17 Summary
The purpose of this chapter has been to highlight several implications for academics, practitioners and policy development as conceptualised by the Grounded Theory of Projective Presage. It was concluded with a discussion of other Grounded Theory studies in the substantive area and as a result of the lack of investigation into the experiences of divorced and single baby boomer women, there is an implication for further studies to be undertaken by the academic community to add to the sparse literature on this and other under-researched and at-risk cohorts.

The following concluding chapter of my research will demonstrate how the aims outlined in Chapter One have been met by providing a brief summarisation of the key findings. The significance of this research and the contribution it offers to the existing body of knowledge will be presented along with a discussion of the limitations of the study and the opportunities. In addition, I will discuss how the Grounded Theory of Projective Presage meets the criteria for evaluating a Grounded Theory study and how this theory may be elevated to a formal theory.
CHAPTER SEVEN
CONCLUSION

7.0 Introduction
The previous chapter examined some possible implications of this research for policy makers, academics and practitioners. It also discussed other related research that has been carried out in the substantive area.

This concluding chapter of my research commences by restating the aim as detailed in Chapter One and demonstrates how this aim has been achieved in relation to vulnerable cohorts, most specifically, baby boomer divorcées, who are approaching retirement. In addition, a brief summary of the key findings is presented along with an overview of the significance of this study in terms of its contribution to the current body of knowledge. The limitations of this research are outlined and a discussion of potential avenues towards which further research may be directed are suggested. This is followed by an assessment of the Grounded Theory of Projective Presage using Glaser’s (1978) four evaluation criteria and a consideration of the possibilities for elevating the substantive Grounded Theory of Projective Presage to that of a formal theory.

7.1 Achievement of the Research Aims
As an exploratory investigation, this study provides an insight into the difficulties faced by divorced, single baby boomer women who do not own, or have little prospect of owning, their own home by the time they reach retirement age. It is anticipated that the Grounded Theory of Projective Presage will be employed by future researchers to further explore the experiences of this under-represented and vulnerable cohort of baby boomer divorcées. This theory also has the capacity to provide a framework, or starting point, for investigating other vulnerable cohorts within the baby boomer generation, who are also approaching retirement age, for example including, but not limited to, single divorced men and single people with disabilities. The research aim of discovering how baby boomer single divorcées
respond to their looming retirement has, therefore, been achieved, resulting in the development of the parsimonious Grounded Theory of Projective Presage.

7.2 **Key Research Findings**

Baby boomer divorced women are reported to be the most financially ill-prepared for retirement of all baby boomers (Brown & Lin 2012; Butrica & Smith 2012; de Vaus et al. 2007). As they will be heavily reliant on the age pension, and due to their having little savings or superannuation, those divorcées who do not own a home will be further disadvantaged. Given that the age pension (Department of Human Services 2013b) is calculated on the premise that the recipient is a homeowner, accommodation costs are not incorporated in the final benefit amount. Although recipients of the age pension can claim a small amount of rent assistance as a supplement to the age pension, this is not adequate to fully subsidise the full cost of private rental, as was discussed in Chapter Six.

It was this gloomy situation that attracted me as an early career researcher to undertake this study to better understand the situation that baby boomer divorcées find themselves in, as they approach their retirement. Their predicament may be partially due to unintended consequences of current policy measures that have rendered this cohort unseen and vulnerable. I also discovered that the baby boomer divorced women in this research have not been greatly affected by the recent increase to the eligibility age for the age pension. These findings suggest that their life trajectory will continue as it has been up until the present time, and that they perceive that their present circumstances will continue in the same vein into retirement. I found that this cohort did not envisage retirement as a separate life stage, but rather as a continuation of their present lifestyle. Continuing to participate in the work force was perceived by the participants as the most viable way to resolve their concerns with relation to economic survival in retirement. This group understood the predicament of remaining in private rental accommodation, and also recognised that they will not be able to control their economic circumstances when having to survive solely on the government age pension in the future.
Finally, the investigation has shown that the baby boomer divorcées who participated in this research, would welcome any assistance that may be made available in the future to enable them to achieve a modest retirement ‘nest-egg’ or to mitigate their present struggle for a sustainable existence. This situation is currently ameliorated by full-time workforce participation, however, participants clearly acknowledge that this will not be sustainable in the long term. Metaphorically speaking, there is no ‘carrot’ at the present time in terms of policy to offset the ‘stick’ which respondents perceive as representing financial unsustainability in retirement. Future policy development may be guided towards the provision of such a carrot. For example, ways in which policy makers could address this might include acknowledgment of times spent in caring roles. This could be assessed to provide an adjunct to the age pension, in recognition that accrued superannuation in the workforce has been foregone in order to undertake, for example, the care of grandchildren and/or as carers for immediate family members.

7.3 Significance and Contribution of the Study
The research contained within this thesis, exhibits significance from both an academic and a practical perspective. From an academic standpoint, the research attempts to fill the gap in the existing body of knowledge whereby no previous literature has been discovered to date which investigates the impact of the recent age pension policy changes upon baby boomer divorcées. The relative recency of this policy change may explain why no literature has been found to date. Therefore, this study has academic significance in that it will address the dearth of literature by conceptualising and theorising, using a Grounded Theory methodology, to rationalise the processes by which baby boomer divorced women problematise and resolve their concerns with regard to their impending retirement.

The Grounded Theory of Projective Presage is the first step towards understanding the experiences of divorced baby boomer women in their pre-retirement years and making an important contribution to the body of academic knowledge. As new information comes to hand with regard to this issue, this substantive theory may be modified to further our understanding of the experiences of this cohort. It is hoped that this process has been initiated within the context of this research and will lead
to further research being carried out at a later date to elevate the knowledge base with regard to this under-researched cohort of baby boomers.

The study also has practical significance. By employing a Grounded Theory methodology, a researcher is capable of producing a theory which is relevant to experts in the substantive area (Glaser 1978). Grounded Theory aims to develop theory that has relevance for people within the substantive area of inquiry,

“...The person who applies the theory must be enabled to understand and analyse ongoing situational realities, to produce and predict change in them, and to predict and control consequences both for the object of change and for other parts of the total situation that will be affected... (Glaser & Strauss 1967:245).

In this case, the experts are those authorities responsible for establishing suitable policies to sustainably provide for the retirement of the baby boomer cohort with regard to welfare benefits and adequate health care.

Using the Grounded Theory of Projective Presage, this research provides a perspective of impending retirement and attitudes to the changes in the age pension eligibility age from the viewpoint of the baby boomer divorcées concerned. Given the immediacy of their retirement, this study is worthy of investigation in order to shed light on any potential problems arising for this significant cohort of the baby boom population, who are unfortunately caught in the midst of a policy shift through no fault of their own.

7.4 Further Research and Limitations of the Study

It is impossible to be aware of all potential consequences and outcomes when making a policy decision, however, knowledge of the substantive area will greatly reduce the likelihood of unintended consequences (Vernon 1979:59). This raises further questions and points to a pressing need to establish a more accurate knowledge base with regard to the ageing population, in order to alleviate, or pre-empt, any unintended consequences. Such issues as 'how' the ageing population is measured, and, whether or not this a true representation of the current state of affairs, need to be urgently considered.
This study has been of an exploratory nature due to the lack of previous research located to date. As such, the outcomes cannot be readily generalisable. Time constraints and the challenges of finding participants, who were willing to be interviewed, meant that only 19 interviews were undertaken for this study. However, the results may be seen as providing an insight into the perspectives of the participants, and their worldview of their impending retirement. It is acknowledged that the resultant theory emerging from this research is, by nature, purely substantive. That is, the Grounded Theory of Projective Presage should only be applied to the area of inquiry from which it has emerged. This, however, does not prevent future researchers from testing the substantive theory on a broader scale in an attempt to generalise the findings of this research to a larger population of baby boomer, single divorcées or to single retirees more generally, who may face similar issues.

Baby boomer divorced women are very much an under-investigated cohort. They represent a significant portion of the baby boomer female population, and, if not comprehensively understood, their vulnerable situation with regard to imminent retirement may go unheeded. Further research is needed on a much broader scale to capture the responses of a wider selection of baby boomer divorcées, thus preventing an unintended stressful situation from occurring for this section of the community. One such unintended consequence of marginalisation for single women in mid-life is their loss of earnings as a result of being called upon to provide care for the younger and older generations (Dare 2011). Care of children and/or ageing parents can have a deleterious effect on the emotional and physical well-being of this cohort, who are attempting to cope with their transition to retirement, in addition to their caring responsibilities. It is therefore suggested that supportive policies be introduced to ensure that this cohort have the resources to enjoy their latter years in relative comfort. Supportive policies in the form of compensation for career breaks due to caring duties would be beneficial to their well-being. Other areas of further enquiry that have been highlighted through this research are in relation to investigating what baby boomers want from their retirement as opposed to policy makers putting into place policies that they believe will be suitable for this cohort.
For example, the provision of an age-friendly work environment may induce those who plan, by either choice or necessity, to remain in employment, thus reducing the demand for government funding and increasing economic growth.

7.5 Criteria for Assessing the Integrity of Projective Presage

To assess the credibility of an emergent Grounded Theory, such as the Grounded Theory of Projective Presage, it is imperative that the theory adequately meets the four criteria of evaluation as defined by Glaser (Glaser 1998). According to Glaser, Grounded Theory has the ability to generate concepts which are both trustworthy and rigorous that meet these criteria. Originally, the founders of Orthodox Grounded Theory suggested three criteria for assessing the validity of a Grounded Theory (Glaser & Strauss 1967); namely fit, relevance and workability. Glaser later added a fourth criterion, that of modifiability (Glaser 1978, 1998, 2001). How these criteria were applied to this research in order to successfully evaluate the Grounded Theory of Projective Presage is outlined below:

7.5.1 Fit

This research has endeavoured to meet the criterion of fit in the following ways. Appendix B shows the development of emerging categories by comparing new emergent codes with already existing categories, which served to modify these and to embrace new innovations.

Fit is another term for validity (Glaser 1998). The generated concept should adequately represent the data. Glaser cautions against what he refers to as ‘forcing’ (Glaser 1992). The emergent conceptual theory must explain what process continually resolves the problem for the participants. The data should not be forced or selected to fit a pre-conceived notion or a pre-existing category (Lomborg & Kirkevold 2003). Fit was maintained in this study by ensuring that all principles of Grounded Theory were rigorously and sequentially adhered to.

The categories emerged very quickly in this study and proved very similar in the first three interviews conducted. This is acceptable, according to Glaser, as long as the researcher continues to refit or align the emergent categories with new data as it comes to hand. Therefore, the concepts were renamed on the basis of leaving the
descriptive level and renaming the codes on a more abstract and conceptual level. For example, the code entitled *needing to work longer*, which emerged in the early interviews, was renamed *negatively anticipating* before it was conceptualised as *contextual reframing*, which demonstrated a much higher level of abstraction.

### 7.5.2 Relevance

In this study relevance was achieved by ensuring that the exact concerns of the participants were allowed to emerge along with the Basic Social Processes used to resolve their issues. The participants of this research were all uncertain of their future in retirement and most expressed a certain degree of foreboding with regard to the challenges retirement would present to them. The substantive theory of Projective Presage revealed data that demonstrated how the baby boomer divorcées in this study attempt to deal with the foreboding and misgivings that they experience in relation to managing their upcoming retirement. This theory has highlighted the importance of locating suitable policies for assisting this cohort to manoeuvre their way through a potentially distressing period in their lives.

The second criterion of relevance is automatically met when the concepts fit the data. When the Grounded Theory is relevant, the emergent concepts will relate to the true issues of the participants in the substantive area (Glaser 1998:236). Therefore, the researcher gains trust in the Grounded Theory because he/she is really getting to the heart of what is going on for the people in the substantive area (Glaser 1998). Relevance also means that the study being undertaken has meaning, not only for the participants and the researcher, but also for other researchers and interested parties in the substantive area. This, therefore, highlights the relevance of conducting further research using the Grounded Theory of Projective Presage to investigate the concerns of a broader demographic of vulnerable sub-groups of baby boomers.

### 7.5.3 Workability

For a theory to work, the categories must be relevant to the action in the substantive area. The theory should ‘explain what happened, predict what will happen and interpret what is happening in an area of substantive or formal inquiry’ (Glaser 1978:4). It is then that theory not only explains what is happening, but that it can
also start to clarify how the main concern for the participants can be resolved (Glaser 1998). Workability is met by systematically following the principles of orthodox Grounded Theory in the same manner as with the previous criteria of fit and relevance.

The core category of Projective Presage and, therefore, the main categories of Preparational Presage and Cognitive Manoeuvering, their properties and sub-properties, all account for the majority of the variation of behaviour and also for what is happening in the area of inquiry for the participants. My initial attempts at developing a Grounded Theory in the substantive area of the retirement experiences of baby boomer divorcées did not work. As demonstrated in Chapter Four, I initially thought that Future Evasion was the core category, but this did not sit well with me. The participants were not evading the future; their behaviour was not such a conscious effort. Upon further consideration, I decided that distancing as a result of feelings of misgiving was more appropriate in this situation. Consequently, future evasion was put to one side and distancing became a sub-core category. The consequent emergent Grounded Theory of Projective Presage works because it explains all the behaviours occurring within the substantive area and accounts for variation in those behaviours.

### 7.5.4 Modifiability

The core category of Projective Presage explained all the variations in the observed behaviour and captured the main concern of the participants. This was in accordance with Glaser’s dictum that a Grounded Theory must be modifiable (Glaser 1978). When new information comes to hand from subsequent data collected, the theory must be modified via the method of constant comparison to fit and work with the new information and, of course, be relevant. The method of constant comparison renders Grounded Theory flexible and capable of accommodating change and additional material, given that it is not focussed on description.

For this reason a Grounded Theory cannot be ‘wrong’, but can be modified in line with the data gathered. As I had uncovered no new information after the first few initial interviews in this research, I constantly modified the emergent categories for
more appropriate definitions. However, new data gathered from future research studies may serve to modify the Grounded Theory of Projective Presage.

7.6 Elevation to Formal Theory
As it stands at present, the Grounded Theory of Projective Presage, which has emerged within the substantive area of women’s retirement in Australia, is not generalisable to other areas of inquiry. However, it may be extended to a wider population of baby boomer divorced women with a view to verifying the substantive theory and possibly generating further concepts, categories and properties to provide a clearer understanding of this under-researched cohort.

Glaser argues that a substantive theory is grounded in research in just one specific area, for example, retirement; and as such, may be assumed to be relevant to that area of inquiry alone (Glaser & Strauss 1967:79). He also believes that a substantive theory generated at a high conceptual level may have important general implications and relevance as a stepping stone to the development of a grounded formal theory. A formal theory is usually developed from a substantive one and, not only provides inspiration for research, but it also provides a preliminary direction for developing appropriate categories and properties. This process is normally undertaken by a different author to the creator of the substantive theory. Further investigation of the experiences of baby boomer divorcées may result in a grounded formal theory being developed from the substantive Grounded Theory of Projective Presage. Such further studies may benefit from being undertaken in other areas of inquiry other than ageing.

Formal theory cannot fit or work well when written from only one substantive area because it cannot be developed sufficiently to take into account all the contingencies and qualifications that will be met in the diverse substantive areas (Glaser & Strauss 1967:82). All that happens is that it will be modified by other theories and, therefore, only treated as a substantive theory to be generalised by the constant comparison method.

However, substantive theories can be used as building blocks for a grounded formal theory. Glaser, in reference to this, suggests that as a result of re-examining the core
category or, perhaps, some of the sub categories, the grounded theorist is able to extend the scope of the theory, which may lead to the development of a grounded formal theory (Glaser 1978). The Grounded Theory of Projective Presage could be developed into formal theory by extending the concept of *foreboding* into other settings, which may lead to the generation of further substantive theories that also have the possibility of being developed into a grounded formal theory. For instance, one such setting would be to advance Viney’s Model of Transition by conducting further study with reference to transition to retirement, a life course transition that was not addressed in Viney’s (1980) study. A Grounded Theory approach to this life course transition has the capability of allowing relevant concepts to emerge and determine those matters, which are of primary importance to those in transition to retirement.

7.7 Comebacks
Glaser defines “come backs” as “categories within a substantive theory that are sub-core or less in relevance for the theory, but provide an interest area on their own” (Glaser 1998:200). In this regard, comebacks are perceived as areas of research interest that a researcher can come back to, with the intent of conducting an investigation into these areas in greater depth. Several areas emanate from the Grounded Theory of Projective Presage that could provide a possible direction for future research. For instance, all of the emergent strategies of Projective Presage have been addressed in relation to the baby boomer divorcée cohort, however, this Grounded Theory could provide an intellectually stimulating grounded study with respect to any cohort, at any stage of life. This would include divorcées at a much younger age or baby boomer divorced men who have had caring responsibilities and are not homeowners. Indeed, the Grounded Theory of Projective Presage can be applied to any population, regardless of age or vulnerability.

In addition to comebacks, Glaser suggests that *left outs* can provide avenues for future research (Glaser 1998:199). He defines *left outs* as different dimensions or aspects of a Grounded Theory study that may be picked up after the publication of the Grounded Theory. Should such *left outs* be subsequently identified by readers of this thesis, then these may prove academically valuable avenues of further
research to add to the scarce literature in this area. In respect to the paucity of literature in this area, there is no shortage of issues that would provide a possible research direction that are worthy of further research, as mentioned earlier in this chapter.

7.8 Last word...
This final chapter has presented a review of the purpose and aims of this research and has established the significance of the research in providing an insight into the experiences of baby boomer divorced women, and the impact of recent changes to the age pension. In addition, it has demonstrated how this study has adhered to the rigorous processes of Grounded Theory methodology and has appraised this research in terms of Glaser’s evaluation criteria of fit, relevance, work and modifiability. This thesis has addressed the contribution of this research to the existing literature, the implications to practitioners and policy makers in the substantive area and has detailed areas for future research. There is a huge potential for action research on this under-represented cohort of baby boomer women and while the Grounded Theory of Projective Presage may be the only substantive theory to date to explain the situation experienced by baby boomer divorcées, it is, therefore, hoped that further research will be taken up to expand this under-researched area of investigation.

In conclusion, the Grounded Theory of Projective Presage may significantly contribute to the understanding of single, baby boomer divorcées in rental accommodation. Little is known about their experiences, and consequent distancing, of their approaching retirement. Their reluctance to face retirement, in view of their lack of available resources with which to do so, puts them at risk of becoming victims of unintended consequences.

In the words of one of the participants of this research:

Retirement is a word, survival is a reality
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From 1 July 2017, the qualifying age for Age Pension will increase from 65 to 65.5 years. The qualifying age for Age Pension will then rise by 6 months every 2 years, reaching 67 by 1 July 2023. These changes will be introduced 4 years after women’s qualifying age for Age Pension has reached 65, under existing rules. The table below shows the gradual increase in women’s qualifying age for Age Pension over the period leading up to 1 July 2013, and then the increase in qualifying age for both men and women from 1 July 2017.

<table>
<thead>
<tr>
<th>Born</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1935</td>
<td>60</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1935 to 31 December 1936</td>
<td>60.5</td>
<td>65</td>
</tr>
<tr>
<td>From 1 January 1937 to 30 June 1938</td>
<td>61</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1938 to 31 December 1939</td>
<td>61.5</td>
<td>65</td>
</tr>
<tr>
<td>From 1 January 1940 to 30 June 1941</td>
<td>62</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1941 to 31 December 1942</td>
<td>62.5</td>
<td>65</td>
</tr>
<tr>
<td>From 1 January 1943 to 30 June 1944</td>
<td>63</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1944 to 31 December 1945</td>
<td>63.5</td>
<td>65</td>
</tr>
<tr>
<td>From 1 January 1946 to 30 June 1947</td>
<td>64</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1947 and 31 December 1948</td>
<td>64.5</td>
<td>65</td>
</tr>
<tr>
<td>From 1 January 1949 to 30 June 1952</td>
<td>65</td>
<td>65</td>
</tr>
<tr>
<td>From 1 July 1952 to 31 December 1953</td>
<td>65.5</td>
<td>65.5</td>
</tr>
<tr>
<td>From 1 January 1954 to 30 June 1955</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>From 1 July 1955 to 31 December 1956</td>
<td>66.5</td>
<td>66.5</td>
</tr>
<tr>
<td>From 1 January 1957</td>
<td>67</td>
<td>67</td>
</tr>
</tbody>
</table>

(Centrelink 2010)
APPENDIX B

RECORD OF DEVELOPMENT OF THEORY – AUDIT TRAIL

Glaser (1978) suggests that there is no need to undertake a detailed report of the audit trail of a study, but that an appendix will be sufficient. Anything more detailed would be cumbersome and would entail including all transcriptions, memos, and in the case of the present study, an entire sketch pad of notes, concepts and ideas, etc. In fact, this would include another tome of appendices containing all the stages of the development of the theory that I have undertaken. In this appendix, I have provided a concise account of the stages of theory development, as outlined by Glaser, in order to give the reader an overview of how the Grounded Theory of Projective Presage was developed. A more in-depth account of these procedures can be found in Chapters Three and Four.

<table>
<thead>
<tr>
<th>Ethics Approval</th>
<th>Prior to commencement of this research, ethics approval was sought and granted by the Swinburne University of Technology Ethics Committee, as shown in Appendix C.</th>
</tr>
</thead>
</table>
| Participant Selection | • A total of 14 respondents originally came forward who met the required participant criteria and identified themselves as divorced baby boomer females who were currently single and had little superannuation or personal savings.  

• To further densify the study, as no new participants came forward, I conducted repeat interviews with those original participants who were able to be contacted. The purpose of these successive interviews was to determine if the participants’ circumstances had changed, and, to provide them with the opportunity to contribute to the research with regard to their experiences, since the time of their original interviews. Interestingly, very little change to the life trajectories of these five participants had occurred in the intervening period, and therefore, no adjustments were necessary to the already emergent concepts. These additional five interviews raised the total of interviews conducted to nineteen. |
| The Interview Process | • To commence the research, semi-structured interviews were conducted with the first three participants, who were known to the researcher. These |
took place at a time and place convenient to the respondents. In addition to referrals taken from these initial interviews, advertisements were placed in local shops, libraries, community houses, as well as on the Swinburne website, in the hope of attracting further participants. On the basis of the advertisements placed within the community, four participants came forward. These interviews were also conducted in accordance with the procedures set out in the ethics approval. The main emergent concern for these seven participants was how they were going to continue to meet their expenditure once their income was reduced in retirement. They were also extremely concerned, that the age pension would be their only source of income, and, this would not be sufficient to service their outgoings. These seven initial interviews revealed a range of similar feelings and perceptions and comprised Stage One of the study. The following seven participants, who also identified as suitable participants, formed Stage Two of this research.

The Data Analysis Process

- **Open Coding** -
The data analysis process began with open coding, the purpose of which is to generate basic categories from the material gathered during the interview process. This descriptive data was fractured, using the constant comparison method in an attempt to conceptualise the responses of the participants to reflect their main concerns. In the responses of all participants, an enduring sense of misgiving was apparent in relation to how they would be able to address their retirement prospects, when they had few resources available to them, with which to do so. The emergent categories reflected this foreboding along with the cognitive processes of the participants that served to alleviate the distress that this situation was placing upon them.

- **Theoretical Memoing** –
In conjunction with open coding, a memo fund, that was extremely sortable, was produced with regard to each emerging code. Memos are theoretical notes about the data and the conceptual connection between the emergent categories. Memos also help the analyst...
to raise the data to a conceptual level. I recorded these theoretical notes beside each participant response within their transcriptions, which proved to be extremely helpful for me, when I later wanted to locate excerpts of text to highlight certain categories.

- **Theoretical Sorting**
  The large pile of theoretical memos that had accumulated up until this point, now needed to be sorted. This was done by sorting the ideas or concepts that had emerged from the data, rather than the actual data. Sorting continued until I had the fewest number of concepts that worked together to explain the majority of variations within the observed behaviour and sufficiently explained how the participants continually resolved their main concern. The purpose of this process is to establish the best fit of concepts to a set of indicators, and this then becomes the theory.

- **The Core Category**
  Soon, a core category began to emerge. In the case of this project, the core category is Projective Presage, which accounts for most of the variation around the pattern of behaviour. A sense of foreboding experienced in relation to an imminent future explains how the main concern of the participants was being resolved and subsequently Projective Presage became the category upon which the Grounded Theory would be based.

- **Selective Coding**
  Now that the core category had emerged, it was time to move from open coding to selective coding, which meant that rather than coding everything possible within the data, I was now only coding for the core category and its related categories and properties. Coding was, henceforth, delimited to that which was relevant to the emergent conceptual framework. Properties that were no longer relevant were removed. A smaller set of higher-level concepts were now apparent, and so I was able to focus on only those variables that were related to the core variable. With this in mind, I found that saturation had been reached,
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<th>this being the point at which no new information is being revealed.</th>
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<td><strong>The Emergent Grounded Theory</strong> - The Grounded Theory of Projective Presage was now fully developed.</td>
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ETHICS APPROVAL

SUHREC Project 2011/010 Ethics Clearance

From: Resethics
To: Bryant, Janet; Mackenzie, Janet
CC: Goldenberg, Kaye; Nadine White; Sharon Grant
Date: Friday - February 25, 2011 12:22 PM
Subject: SUHREC Project 2011/010 Ethics Clearance

To: Assoc Prof Janet Bryant/Ms Janet MacKenzie, FHEL

Dear Janet and Janet

SUHREC Project 2011/010 Has the increased eligibility threshold for the Age Pension impacted on the life trajectory of baby boomer, divorced single women?
A/Prof Janet Bryant, FHEL; Ms Janet Mackenzie, Prof Robert Jones
Approved Duration: 25/02/2011 To 25/02/2013 [Adjusted]

I refer to the ethical review of the above project protocol undertaken on behalf of Swinburne's Human Research Ethics Committee (SUHREC) by a SUHREC Subcommittee (SHESCI1) at its meeting held 11 February 2011. Your responses to the review as e-mailed on 21 February 2011 were forwarded to a SHESCI1 delegate for consideration.

I am pleased to advise that, as submitted to date, the project may proceed in line with standard on-going ethics clearance conditions here outlined.

- All human research activity undertaken under Swinburne auspices must conform to Swinburne and external regulatory standards, including the current National Statement on Ethical Conduct in Human Research and with respect to secure data use, retention and disposal.

- The named Swinburne Chief Investigator/Supervisor remains responsible for any personnel appointed to or associated with the project being made aware of ethics clearance conditions, including research and consent procedures or instruments approved. Any change in chief investigator/supervisor requires timely notification and SUHREC endorsement.

- The above project has been approved as submitted for ethical review by or on behalf of SUHREC. Amendments to approved procedures or instruments ordinarily require prior ethical appraisal/ clearance. SUHREC must be notified immediately or as soon as possible thereafter of (a) any serious or unexpected adverse effects on participants and any redress measures; (b) proposed changes in protocol; and (c) unforeseen events which might affect continued ethical acceptability of the project.

- At a minimum, an annual report on the progress of the project is required as well as at the conclusion (or abandonment) of the project.

- A duly authorised external or internal audit of the project may be undertaken at any time.

Please contact the Research Ethics Office if you have any queries about the ethical review process undertaken. The SUHREC project number should be quoted in communication.

Yours sincerely

Keith Wilkins for
Kaye Goldenberg
Secretary, SHESCI1

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